

# 2024-25 Financial Aid Guide



Financial Aid Office  
Northcentral Technical College  
1000 W Campus Drive  
Wausau, WI 54401

[www.ntc.edu](http://www.ntc.edu)  
[financialaid@ntc.edu](mailto:financialaid@ntc.edu)  
Phone: 715.803.1647  
Fax: 715.301.2904

**REQUIRED READING FOR ALL FINANCIAL AID RECIPIENTS**

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## **Message from the NTC Financial Aid Office**

Greetings NTC Student!

How exciting that you have chosen to pursue your education at Northcentral Technical College! Since your college education is one of the most important investments that you will make, we wish to partner with YOU to make your learning journey a rewarding one. Doing this requires you to take an active role in the process of your financial aid experience. Therefore, it is important to read this guide in order to understand your financial aid rights and responsibilities. While this is not a complete listing of Financial Aid regulations, we have included information that we believe is most important to you.

The financial aid offer that you receive reflects the types and amounts of resources available to you based on your eligibility, as determined by the U.S. Department of Education. When we refer to "financial aid," this comes in the form of different sources including:

- grants
- scholarships
- loans
- work-study

The decision to invest in your education will be a gift that you give yourself for a lifetime. Best wishes for a successful educational career at NTC!

Sincerely,

*NTC Financial Aid Office*

## STEPS TO FOLLOW TO APPLY FOR AND RECEIVE FINANCIAL AID

NTC provides affordable options for college students but many still need financial assistance to help pay for tuition, books, and fees. The Financial Aid Office is here to help guide you through the process.

You must submit a *Free Application for Federal Student Aid* (FAFSA®) every school year you want to apply for federal student aid. Financial Aid is not automatically renewed.

### STEP 1: APPLY FOR FINANCIAL AID

The FAFSA is the only application you will need to complete, in order to qualify for financial aid. This one application determines your eligibility for various types of federal, state, and institutional aid. It is important to note that the FAFSA is FREE – you do not pay anything to submit the application.

Before you start, make sure you create a Federal Student Aid account at <https://studentaid.gov/>. You must have an account to submit the FAFSA application, complete online forms, such as the Master Promissory Note and Entrance Counseling, and review the federal student aid that you have already received. In order to create your account, you only need your Social Security Number (if applicable) and your own e-mail address. If you are a dependent student, one parent must also create a Federal Student Aid account as well, using their own e-mail address. *It is extremely important that you do not use the same e-mail address when creating the Federal Student Aid accounts.*

Get started on your [FAFSA application](#). *It is important to include Northcentral Technical College's school code on your FAFSA, 005387, in order for the Financial Aid Office to receive the results of your FAFSA.* FAFSA assistance is available to students either in person at the NTC Financial Aid Office located within the main campus in Wausau or through a virtual Zoom appointment with one of our highly trained financial aid specialists. Additionally, there are several [College Goal Wisconsin](#) events planned throughout the year at various locations across the state of Wisconsin. These events are free to students and their families, regardless of where you plan to attend. Lastly, the [Federal Student Aid Youtube channel](#) has many great informational and how-to videos to help guide you through the application process.

In order to be eligible for financial aid funding, you must submit the FAFSA application at least 2 weeks prior to your last date of enrollment for the academic year. The Financial Aid Office must receive your FAFSA and all required documents by the last date of enrollment in order to make a financial aid offer to you. It is imperative that you submit the application as early as possible, to avoid delays in processing.

### STEP 2: AFTER THE APPLICATION

After you have submitted your online Free Application for Federal Student Aid (FAFSA) form, it will be processed in one to three days. Next, you'll receive an email with instructions to access your [FAFSA Submission Summary](#). It will include four tabs: Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps. The FAFSA Submission Summary will include estimates for the different types and amounts of federal student aid you may be eligible to receive. You will also see your Student Aid Index (or SAI). The SAI is an index number calculated using your FAFSA information to determine eligibility for need-based aid. This is the number that the Financial Aid Office uses to decide how much financial aid they are able to offer you, based on federal regulations.

Pay attention to the Next Steps tab! It will tell you if you need to take action on your FAFSA, such as starting a correction or sending additional information to the schools you have listed on your FAFSA.

If you need to make a correction to your FAFSA, fear not! You can easily make a correction by clicking Make a Correction button at the top of the FAFSA Form Answers tab on the FAFSA Submission Summary or you can also make a correction in the My Activity section of your StudentAid.gov account dashboard.

### STEP 3: REVIEW YOUR WORKDAY ACCOUNT INFORMATION

Make sure you pay close attention to any items listed in the Awaiting Your Action section of your Workday account. These items may include verification items, proof of citizenship documentation, or other required documents. Your financial aid offer is contingent upon the completion of all outstanding Financial Aid action items.

Your FAFSA may be rejected, but this does not necessarily mean that you will be ineligible for financial aid funding at NTC. Sometimes, a FAFSA is rejected because of missing or incomplete information. Failure to electronically sign the FAFSA will result in a rejected FAFSA. If your FAFSA is rejected, you will be notified by the U.S. Department of Education and you will be instructed to log into your Student Aid account to complete the application. NTC will also send you a



separate communication notifying you of the rejected status with the reason(s) for the rejection. It is your responsibility to ensure that your FAFSA is successfully submitted.

#### Step 4: FINANCIAL AID AWARD

In order to receive a Financial Aid Award, you must:

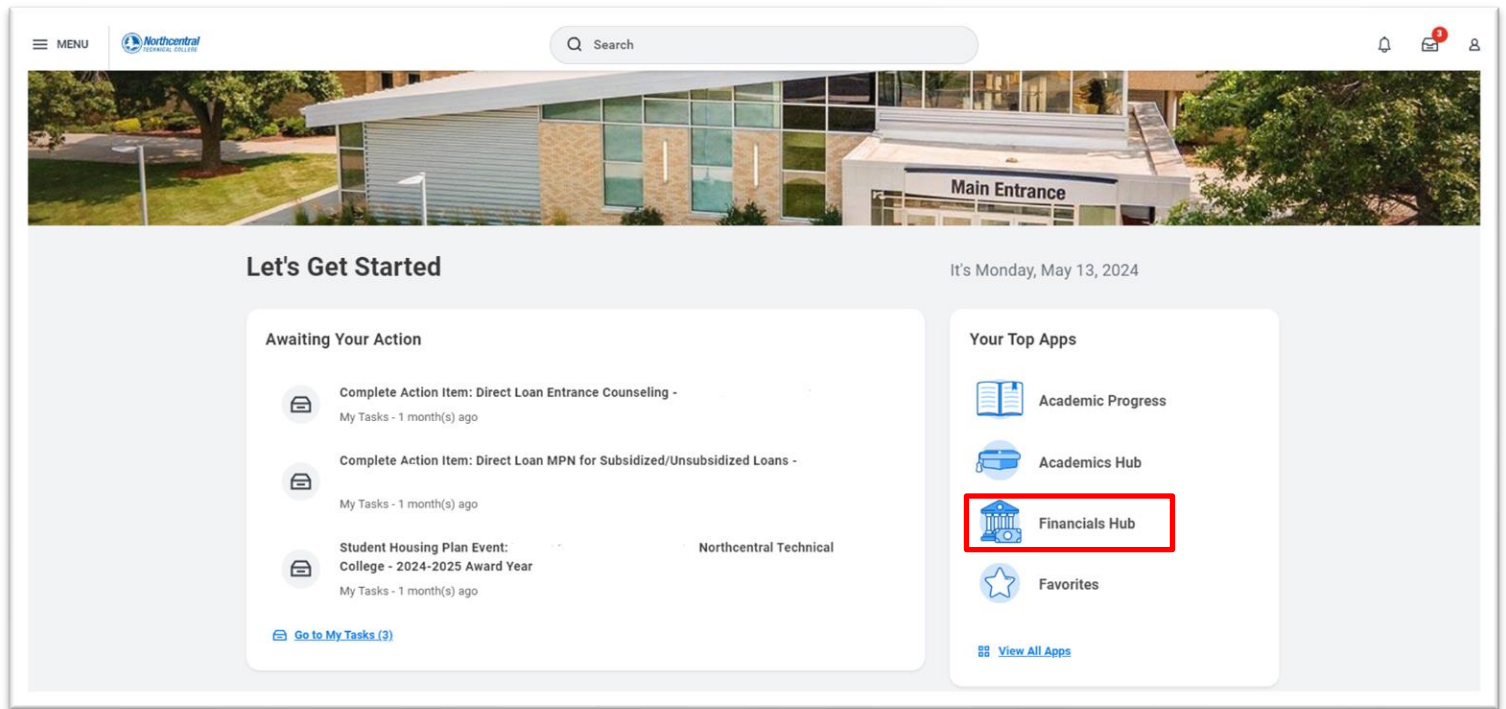
1. Complete all outstanding Financial Aid Action Items in your Workday account
2. Secure admission into a Financial Aid Eligible program. If you are unsure if your program is eligible for Financial Aid, please contact our office.

