

NORTHLAND COMMUNITY AND TECHNICAL COLLEGE

2075P FINANCIAL AID PROCEDURE

To assist students in meeting college costs, Northland Community and Technical College (NCTC) offers a comprehensive program of student financial aid. The following programs are available to NCTC 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 NCTC, 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 the online entrance loan counseling and the online master promissory note per instructions received with student award letter 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
¾ Time	9-11 credits
½ Time	6-8 credits
Less than ½ 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, Books, and Laptops

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 25th day of the semester, the student will be entered into the college's payment plan and be assessed the applicable 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.

A student is considered to have withdrawn from a payment period or period of enrollment if:

- in the case of a program that is measured in credit hours, the student does not complete all the days in the payment period or period of enrollment that the student was scheduled to complete;
- in the case of a program that is measured in clock hours, the student does not complete all of the clock hours and weeks of instructional time in the payment period or period of enrollment that the student was scheduled to complete; or
- for a student in a non-term or nonstandard-term program, the student is not scheduled to begin another course within a payment period or period of enrollment for more than 45 calendar days after the end of the module the student ceased attending, unless the student is on an approved leave of absence.

Official withdrawal occurs when the student notifies the school that they will not attend classes any longer. Unofficial withdrawal is when the student ceases attending classes and there is no notification given. NCTC is not required to take attendance, therefore the last day of attendance will be the last day of an academically-related activity. If this can't be determined, the mid-point of the semester will be used for the Last Date of Attendance (LDA). All LDAs will be recorded by the faculty.

The Financial Aid Office will begin to run the RG0350CP report on a weekly basis after the 15th business day of the semester to determine the students that will need to have the Return to Title IV (R2T4) calculation completed. All R2T4 calculations must be reported within 30 days of instructors reporting the LDA. The calculations will be made using the tool on the Federal Aid Access (FAA) website. All funds due from the school to the Department of Education will be returned within 45 days after the school determined the student withdrew, this will be done via G5. The order in which the funds will be returned is Unsubsidized loan, Subsidized loan, Perkins, PLUS loans, Pell and FSEOG grants. There may be certain circumstances where the student may be eligible for a "post-withdrawal disbursement" the school must offer any post-withdrawal disbursement of loan funds within 30 days of the student's withdrawal.

NCTC will also return any state funds per Minnesota Higher Education Office guidelines.

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.

Date of Adoption: 06/09/2004
Date & Subject of Revisions: 6/8/05 – language consistency & punctuation
3/1/06; SGC 5/4/06
9/27/06 – punctuation & grammar corrections
7/13/07 – minor corrections
6/2/08 – minor spacing corrections

01/05/09 Revised
3/09/10 Revised
4/29/10 Changed disbursement from 11th to 13th day
02/22/11 Revised
05/03/11 Revised
02/29/12 Revised
02/12/13 Revised
03/04/14 Reviewed
02/03/15 Reviewed
01/15/16 Revised per Title IV Participation Agreement Requirements
02/16/16 Revised
02/16/17 Revised
02/16/18 Revised FAid Director, Summer Pell, Perkins Loan