

## **2075P FINANCIAL AID PROCEDURE**

To assist students in meeting college costs, Northland Community and Technical College offers a comprehensive program of student financial aid. The following programs are available to Northland students:

### **Grants**

1. Federal Pell Grant
2. Minnesota State Grant
3. Federal Supplemental Educational Opportunity Grant
4. Minnesota Child Care Grant
5. MN GI Bill
6. MN Indian Scholarship

### **Employment**

1. Minnesota State Work Study
2. Federal Work Study
3. Institutional Work Study

### **Loans**

1. Federal Direct Subsidized & Unsubsidized Loans
2. Federal Direct Parent Loans for Undergraduate Students (P.L.U.S.)
3. Private educational loans

### **Third-Party Funding**

In addition to the above aid administered by Northland, there are several agencies that assist students with their educational expenses. These agencies should be contacted directly by the students to determine their eligibility. Examples of these agencies are:

1. Bureau of Indian Affairs (BIA)
2. Division of Rehabilitation Services (DRS)
3. Workforce Centers
4. Job Service Centers
5. Veterans' Administration

### **Disbursement of Financial Aid**

Financial Aid awarding will start with fall semester and end with summer semester. Students whose financial aid file is not completed by the financial aid priority date (six weeks before start of semester) may experience a delay in the payment of financial aid.

Grants and loans which exceed institutional charges will be made available to students beginning on the 15th day of the semester for those students with COMPLETE financial aid files. When a student has a credit balance due to a disbursement of Title IV aid, a refund will be made within 14 days of the credit balance.

Students must have completed entrance loan counseling and a master promissory note prior to receiving a loan.

### **Eligibility for Financial Aid**

Eligibility for financial aid is determined by student's enrollment status. Enrollment is defined as follows for all programs except Minnesota State Grant:

Full-time	12 or more credits
$\frac{3}{4}$ Time	9-11 credits
$\frac{1}{2}$ Time	6-8 credits
Less than $\frac{1}{2}$ Time	1-5 credits

Students must be enrolled in an eligible program pursuing a certificate, diploma, or degree from the College. Students receiving federal and state financial aid must also maintain satisfactory academic progress, as described in the Satisfactory Academic Progress section of the Student Handbook. The Financial Aid office monitors satisfactory academic progress each term.

Each federal and state financial aid program requires minimum enrollment levels to qualify for at least part-time financial aid, depending on initial eligibility. Students enrolled for less than 6 credits will lose eligibility for loans and childcare assistance entirely; therefore, it is advisable to check with the Financial Aid office on the campus for assistance with part-time enrollment. Full-time enrollment is defined as twelve credits for Pell Grant recipients and fifteen credits for Minnesota State Grants.

For more information, contact the Financial Aid Office for policies and/or procedures regarding financial aid, or refer to the Student Handbook for current policy guidelines.

### **Eligibility for Summer Pell**

Summer Pell Grant awards may be based on the amount of Pell Grant awarded to the student in the prior fall and spring semester. If the student has exhausted his/her Pell Grant during the fall and spring semester, he or she may qualify for the 150% Pell Grant. In order to qualify for this award, he or she must be enrolled for at least 6 credits.

### **Distance Education Course Eligibility**

Distance Education courses may be treated differently. Contact the Financial Aid Office for assistance.

### **Deferment of Tuition, Fees, and Books**

Students may be eligible to defer the costs of tuition, fees and books at the beginning of each term, provided they have sufficient financial aid to cover the costs entirely, and they have a complete financial aid file. (A complete financial aid file is defined as one where all required documentation has been received, awards have been determined, and an award letter has been issued. Students who do not have a complete file by the time classes start, or who do not have sufficient financial aid to cover all the above mentioned costs, will be required to pay for those costs out of pocket.

Deferment of tuition and fees will then be dependent upon whether the College has received results of the financial aid application by the end of the fifth day of the term. If a student has a balance remaining by the 25<sup>th</sup> day of the semester, the student will be assessed the college's payment plan fee.

### **Maximum Allowable Credits to Complete a Major**

All students are required to complete their certificate, diploma, or degree within a timeframe not to exceed 150% of the published credit length of the program. Financial aid recipients will continue to maintain eligibility as long as they are able to complete their program requirements within 150% of the published credit length of that program. However, students lose their eligibility when it is determined they can no longer complete their program within the 150% time frame.

### **Return of Funds**

If a student withdraws (complete withdrawal) or stops attending prior to the end of a term, the student may be required to repay a portion of the amount he/she received from the financial aid programs. The repayment is based on a proration of the days the student was actually in attendance. Please refer to NCTC Policy 2076 Return of Title IV Funds.

### **Withdrawals/Transfers with Financial Aid**

Student enrollment status will be determined by the credit load as of the sixth class day of each enrollment period. A student who withdraws from a major at the completion of an enrollment period and who later re-enrolls in another major will re-enroll with the same status (e.g., suspension, probation). Upon a student's academic suspension appeal being approved or the suspension period has expired, he/she must contact the Financial Aid office to determine if he/she is eligible to have financial aid reinstated.

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	9/27/06 – punctuation & grammar corrections
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	4/29/10 Changed disbursement from 11th to 13th day
	02/22/11 Revised
	05/03/11 Revised
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	01/15/16 Revised per Title IV Participation Agreement Requirements
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