### HOW TO VIEW FINANCIAL AID AWARDS IN WORKDAY

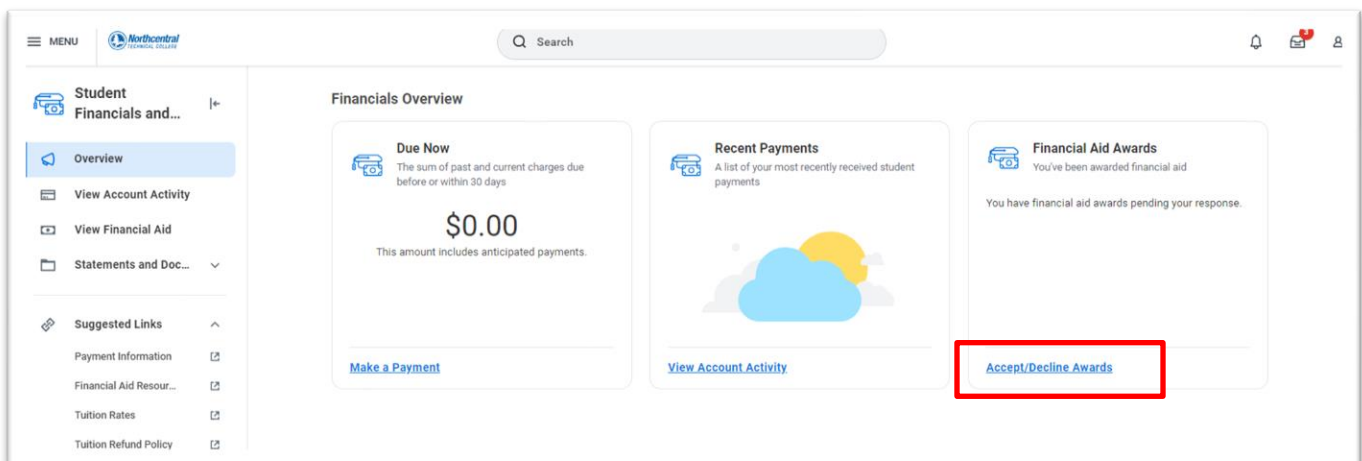
Financial Aid Offers are *estimated* based off of full-time enrollment status (12+ credits each semester) and are subject to change based on your actual enrollment, after the following dates:

Summer awards:	May 1st
Fall awards:	July 15th
Spring awards:	December 1st

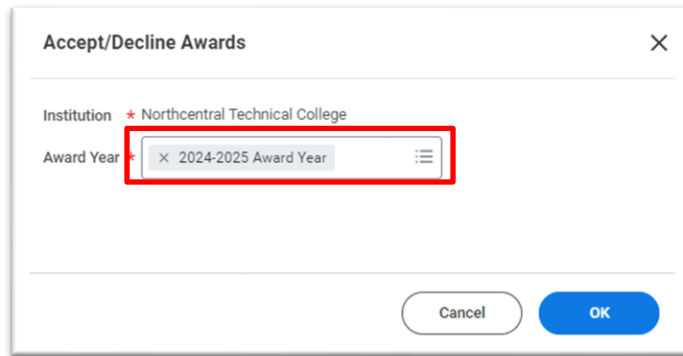
1. Access your [Workday student account](#). Contact the [HELP desk](#) if you cannot access your account.
2. Click the **Financials Hub** app in Your Top Apps section of Workday.



3. Under the **Financial Aid Awards** tile, click **Accept/Decline Awards**.



4. Enter the correct Award Year – for example, if you want to view awards for the Fall 2024 and Spring 2025 semesters, you will select the **2024-2025 Award Year**. Click **OK**.



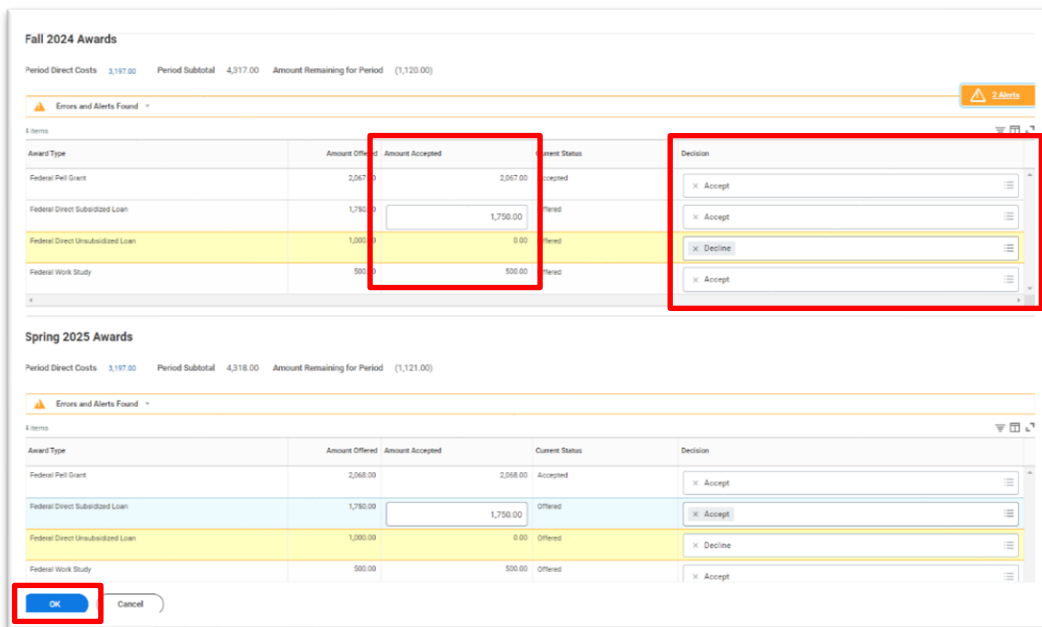
Accept/Decline Awards

Institution \* Northcentral Technical College

Award Year x 2024-2025 Award Year

Cancel OK

5. Review the Award Types listed, as well as the amounts, for each term of enrollment – summer, fall and spring.
- Grants and/or Scholarships will be automatically accepted on your behalf.
  - Loans and Workday require active acceptance if you wish to receive these types of aid programs.
  - If you choose to Decline the offer(s), you will receive an Alert, indicating that you will not be able to accept the award in the future, however the Financial Aid Office may be able to reinstate the original offer, depending on the circumstances. Contact the Financial Aid Office ([financialaid@ntc.edu](mailto:financialaid@ntc.edu) for more information.
  - If you choose to Accept the Federal Direct Loan(s) and/or Work Study, you will have the option to revise the Amount Accepted.



Fall 2024 Awards

Period Direct Costs 3,197.00 Period Subtotal 4,317.00 Amount Remaining for Period (1,120.00)

Errors and Alerts Found 2 Alerts

Award Type	Amount Offered	Amount Accepted	Current Status	Decision
Federal Pell Grant	2,047.00	2,047.00	Accepted	x Accept
Federal Direct Subsidized Loan	1,750.00	1,750.00	Offered	x Accept
Federal Direct Unsubsidized Loan	1,000.00	0.00	Offered	x Decline
Federal Work Study	500.00	500.00	Offered	x Accept

Spring 2025 Awards

Period Direct Costs 3,197.00 Period Subtotal 4,318.00 Amount Remaining for Period (1,121.00)

Errors and Alerts Found

Award Type	Amount Offered	Amount Accepted	Current Status	Decision
Federal Pell Grant	2,048.00	2,048.00	Accepted	x Accept
Federal Direct Subsidized Loan	1,750.00	1,750.00	Offered	x Accept
Federal Direct Unsubsidized Loan	1,000.00	0.00	Offered	x Decline
Federal Work Study	500.00	500.00	Offered	x Accept

OK Cancel

6. After you click **Ok**, you will be shown a summary, which details the types and amounts of aid which you have accepted/declined. Click **Done** when you are finished reviewing.

## PRINTING A FINANCIAL AID AWARD LETTER IN WORKDAY

1. In your Workday account, click the **Financials Hub** app in Your Top Apps section
2. Click **View Financial Aid**

3. Enter the **Award Year**

4. Click **OK**

5. Scroll down to the **Print Award Letter** file. A PDF will generate and be available to download in the Workday inbox.

## STUDENT AID INDEX (SAI) (formerly known as the Expected Family Contribution, or EFC)

The SAI reflects a student's ability (and that of their family, if they are considered a dependent student) to contribute to the Cost of Attendance (COA) during the academic year. Your COA can be found within your Workday Account:

### To find your COA:

1. Log into Workday
2. Click **Financials Hub** in Your Top Apps
3. Click **View Financial Aid** in left navigation menu
4. Enter **Award Year**, click **OK**
5. View **Total Estimated Costs\*** to review COA.

\*It is important to note that your **Total Estimated Costs are NOT** what you owe NTC. It is a *budgeted amount*, used for award calculations.

The SAI is an important indicator of a student's financial need, but it is NOT necessarily equal to their or their parent's out-of-pocket cost. This figure is calculated using the information submitted on the FAFSA. Knowing this number can be useful to help estimate the amount of Pell Grant for which a student may qualify. The SAI and COA directly impacts your financial need.

Financial need is a calculation used by the Financial Aid Office to determine how much need-based aid funding you are eligible to receive. It is calculated by subtracting the SAI from the COA ( $COA - SAI = \text{Financial Need}$ ). Schools strive to meet this need through various financial aid sources, including grants, loans and work study. Aid allocation considers both demonstrated need and fund availability. Campus-based programs like Federal Work-Study and SEOG may exhaust early, as may State aid like the Wisconsin Grant. Hence, early FAFSA filing maximizes aid consideration.

**Note: Students who have already received a Bachelor's Degree are not eligible for Pell Grants or State grants, but could be eligible for Direct Loans and Work-Study. Certificate programs are not eligible for financial aid.**

To receive federal or state funds administrated by NTC's Financial Aid Office, students must:

- Be admitted to a financial aid-eligible program at NTC.
- Be enrolled in classes that are part of their program (6 credits are required for loan eligibility).
- Be a U.S. citizen or an eligible non-citizen.
- Meet academic progress standards as defined by the Financial Aid Office.
- Be registered for Selective Service (male students only)
- Have a valid Social Security Number.
- Not be in default on a student loan.
- Not owe an overpayment of any Federal Title IV aid.
- Agree to use any federal student aid received solely for educational purposes.

View Financial Aid	
<b>Estimated Financial Aid</b>	
Grants and Scholarships	9,647.00
Loans	10,500.00
Employment	1,000.00
<b>Total Financial Aid</b>	<b>21,147.00</b>
<b>Total Estimated Costs</b>	<b>23,164.00</b>
Out of Pocket Without Loans	12,517.00
Out of Pocket With Loans	2,017.00

Financial Aid Overview	Estimated Costs
<b>2024-2025 Award Year Summary</b>	
Total Amount Offered	21,147.00

## VERIFICATION

Verification is the process by which the Financial Aid Office reviews the data reported by the student/parent on the FAFSA in an effort to ensure that federal aid is distributed to those who are eligible. Students may be selected for Verification either by the U.S. Department of Education's federal processing center or by the Financial Aid Office. The Financial Aid Office reserves the right to request Verification of additional applicants with questionable or conflicting information. In accordance with federal guidelines, it is the policy of the NTC Financial Aid Office to withhold the financial aid offer until after the Verification process is complete. This policy ensures that aid eligibility is correct before any funds are offered. Occasionally, a student may have their FAFSA selected for Verification after having been offered financial aid or even after financial aid has disbursed. Failure to respond to a request to complete Verification requirements will result in the aid being canceled and any future aid not disbursing. Any financial aid



already disbursed will also be canceled, which may result in a balance on the student account. For more information, please visit NTC's Financial Aid website: <https://www.ntc.edu/students/financial-aid/fafsa-verification>.

If your application is selected for verification, you'll be notified through your NTC Workday account. Workday will inform you of the specific documents you need to submit and any deadlines you must meet.

## UNUSUAL ENROLLMENT HISTORY (UEH)

The U.S. Department of Education has established regulations aimed at preventing fraud and misuse in the Federal Pell Grant and Federal Direct Loan programs. One such measure involves identifying students with unusual enrollment histories. This term refers to students who enroll at a school, receive federal student aid, fail to complete any classes, and subsequently move on to another institution.

While some students may have legitimate reasons for attending multiple schools, this pattern prompts the Financial Aid Office to review the student's file to determine their future eligibility for federal financial aid.

If you've attended multiple schools without completing classes, your file may be reviewed. Resolve any issues promptly to avoid delays in receiving financial aid. Please see the [Unusual Enrollment History webpage](#) for an explanation of what is required to complete the process.

## PROFESSIONAL JUDGMENT

Professional Judgment refers to the authority of a school's financial aid administrator to adjust, on a case-by-case basis with adequate documentation, elements on the *Free Application for Federal Student Aid* (FAFSA®) form.

The *FAFSA Simplification Act* distinguishes between different categories of professional judgment by amending section 479A of the HEA.

- **Special Circumstances** refer to the financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements in the cost of attendance or in the student aid index (SAI) calculation.
  - To submit a Professional Judgment Request Due to Special Circumstances, please visit the NTC website: <https://www.ntc.edu/students/financial-aid/special-and-unusual-circumstances>.
  - Please note: not all requests will result in a change to a student's financial aid offer.
  
- **Unusual Circumstances** refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g., human trafficking, refugee or asylee status, parental abandonment, incarceration), more commonly referred to as a dependency override.
  - For the 2024-2025 Academic Year, applicants must still indicate an unusual circumstance and request a determination of independence by visiting the NTC website, <https://www.ntc.edu/students/financial-aid/special-and-unusual-circumstances>.

Should you have questions, you may contact the Financial Aid Office at: [financialaid@ntc.edu](mailto:financialaid@ntc.edu) or by calling 715.803.1647.

A student may have both a special circumstance **and** an unusual circumstance. Financial aid administrators (FAAs) may make adjustments that are appropriate to each student's situation with appropriate documentation.

## ENROLLMENT STATUS AND ELIGIBLE CLASSES

At NTC, a student's financial aid enrollment status is determined by the actual number of credits in which the student is enrolled. Please see the table below for enrollment statuses:

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

This applies to the fall, spring, and summer semesters for [Financial Aid purposes](#).

## Eligible classes will count toward your enrollment status if:

- You were enrolled in the class as of the [Pell Recalculation Date](#) (see the Pell Recalculation Date section below). (Waitlist classes do not count towards enrollment).
- You are required to take this class to fulfill outstanding requirements for graduation. (The class must be on the curriculum of your current NTC program of study).
- You are attempting this class for the first time. (If you have attempted the class before, see the Repeated Coursework policy on page 14).

## PELL RECALCULATION DATE (PRC, or CENSUS)

**(THIS SECTION APPLIES TO ALL STUDENTS REGARDLESS OF COURSE FORMAT)**

Financial aid funding and payment is based on the number of enrolled credits on the Pell Recalculation Date (PRC, formerly referred to as Census Date). The PRC at NTC is the 14th day of the semester, including weekends. At this point in the semester, credit hours are "locked" and financial aid for the term is adjusted to reflect the student's official enrolled credits. If a student is on a waitlist for a class, then they must be removed from the waitlist and enrolled in that class before the PRC in order to receive financial aid for the class. Courses that are dropped by a student (withdrawal) or instructor (F grade) prior to the PRC for a semester are not included in a student's course load when determining grant and loan eligibility.

**Classes added after the Pell Recalculation Date will not count towards your Pell Grant eligibility, regardless of class start date.**

Please see the following examples:

### Student 1:

Enrolled in 12 credits as of the first day of school.

Dropped one 3-credit class a week later before PRC.

Did not add any additional classes afterward.

On the 14<sup>th</sup> day, financial aid is calculated at  $\frac{3}{4}$ -time status (9 credits total).

### Student 2:

Enrolled in 6 credits as of the first day of school.

Added 2 more classes before PRC, 3 credits each.

On the 14<sup>th</sup> day, financial aid is calculated at full-time status (12 credits total).

### Student 3:

Enrolled in 9 credits as of the first day of school.

2 months later, student enrolls in a late-start course, adding 3 additional credits for a total of 12 credits for the semester.

As of the 14<sup>th</sup> day of the semester, financial aid was already calculated at  $\frac{3}{4}$ -time status (initial 9 credits) and student will not receive additional financial aid (Pell Grant) for the late-start course. If the student has remaining loan eligibility, he or she could request an additional loan.

**\*\*Please note:** had the student enrolled in the late-start course **prior** to the PRC, the financial aid would have been calculated at full-time status.

For students taking all late-start courses only:

Financial aid offers for late-start students are based on the number of credits a student has on the initial day the student enrolled in classes. For example, a late-start student enrolls in two 3-credit classes today, and then adds two 3-credit classes the next day. Their financial aid offer will only be based on the two 3-credit classes in which they enrolled on their initial day of enrollment.

## CLOCK TO CREDIT CONVERSION

Effective July 1, 2021, the US Department of Education has made changes to how credits are recognized for financial aid purposes for programs that do not lead to an associate degree. Wisconsin Technical College System students who

are enrolled in a technical diploma that does not lead to an associate degree (i.e.: fully embeds into a specific associate degree), may not be eligible to receive full financial aid funding due to the new federal conversion requirements.

The [clock-to-credit hour conversion](#) will determine if the program includes the minimum number of credit hours to qualify as an eligible program for Federal Student Aid purposes. The formula also determines the number of Title IV (Financial Aid) credit hours associated with each class that an institution can use to determine a student's enrollment status during the program. Regardless of the results of the conversion calculation, a school cannot award more credit for Title IV purposes than the academic credit assigned to a course by the institution, and/or approved by a state or accrediting agency.

### How does the conversion work?

Simply put, a one credit course must include a minimum of 30 clock hours of instruction for a student to receive the full financial aid benefits. Example: If you are enrolled in a 3 credit hour course that has 75 clock hours, you would divide 30 into the 75 clock hours ( $75/30=2.5$ ). Therefore, you would end up being eligible for 2.5 financial aid credit hours.

\*Please Note: Do Not Round Up When Totaling Credit Hours. These converted credits are used to determine the financial aid credits, NOT the actual academic credits associated with the course.

When performing these conversions, the Financial Aid Office calculates the conversion to one decimal place.

The formula only pertains to Federal financial aid, including Pell Grant, Federal Direct Loans, Federal Supplemental Educational Opportunity Grant, and Work Study. It does not affect State of Wisconsin financial aid, VA veterans' education benefits, Wisconsin G.I. Bill, or scholarships.

The following programs are eligible for financial aid, but students in these programs may have reduced financial aid eligibility because of the clock to credit hour conversion formula.

Select a program below to determine the converted hours for your program.

- [Electrical Power Distribution](#)
- [Fire Science](#)
- [Garden to Market Specialist](#)
- [Gas Utility Construction & Service](#)
- [Machine Tool Technics](#)
- [Manufacturing Technician](#)
- [Medical Assistant](#)
- [Medical Coding Specialist](#)

You may contact the Financial Aid Office at 715.803.1647 / [financialaid@ntc.edu](mailto:financialaid@ntc.edu), if you have questions.

## DISBURSEMENT OF FINANCIAL AID

Disbursement is when your financial aid (grants, loans, scholarships, etc.) is posted to your student account. Generally, the first half of loans and grant disbursement starts no earlier than the 3rd full week of the semester. For students taking late-start courses, financial aid is disbursed no later than 14 days after the first day of class. Your financial aid may be adjusted if a grade of NS, W, U, or F is posted for a student or if a student receives a 100% or 80% refund, a student's financial aid may be reduced accordingly.

Financial aid is applied to your student account to pay outstanding tuition, fees, and book charges. Student loans are split into two equal disbursements each semester. Refunds may not occur immediately after the first disbursement, so budgeting is crucial. Dropping below half-time enrollment may affect your second loan disbursement.

**Attendance Requirement:** You must attend classes to be eligible for financial aid. Physical attendance is required for in-person classes, and academic activity must be confirmed in online courses. Lack of activity in Virtual College courses may affect your aid eligibility.

**Responsibility:** If you don't attend classes as reported, you may have to repay disbursed aid. Financial aid funds should be used for school-related expenses during the term.

## **PAYMENT OF COURSE FEES**

For students enrolled in courses at NTC, tuition is due each term on the following schedule:

Summer Term – June 15<sup>th</sup>

Fall Term – October 15<sup>th</sup>

Spring Term – March 15<sup>th</sup>

Financial aid-eligible students will have payment deferred until financial aid is applied to student accounts.

Students have the option of utilizing a variety of methods for payment of fees, including cash, check, money order, or credit card. In addition, NTC offers the payment plans as a convenient means to pay charges. To enroll in the payment plan, please visit the [Payment Information webpage](#) or contact the Student Finance Office at 715.803.1443.

## **CAMPUS STORE (BOOK) VOUCHER**

The campus store voucher process allows eligible students to use excess financial aid to purchase textbooks and supplies from the NTC Campus Store. The voucher amount is calculated by subtracting tuition charges from accepted financial aid. By choosing to use the voucher, a student authorizes NTC to use their excess financial aid funds to pay for book and supply charges applied to their student account. Students may choose not to utilize the voucher, in which case no further action is needed. Visit the [Campus Bookstore website](#) for more information about the voucher process.

## **OUTSIDE SOURCES OF FUNDING**

Any agency funding that students receive or expect to receive from an outside source must be reported to the Financial Aid Office regardless of when a student receives notification of this funding. This includes scholarships, grants, loans, and employer reimbursement. The receipt of such aid may result in a reduction, cancellation, and/or repayment of need-based financial aid.

## **DUAL ENROLLMENT (TAKING COURSES AT ANOTHER SCHOOL)**

If students attend NTC and another college at the same time, they may be eligible to receive financial aid from one college for attendance at both colleges. Contact the Financial Aid Office at the college from which you plan to graduate to obtain a Consortium Agreement or obtain one online. The agreement must be submitted to and reviewed by the NTC Financial Aid Office before any financial aid funds based on enrollment at another college can be disbursed.

NTC partners with several colleges and universities within the state of Wisconsin, to offer many opportunities for future transfer students. If you are interested in pursuing a shared program, please reach out to our office, or your Student Success Advisor at NTC.

## **SUMMER AID**

At NTC, summer is considered to begin the academic year and is typically referred to as a “header” to the academic year. NTC determines a student’s summer financial aid based off of their next year’s FAFSA. For instance, if you were finishing up your Spring 2024 semester and wanted to attend classes during the summer, any financial aid for which you would be eligible would be based upon your 2024-2025 FAFSA. If you were enrolled for the Spring 2025 semester and wanted to attend classes during the summer, any financial aid for which you would be eligible would be based upon your 2025-2026 FAFSA. A FAFSA for the next academic year can be filed as soon as October 1 of the current school year.

## **YEARLY MAXIMUM LOAN AMOUNT**

The yearly maximum loan amount for the Federal Direct Subsidized and Unsubsidized Loans is intended to cover the summer, fall, and spring terms. If a student wishes to receive loan funds during the summer term, they will typically be offered up to one-third of the maximum annual amount (determined by grade level).

NTC divides the loan amounts evenly to ensure that students will have access to borrowed funds in all three terms. If the maximum loan (determined by grade level) has been received over the summer and fall semesters, students will not be able to borrow additional funds for the spring. The following summer semester in the next academic year

would be the next term loan funds would be available.

Loans	Year 1 (0 – 23 earned credits)	Year 2 (24+ earned credits)
Base Amount (type of loan, subsidized or unsubsidized depends upon eligibility)	\$3,500	\$4,500
Additional Unsubsidized Loan	\$2,000 (\$5,500 total) for dependent students*  \$6,000 (\$9,500 total) for independent students*	\$2,000 (\$6,500 total) for dependent students*  \$6,000 (\$10,500 total) for independent students*

\*If you're a parent and you're unable to get a PLUS loan, your child may be able to get additional unsubsidized loan funds. Please contact our office for more information.

Examples:

- Student A is a 1st-year student eligible for up to \$3,500 in a subsidized loan. The student has 6+ credits during the summer and is interested in a loan. Student A is offered \$1,166 for summer and \$1,167 each for fall and spring.
- Student B has the same eligibility but decides not to use any loan funds during the summer. Student B is offered \$1,750 each for fall and spring as long as he/she is enrolled at least half-time.

However, the NTC Financial Aid Office is required to prorate the maximum loan amount that a student may receive when a student attends only one semester of an academic year (whether summer-only, fall-only, or spring-only) and is graduating at the end of that term, since the remaining period of study is shorter than an academic year. Proration limits the amount of subsidized/unsubsidized loans that a graduating student can borrow. The student's Direct Loan eligibility for the remaining period of enrollment is expressed as a fraction of how the number of credits a student is taking in the final period relates to the number of credits in the school's definition of an academic year (24 credits). Loans will be prorated and adjusted as needed prior to disbursement.

## AGGREGATE LOAN LIMITS

Federal student loans also have aggregate loan limits, which are limits to the total amount of loan funding which students are able to borrow.

Type of loan	Dependent Students	Independent Students
Subsidized and Unsubsidized	<b>\$31,000</b> – no more than \$23,000 of this amount may be in subsidized loans	<b>\$57,500</b> – no more than \$23,000 of this amount may be in subsidized loans.

If the total loan amount you receive over the course of your education reaches the aggregate loan limit, you are not eligible to receive additional loans. However, if you repay some of your loans to bring your outstanding loan debt below the aggregate loan limit, you could then borrow again, up to the amount of your remaining eligibility under the aggregate loan limit.

## YEARLY MAXIMUM PELL AMOUNT AND YEAR-ROUND PELL GRANT

A student's yearly maximum Pell Grant is determined by the Student Eligibility Indicator (SAI) on their FAFSA. A student that enrolls in summer classes and receives a partial Pell Grant may therefore have limited funds available in the spring term, depending on their credit load in each semester.

An amendment to the Higher Education Act of 1965 (HEA) allows an eligible student to receive up to 150% of the student's Federal Pell Grant Scheduled Award for an academic year. NTC is a "header" school, which means that the aid year always begins with summer and ends with spring (i.e. Summer 2024/Fall 2024/Spring 2025). The additional funds are only available if a student is enrolled at least half-time (6 or more credits) in the payment period for which the student receives Pell Grant funds in excess of 100% of the student's Pell Grant Scheduled Award (spring). NTC will offer additional Pell Grant funds in the spring semester as appropriate. Initial Pell Grant offers will not assume the use of excess Pell in the spring. Spring amounts will be increased accordingly prior to disbursement based on actual enrollment.

Examples:

- Student C is eligible for a yearly maximum Pell Grant of \$4,000. She is enrolled half-time (6-8 credits) in Summer

2023 and is offered Pell Grant funds in the amount of \$1,000. She is full-time (12 or more credits) in Fall 2024, and receives \$2,000. Student C has \$1,000 left of the Pell Grant for Spring 2025. If she enrolls as a three-quarter time or full-time student in spring, she can receive the remaining \$1,000 (the half-time amount) PLUS additional funds to make up her eligibility for the payment period.

- Student D is eligible for a yearly maximum Pell Grant of \$6,495. He is enrolled full-time (12 or more credits) in both Summer 2024 and Fall 2024 and is offered Pell Grant funds in the amounts of \$3,248 and \$3,247 per term. He has used 100% of the scheduled amount. However, if he enrolls in 6 or more credits for Spring 2025, he can now receive the corresponding Pell Grant out of additional funds. If he enrolls in 5 or fewer credits, he is a less-than-half-time student and not eligible for additional funds, so he will not receive Pell.

## PRORATION OF AID

It may be necessary to prorate the Pell Grant and/or Federal Direct Loan funds that a student is eligible to receive if they are enrolled in a program that is shorter than an academic year or their remaining period of study is shorter than a full academic year (i.e. one semester). The Financial Aid Office follows Department of Education guidance to calculate a student's revised (sometimes reduced) financial aid offer in such cases.

## REPEATED COURSEWORK

Federal regulations limit the number of times a student may repeat a course and receive federal financial aid for that course.

- A student may receive federal financial aid when repeating a course that was previously failed.
- A student may receive federal financial aid to repeat a previously passed course (with a D or better) one additional time, if the student received federal financial aid for a previous attempt.
- Once a student has completed any course twice and earned a passing grade (with a D or better) they are no longer eligible to receive federal financial aid for that course
- If a student retakes a course that is no longer eligible for financial aid, the credits are excluded from the total enrollment and the student's financial aid will be adjusted to exclude these credits.

This regulation is federal law and there is no appeal process. To view the College's institutional policy on Academic Retakes, please visit the Policies & Disclosures web page on the NTC website: <https://www.ntc.edu/policies>

## FEDERAL WORK-STUDY

Federal Work-Study (FWS) is a federally funded aid program designed to provide part-time employment for eligible students. Work-Study is not a grant or a loan. Work-Study will not apply directly toward tuition owed nor will it be disbursed to you in a lump sum amount. Instead, students have to earn the Work-Study amount they are offered through working at a part-time job. Earnings through the Work-Study program are provided on a bi-weekly basis through a payroll deposit into your bank account. FWS jobs at NTC are paid \$14 or \$15 per hour depending upon the position. The FWS Program is designed to be an employment program, with work assignments given that will provide experience and reinforce each recipient's academic program and career goals. Work is documented and supervised. Despite including the name "study", the purpose of the program is not to pay students to study. However, the nature of some positions includes some "down time". In some cases, the student is allowed to use that time to do personal things such as read or study.

To be offered Work-Study, a student must:

- Be a U.S. citizen or permanent resident.
- Be enrolled in a financial aid eligible program.
- Demonstrate financial need by filing the Free Application for Federal Student Aid (FAFSA) each year.
- Be enrolled on at least a part-time basis in the semester in which Work-Study is offered and earned.

Work-Study funding is limited and is offered to eligible students who request Work-Study on a first-come, first-served basis.



### How to Find a Job

NTC posts all on-campus FWS job openings on its website: <https://ntc.wd1.myworkdayjobs.com/en-US/NTCStudent>. Each job posting provides students a link where they may click to "Apply" and submit an application as well as upload their resume. If a student is chosen for an interview, the supervisor will contact them. FWS supervisors may visit with several students before deciding which person is best suited for the position. Besides eligible on-campus FWS jobs, students may also be employed in off-campus jobs with an approved public or private non-profit organization/agency. The work for an off-campus employer must be in the public interest and must be approved. Federal work-study funds cannot be used to pay for work which is religious, political, or which is performed for the benefit of a private individual.

### Work Hours and Work Schedule

Work schedules are flexible and take into consideration your class schedule. Students are not permitted to work during times they are scheduled to be attending class. Most students work no more than 10 to 20 hours a week during the school year. To determine how many hours a student can work, divide the amount of FWS offered in Workday by the rate per hour that will be paid. This figure is the number of total hours a student can work. Students and their supervisor will determine their actual weekly work schedule. NTC currently has two, 16-week semesters. It is important that students work an average number of hours per week throughout the semesters that they are enrolled. If additional hours are worked in excess of the average, a student may run out of funds early and may have to stop working.

### Payroll Information

NTC requires the completion of an electronic timesheet before students can be paid. After the timesheets are submitted, the student's supervisor must then approve them. Students will be paid bi-weekly through direct deposit either into a checking or savings account.

## **FEDERAL DIRECT LOANS**

Federal Direct Loans are a form of financial aid that must be repaid by the student borrower. Federal Direct Loans are either Subsidized or Unsubsidized and require students to be enrolled at least half-time (6-8 credits) in a financial aid-eligible program.

- **Subsidized Loans** are offered based on financial need as determined by the FAFSA; therefore, not everyone is eligible. The borrower will typically not be charged interest before repayment begins or during deferment periods. The federal government "subsidizes" (pays) the interest during these periods.
- **Unsubsidized Loans** are not offered on the basis of financial need. The borrower will be charged interest from the time that the loan is disbursed until it is paid in full by the borrower. If the borrower chooses not to make interest payments and allows the interest to accrue (accumulate) while in school or during other periods of nonpayment, the interest will be capitalized. This means that the interest will be added to the principal amount borrowed and additional interest will be based on that higher amount.

Repayment of both loans begins six months after one of three situations: (1) graduation, (2) the student drops below half-time enrollment, or (3) the student stops attending classes. If the offer included an unsubsidized loan, the student can choose to pay the interest while in school or have the interest added to the loan balance (capitalized). Please note that the cumulative unpaid total of subsidized and unsubsidized Federal Loans borrowed from NTC and other colleges may limit or prevent a student from borrowing additional loans. There are fiscal limits on how much can be borrowed during a college career. Aggregate limits are set at \$57,500 for independent undergraduate students and \$31,000 for dependent undergraduate students, of which no more than \$23,000 may be subsidized. Loans must be accepted in Workday if loans are required to finance the education. In addition, Entrance Counseling and an active Master Promissory Note (MPN) are required in order to borrow from the Federal Direct Loan program. These must be completed online at [StudentAid.gov](http://StudentAid.gov). *NOTE: It is possible to return loan funds to NTC free of interest within 120 days of disbursement.*

### **Entrance Counseling and Master Promissory Note (MPN)**

Students must complete an electronic MPN and Entrance Counseling in order to receive their loan funds. The Entrance Counseling will provide students with additional information regarding the Direct Loan programs (including the differences between subsidized and unsubsidized loans) as well as information on terms, interest rates, rights and responsibilities, and what type of borrower benefits each of the lenders included on the loan list provides. The MPN will be the legal agreement for the designated loan period. The FSA ID serves as an electronic signature. Entrance Counseling and an electronic MPN must be completed online at <https://studentaid.gov/>. If you are a transfer

student, or have completed Entrance Counseling previously, you must ensure that you have added NTC to the completed Entrance Counseling session.

1. On your Dashboard website within <https://studentaid.gov/>, find the link titled “**My Documents**” within the “My Info” section.
2. From the drop down menu for Completed Documents, select **Loan Counseling**.
3. Click the **Sub/Unsub Entrance Counseling** option (with the most recent date) and click “**Notify Additional School**”.
4. Select the option for a “U.S. Schools/U.S. Territory Schools” and then enter “Wisconsin”. In the Search by School Name section find NORTHCENTRAL TECHNICAL COLLEGE.
5. Click “Submit”.

## REPAYMENT OF LOANS

Students are obligated to repay the full amount of the loans that they borrow. Federal Direct Loans have a repayment grace period which will be indicated on the disclosure statement. Repayment begins on the day immediately following the end of the grace period. The entire unpaid balance of the applicable loans shall become immediately due and payable upon the occurrence of 1) making false representation(s) that result in a student receiving any loans for which they are not eligible, or 2) defaulting on the loans.

### ***Exit Counseling***

Before you withdraw, graduate, or drop below half-time attendance (regardless of if you plan to transfer to another school), regulations **require** that you complete an Exit Counseling session for your Direct Subsidized and Unsubsidized Loans. The counseling session provides information and useful tips about how to manage your student loans after college. It helps you to understand your rights and responsibilities as a student loan borrower. Federal Direct Loan Exit Counseling is available at [StudentAid.gov](http://StudentAid.gov).

## GRANTS

Federal and State grants are offered to students with financial need. Grants do not have to be repaid unless a student withdraws from school, never attends class, or does not complete their entire period of enrollment with a passing grade. Most grants require a minimum of six credits to be eligible. Pell Grants can be offered to students with less than six credits, if eligible based on the FAFSA. Pell Grants are determined by SAI and enrollment status.

## ADDITIONAL RESOURCES

Financial aid is provided to help bridge the gap between a student's resources and the amount needed to pay for the cost of attending college. Financial Aid administered by Northcentral Technical College may only be used for educational purposes. Financial aid is calculated individually for a specific student based on their financial need as determined by the FAFSA. However, for some students and families, the funding offered will not be sufficient to allow them to attend college. In the case where a student needs additional resources to help pay for college, we refer them to two different loan programs discussed below.

### **1. PARENT PLUS LOANS**

The Federal Direct PLUS (Parent Loan for Undergraduate Students) Program makes loans available to parents of dependent students. The maximum PLUS loan amount is limited to actual educational costs minus other financial aid that the student is eligible to receive. Parents are obligated to repay the full amount of the loan and all accrued interest. Students and parents that are interested in borrowing a Direct PLUS Loan must complete the Parent PLUS Loan Application online at [www.studentaid.gov](http://www.studentaid.gov) and their own Master Promissory Note (MPN).

Parents borrowing under the PLUS Program may be required to provide evidence of credit worthiness, and some borrowers may be required to secure an endorser or co-signer for the Federal PLUS Loan.

### **2. ALTERNATIVE EDUCATIONAL LOAN PROGRAMS**

When students have exhausted all forms of financial aid, private (also known as alternative) loans offer another way to supplement the cost of higher education. Students are strongly encouraged to consider all other options before borrowing an alternative loan. Private education loans tend to cost more than the education loans offered by the

federal government but are less expensive than credit card debt. For more information, please visit the [Alternative Student Loans](#) webpage.

## ENROLLMENT CHANGES

Eligibility for financial aid must be determined based on a student's enrollment level. Therefore, changes in enrollment after the semester starts may affect how much money a student receives. The actual amount of financial aid funding will be determined on the Pell Recalculation Date (Census Date; the 14th day of each semester – fall, spring, and summer). Credits added after that date will not be counted in a student's total enrolled credits and as such a student will not be granted any additional financial aid (grants). Students must register for all classes for a semester prior to the Pell Recalculation Date if they want them to be considered for financial aid. Students should notify their Student Success Advisor or the Financial Aid Office any time they decide to change enrollment to determine what impact it may have on financial aid eligibility.

- **Drops**
  - If a class is taken off a student's schedule during the 100% or 80% tuition refund period, their financial aid will be recalculated with the remaining eligible credits on their schedule. This will likely result in a reduction of financial aid and these credits will not count as credits attempted. If credits are dropped during the 60% refund period, the credits will count as credits attempted but not as completed.
- **No Shows**
  - If students do not attend a class, or for online courses do not participate in a required academic activity, they are not eligible to receive aid for the class. In a situation where an instructor drops a student from the class that they are teaching due to the student being a 'No Show,' the student is notified by Student Services via e-mail of the NS grade and possible options for a partial refund or to appeal for reinstatement. The Financial Aid Office is required to adjust aid based on actual credits. Financial aid will be reduced or eliminated for courses with a NS grade. If a student intends to drop a course, they must notify Registration at 715.803.1646 so that they can be officially withdrawn from the class. Do not simply stop attending class.
- **Audits and Challenge Tests**
  - Audited credits are not counted in the calculation of credit load for determination of financial aid. If students decide to audit a class after financial aid has been calculated and disbursed, their aid will be recalculated based on eligible credits. A repayment of financial aid may be necessary. Please be aware that if a student chooses to 'challenge test' out of a class, the class will no longer count towards financial aid and the student's financial aid offer will be recalculated based on the remaining credits. Credits earned through Credit for Prior Learning (CPL) are not eligible to receive financial aid.

## FINANCIAL AID ACADEMIC STANDARDS

### **Satisfactory Academic Progress (SAP) Policy**

Federal regulations require that students receiving federal financial aid must make satisfactory academic progress in order to maintain financial aid eligibility. This policy applies to ALL periods of enrollment, whether or not the student previously received financial aid. In accordance with the Higher Education Act of 1965, as amended, the Financial Aid Office at NTC has established the following policy for Satisfactory Academic Progress.

### **Minimum Cumulative Grade Point Average (Qualitative Measure of Progress)**

Grade Point Average (GPA): Students must maintain a minimum cumulative GPA of 2.0.

### **Completion Rate - Quantitative Measure of Progress (PACE)**

Completion Rate: Students are required to maintain an overall completion rate of 67%. The completion rate is calculated by dividing the cumulative number of credits successfully completed by the cumulative number of credits attempted. Attempted credits include any transfer credits accepted and all credits taken at NTC regardless of whether the student received financial aid or not. Successful completion of credits include those earned with an A, B, C, or S. The following grades are used in computing the percentage of course work completed: A, B, C, D, F, NS, W, WCV, I, S, U, and TR. Unsatisfactory grades can be replaced by retaking a course; however, any forgiven grade will still be counted toward the quantitative and qualitative SAP calculations. Grades of AU (audit) are not used in computing the percentage of coursework completed, nor do they count towards GPA.

Incomplete grades (I grades) will be counted as successful for calculating the completion rate (quantitative standard)

of Satisfactory Academic Progress until such a time that a final grade is issued. \*Note: Incompletes do not contribute toward GPA and will impact the qualitative standard of satisfactory academic progress and should be completed as soon as possible.

### Maximum Time Frame

Students are expected to complete their degree/diploma program within a maximum time frame for financial aid purposes. Federal regulations stipulate that the maximum time frame is 150% of the published credit requirement of each eligible program. Students are only eligible to receive financial aid until their cumulative attempted credits plus any transfer credits accepted equals 150% of the required credits for their degree/diploma. Once a student has reached the maximum time frame they are no longer eligible to receive financial aid. Credits are counted starting with the semester the student began their primary program of study and includes those semesters for which financial aid was not received. Students who reach the maximum time frame are immediately suspended from financial aid eligibility.

Program	Credits Required for Graduation	Maximum Credits (including transfer credits)
Accounting	62	93
Machine Tool Operation	30	45

### Immediate Suspension of Financial Aid

If at any point in time the Financial Aid Office determines that the student cannot complete their program within the 150% timeframe, the student will be immediately suspended from future financial aid for the remainder of their program, even if currently meeting the SAP standards.

Students suspended from financial aid may submit an appeal to have their financial aid reinstated by completing the appropriate Satisfactory Academic Progress Appeal Form and related steps. See below under Appeal Forms.

### Evaluation Period

NTC evaluates SAP progress at the end of each semester or term (fall, spring and summer). Grades entered as of the established grading date for each semester will be used to calculate SAP. Missing grades will count as unsuccessful completion, unless students notify the Financial Aid Office after missing grades are entered for the basis of having SAP reevaluated. If a student is granted an extension (I grade) and a grade is changed, SAP status will be reevaluated at the time of the next SAP evaluation period (at the end of the next term (payment period)).

### Notification

Students are notified through their NTC email of their warning status or of their suspension status at the end of each semester. Students who appeal their ineligibility will be notified of the outcome through their NTC email.

### Satisfactory Academic Progress Status

**Warning:** Students who fail to meet the grade point average and/or the completion percentage standards will be placed on Financial Aid Warning. Students placed on Financial Aid Warning are eligible to receive financial aid for one additional semester, at which time they must be meeting the Satisfactory Academic Progress standards.

**Suspension:** Students on Warning who do not meet SAP standards are placed on Suspension. Suspended students are not eligible to receive financial aid until an appeal is approved or SAP standards are met.

Satisfactory Academic Progress Standards NOT MET	1 <sup>st</sup> Semester	2 <sup>nd</sup> Semester
Earn less than a 2.0 cumulative G.P.A. (Qualitative)	Warning	Suspension
Earn less than 67% cumulative completion rate (Quantitative)	Warning	Suspension
Exceed the allowed number of credits for primary program of study attempted during college career by 150% or more (varies by program)	Suspension	Suspension

## REINSTATEMENT

### Reinstatement of Financial Aid Eligibility and Appeal Process

Students suspended from financial aid eligibility may regain eligibility for financial aid by enrolling at their own expense and attaining the Satisfactory Academic Progress standards. This may require enrollment in multiple semesters. Students return to good standing only after achieving a cumulative GPA of 2.0 and a cumulative

completion rate of two-thirds (67%) of all credit hours attempted. After meeting these standards, the student is no longer on Suspension and is eligible to receive financial aid.

Suspended students may also regain financial aid eligibility if a Satisfactory Academic Progress appeal is approved. Students who have appeals approved will again lose financial aid eligibility if they are not meeting the Satisfactory Academic Progress standards.

### **Satisfactory Academic Progress Appeal Process**

The Financial Aid Office will notify students through their student NTC email following the end of a semester they were enrolled, if they have been placed on Financial Aid Warning or Suspension. A student on Suspension may request consideration for reinstatement of financial aid eligibility through a formal appeal process. A student who believes their Financial Aid Suspension is due to extenuating circumstances beyond their control has 30 calendar days from the date of the Financial Aid Suspension email notification to submit an Appeal. If received after 30 days, the appeal will be denied.

The Financial Aid SAP Appeal Committee will review the appeal. If the appeal is submitted before the deadline, the student will receive notification of the decision within 14 business days of receiving all required documentation through his or her student email account. If approved, the student will be placed on "Probation" and is aid eligible. If the appeal is denied, the student will not be eligible for financial aid until he/she is able to meet SAP. The Committee's decision is final. Students whose appeal has been denied must enroll in, pay for and successfully complete a minimum of 6 credits. If a student whose appeal has been denied pays for a minimum of 6 credits and passes all courses with a "C" or better, they may submit an appeal for reinstatement the following semester and receive any financial aid they are eligible for based on the results of their FAFSA application. Aid will not be awarded retroactively for a prior term in which financial aid eligibility was suspended or during which satisfactory progress was not made.

**Please note:** at the discretion of the Financial Aid Office a requirement of the appeal process may be waived or a substitution allowed if there is an acceptable reason as to why a requirement cannot be met.

### **Appeal Forms**

In Workday, the SAP appeal form is called the Financial Aid Suspension Appeal Questionnaire. The questionnaire must be completed no later than 30 calendar days of the date of your Satisfactory Academic Progress status email notification from the Financial Aid Office.

Complete all steps and attach required documentation. SAP statuses are reviewed at the end of each term of enrollment, including summer. An email notification will be sent to NTC student email informing students of their SAP status if they failed to meet the SAP standards described above. Students may also check their SAP status in their Workday account.

### **Financial Aid Suspension Appeal Questionnaire**

This questionnaire is used for most SAP appeals. For students appealing to have their financial aid eligibility reinstated for the next semester following their SAP suspension, appeals must be received within 30 days of receiving your SAP status notification. If you are appealing to have your financial aid eligibility reinstated for a future semester, please submit your appeal before the start of the semester.

- **Step One:** complete the Financial Aid Suspension Appeal Questionnaire in Workday.
- **Step Two:** submit a personal statement. Explain the extenuating circumstance(s) that prevented you from meeting the Satisfactory Academic Progress standards and what has changed to allow you to meet SAP standards at the next evaluation period.
  - Examples of extenuating circumstances includes, but is not limited to, surgery/hospitalization, mental health issues, dental emergency, child's medical condition, daycare issues, death of a loved one, eviction, assault/domestic abuse, or other circumstance that caused undue hardship.
- **Step Three:** provide third party documentation. Provide third party documentation on professional letterhead to support your appeal. A third party is someone not related (clergy, social worker, case worker, counselor, doctor) who is familiar with your situation and can support the reason for the appeal.
- **Step Four:** schedule appointment with [Student Success Advisor](#). Set up an appointment to meet with your Student

Success Advisor only after receiving the results of your appeal. An Academic Plan for your next semester of enrollment will be developed during this meeting.

- **Step Four:** Enroll in and Successfully Complete Financial Aid Course - You are required to enroll in and successfully complete the Financial Aid Course #77862788 before an appeal can be approved.

### **Financial Aid Appeal Questionnaire (Short Form)**

This appeal questionnaire is available to students flagged for SAP Suspension resulting from a shortfall in meeting the cumulative completion and GPA minimum requirements following a successful semester (completed all of their courses with a "C" grade or better and did not withdraw from any courses attempted).

Students may complete the Financial Aid Appeal (Short Form) only if they meet TWO of the four circumstances listed below:

- I was on financial aid Warning.
- I was on financial aid Probation after having appealed their last SAP Suspension and have already created a Student Success Plan (SSP) with their Academic Advisor.
- I was on financial aid Suspension but paid for and successfully completed a minimum of 6 credits.
- I successfully completed all attempted classes with grade(s) of "C" or better during my most recent semester: Summer, Fall, or Spring.

### **Maximum Timeframe Extension Appeal Process**

Students who do not meet the maximum eligibility timeframe requirement may re-establish financial aid eligibility by appealing for an extension. Students will need to complete the 150% Maximum Eligibility Timeframe appeal. If an appeal is approved, coursework will be limited to courses required for the completion of the program. In addition, a student must maintain a minimum cumulative GPA of 2.0 and successfully complete all courses listed on their academic plan. Failure to meet the requirements of the approved timeframe appeal will result in suspension of financial aid eligibility.

### **Appeals may result in any one of the following actions:**

- Reinstatement on Probation
- Reinstatement on Probation whereby the student will be held to specific requirements
- Denial of reinstatement

## **Additional Elements**

### **Treatment of Grades**

- **Attempted-Not Earned Credits:** Letter grades of D, F, U, NS (No Show), or W (withdrawal) are counted as credits attempted but not successfully completed.
- **Attempted-Earned Credits:** Letter grades of A, B, C, and S count as completed credits.
- **Incomplete Grades:** Incomplete grades (I grades) will be counted as successful for calculating the completion rate (quantitative standard) of Satisfactory Academic Progress until such a time that a final grade is issued. \*Note: Incompletes do not contribute toward GPA and will impact the qualitative standard of satisfactory academic progress and should be completed as soon as possible.
- **Audited Courses:** Audited credits are not financial aid eligible and are excluded from academic progress calculations.
- **Consortium Credits:** Consortium credits are included in financial aid academic progress calculations.
- **Remedial Credits:** Students may receive financial aid for up to 30 remedial credits. These credits are included in academic progress calculations. A maximum of 30 remedial credits can be excluded from the maximum timeframe calculation.
- **Repeated Credits:** Students may repeat a class once to review course material or improve a grade. Repeated credits are included in the completion rate and maximum timeframe calculations. All grades remain on the transcript. Only the most recent grade recorded is included in the GPA calculation.
- **Transfer Credits:** Transfer credits (earned at another college and accepted by NTC) are excluded from the GPA calculation, but included in the completion rate and maximum time frame calculations.
- **Withdrawals:** A W is assigned when a student withdraws from a class after the drop period for the semester has ended. W grades are considered attempted but not successfully completed credits. Grades of W do not impact the GPA calculation, but do negatively impact the completion rate and the maximum timeframe calculations.



## Program Changes

- **Change in Program**
  - Students who are in compliance with NTC's Satisfactory Academic Progress policy may change their program of study and remain eligible for financial aid. The maximum time frame for financial aid will include all credits the student has attempted including those not applicable to the new program.
  
- **Additional Program of Study**
  - A student that has completed a degree or diploma program may be eligible for additional financial aid to complete another program of study. The maximum timeframe will still apply and students may need to submit a Satisfactory Academic Progress Appeal to the Financial Aid Office.

## **RETURN OF TITLE IV FUNDS**

### **Review this policy before withdrawing from courses or discontinuing attendance.**

A student may find it necessary to withdraw from all classes during a semester. We recommend that before you withdraw, drop, or stop attending classes, you speak with a Student Success Advisor or a Financial Aid staff member to discuss what resources and options are available.

If a student withdraws from Northcentral Technical College, then the school, or the student, or both may be required to return some or all of the federal funds offered to the student for that semester. The federal government requires a return of Title IV federal aid that was received if the student withdrew on or before completing 60% of the semester. Federal funds include Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Unsubsidized Direct Student Loans, Subsidized Direct Student Loans, and Parent PLUS Loans. The formula used in the federal return of funds calculation divides the aid received into earned and unearned aid.

A student "earns" financial aid in proportion to the time s/he is enrolled up to the 60% point. The percentage of federal aid to be returned (unearned aid) is equal to the number of calendar days remaining in the semester when the withdrawal takes place divided by the total number of calendar days in the semester. If a student was enrolled for 20% of the semester before completely withdrawing, 80% of federal financial aid must be returned to the aid programs. If a student stays through 50% of the semester, 50% of federal financial aid must be returned.

The Financial Aid Office calculates the amount of financial aid you have earned prior to your withdrawal date. Any aid received in excess of the earned amount is considered unearned. The unearned financial aid must be returned to the respective federal programs no later than 45 days from when the student withdrew from or ceased attending classes at Northcentral Technical College. The Federal Funds Return Policy applies to students who have received federal financial aid assistance and have officially or unofficially withdrawn from NTC. The official withdrawal date is defined as the actual date the student begins the college's withdrawal process or the student's last date of academically related activity. In compliance with federal regulations, the Financial Aid Office will perform the calculation within 30 days of the student's withdrawal and funds will be returned to the appropriate federal aid program within 45 days.

If a student withdraws from school before 60% of the term has been completed, drops a class before the start date or within the first 10% of the class, or does not officially withdraw and receives all failing grades for the term, the Financial Aid Office will calculate the amount of unearned financial aid and return financial aid funds (in refund distribution order). For a student who withdraws after the 60% point-in-time, there is no unearned aid. However, a school must still complete a Return calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

Exemptions: If a student withdraws after successfully completing at least 6 credits in modular classes (First 8 week class) that make up 49% or more of the enrollment period, a calculation is not required. If a student completes all graduation requirements from his or her program before completing all scheduled classes, the student is not considered to have withdrawn.

If a student received all F's for a term, confirmation of attendance from appropriate instructors may be requested at the discretion of the Financial Aid Office. If attendance cannot be documented or certified by the faculty, the Financial Aid Office will complete a Return of Title IV Funds calculation using a 50% rate as prescribed by federal regulation. The student is notified of any financial liability resulting from this calculation. Any funds that are to be returned by the College will be returned in the following priority order:

- Unsubsidized Loan
- Subsidized Loan
- PLUS Loan
- Pell
- SEOG

**Note:** *Students must drop classes online or through the Records or Registration Offices. Students are NOT automatically dropped from classes by simply not attending. Students are liable for charges for classes not started unless they are dropped prior to the first day of the semester.*

#### Student's Responsibility / Notification to Student

Once the Return to Title IV Funds calculation has occurred, the Office of Financial Aid will notify the student of the results of the calculation and the aid that was returned. The Financial Aid Office will notify the student of any outstanding balance now due Northcentral Technical College as a result of the adjustment. The student is billed for funds that NTC is required to repay. The NTC Business Office invoices the student. Account balances not paid within 30 days are turned over to a collection agency.

Any time you withdraw, drop, or stop attending one or more of your classes it may impact your Satisfactory Academic Progress status. This may affect your ability to receive financial aid in the future. If your loans should go into repayment once you withdraw from school, it is important to make your payments on time to prevent default. If you default on a loan, you could lose your eligibility for any future financial aid.

#### Post-Withdrawal Disbursements

If you have completely withdrawn, dropped, or stopped attending classes before you receive financial aid, the Financial Aid Office must determine if you were eligible to receive any funding and the amount (if applicable). This is known as Post-Withdrawal disbursement.

If a student withdraws and receives less federal student aid than the amount earned, then the student is entitled to a post-withdrawal disbursement. The student must have met all of the conditions for a late disbursement prior to the date the student became ineligible (date of withdrawal). If the student is eligible for a post-withdrawal of grant funds, NTC will apply the funds without the student's permission to tuition, fees, and book charges up to the amount of the outstanding charges.

If the student or parent is eligible for a post-withdrawal refund from Title IV loans funds, the Financial Aid Office will notify the student (or parent in the case of a PLUS loan) by providing written notification to the student (or parent in the case of PLUS loan funds).

The written notification will:

- Identify the type and amount of the Title IV funds that make up the post-withdrawal disbursement.
- Explain that the student or parent may accept or decline some or all of the post-withdrawal disbursement.
- Advise the student or parent that no post-withdrawal disbursement will be made to the student or parent if the student or parent does not respond within 14 days of the date the Financial Aid Office sent the notification, unless a decision is made by the Financial Aid Office to make a post-withdrawal disbursement.

If the student or parent submits a timely response that instructs the Financial Aid Office to make all or a portion of the post-withdrawal disbursement, the College will disburse the funds within 180 days of the determination that the student withdrew.

If the student or parent does not respond to the Financial Aid Office's notice, no portion of the post-withdrawal disbursement may be disbursed. If a student or parent submits a late response, the Financial Aid Office may make the post-withdrawal disbursement as instructed by the student or decline to do so. If a student or parent submits a late response to the Financial Aid Office and a post-withdrawal disbursement is not made, the Financial Aid Office will inform the student or parent electronically or in writing concerning the outcome of the post-withdrawal request.

A post-withdrawal disbursement must be made from available grant funds before available loan funds.