

Conditions of Financial Aid Award(s)



We are so happy that you chose NETC
as your pathway to the future!

Northeastern Technical College
Office of Student Financial Assistance
1201 Chesterfield Highway
Cheraw, SC 29520
(843) 921-6991 or 1-800-921-7399 ext 6991
(843) 921-1476 fax

Conditions of Financial Aid Award
2010 - 2011

The mission of Northeastern Technical College's Financial Aid Office is to provide quality assistance to all students and to utilize all financial resources available to make college attendance possible for eligible students in the service area.

| | | |
|---------------|------------|-----------------------|
| Office Hours: | Monday - | 8:00 a.m. – 6:30 p.m. |
| | Tuesday- | 8:00 a.m. – 6:30 p.m. |
| | Wednesday- | 8:00 a.m. – 6:30 p.m. |
| | Thursday- | 8:00 a.m. – 6:30 p.m. |
| | Friday - | CLOSED |

Important Contact Information

Financial Aid Website: http://www.netc.edu/financial-aid/index_financialaid.html

Online FAFSA Website: www.fafsa.ed.gov

Federal Processor (application process questions): 1-800-433-3243

IRS (to request a copy of tax return): 1-800-829-1040

NETC's Federal School Code: 007602

Change of Address: All students, who had a change in contact information, are encouraged to complete a Change of Name/Address/Telephone Form available in Student Services and keep this information up-to-date at all times.

Important Notes:

- Students are allowed to charge tuition, technology fee, enrollment fee, and lab fees against their financial aid award. **STUDENTS ARE RESPONSIBLE FOR PURCHASING THEIR BOOKS.** The remainder of the Pell Grant/FSEOG/SCNBG/ACG awards, after fees are deducted, is disbursed to students approximately three weeks after the midterm of each semester. Notices will be posted and announced in classes when the grant checks are ready. Checks that are not picked up within three weeks of issuance will be mailed to the student. **STUDENTS ARE ASKED NOT TO PLACE CALLS REGARDING GRANT CHECKS TO THE BUSINESS OFFICE OR THE OFFICE OF STUDENT FINANCIAL ASSISTANCE (OSFA).**
- The OSFA will make any adjustments in each student's grant awards after reviewing registration and drop/add forms each semester. The affected students can view his/her amended award letter online via his/her Webadvisor account. The amended award letter rescinds any previous award letter. The Office of Student Financial Assistance will not mail amended award letters to students. It is the student's responsibility to view this information online via his/her Webadvisor account.
- The FAFSA application will cover the fall, spring, and summer semesters. The student will be awarded 50 percent of his/her grant award during the fall semester and 50 percent during the summer semester. Students who used a 100 % of his/her Pell grant award during the fall and spring semester and wants to register for the summer semester should contact the Financial Aid Office. Students should reapply for financial aid after January 1 of each year after tax returns have been filed.
- Grant awards for each semester are determined by the number of semester hours the student is enrolled as of the 6th day of each semester. Enrollment status is based on the

student's last day of attendance in the course. For Example: If a student withdraws prior to the 6th day of the semester, the grant award(s) will be zeroed out and the student is responsible for his/her tuition and fee charges. For Example: If a student registers full-time and drops to half-time prior to the 6th day of the semester, the student will receive a half-time award for the semester.

- Financial Aid will only cover courses required for graduation in the current program the student is pursuing. For Example: A student is pursuing the Pre-Nursing Transfer program and the student registers for MAT 155. MAT 155 is not required for graduation in the Pre-Nursing Transfer Program; however, the student needs the course to be considered for the LPN program. The student will not receive financial assistance to take MAT 155.
- Financial Aid will not pay for a student to repeat a course passed with a grade of A, B, C, and SC or for which transfer credit was granted.
- In order to qualify for the entire Pell Grant award, students must be enrolled for a minimum of 60 percent of the term. Pell Grant checks are distributed after midterm; any student who withdraws from classes or is dropped for excessive absences before completing the 60 percent requirement may be required to repay a portion of the funds received.

Financial Aid Programs

Federal Pell Grants

The Pell Grant is a federal program designed to provide financial assistance to undergraduate students (those who haven't earned a bachelor's or graduate degree) who demonstrate a need for financial assistance to attend college. The U.S. Department of Education uses a standard formula, established by Congress, to evaluate the information reported on the Free Application for Federal Student Aid (FAFSA). This formula determines your Expected Family Contribution (EFC) which is the amount you and your family are expected to contribute toward your education. This amount may not exactly match the amount you and your family will end up contributing to the cost of your education. For 2010 - 2011, if your EFC number is below 5273 and you meet all other eligibility requirements, you may be eligible for a Pell Grant. The Student Aid Report (SAR) contains the EFC number that determines your eligibility. The Pell Grant award amount is determined by several factors. Your award amount depends on your financial need, cost of attendance, and enrollment status.

Effective July 1, 2009, students receiving their first Pell Grant on or after July 1, 2008 may receive a lifetime limit of Pell Grant for 18 full-time semesters.

Enrollment Status:

| | | |
|---------------------|---|----------------------------|
| Full-time | - | 12 or more semester hours |
| Three-Quarter | - | 9 -11 semester hours |
| Half-time | - | 6 - 8 semester hours |
| Less than half-time | - | Less than 6 semester hours |

How To Apply:

New Applicants: You can apply for federal aid by completing the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. Your FAFSA will be processed in approximately two weeks if you complete it online and four to six weeks if you mail your application. If you submit your application online and provide an email address, you will receive an email confirmation with a link to your Student Aid Report (SAR). If you mail your FAFSA, you will be mailed a SAR within four to six weeks from the time your FAFSA was submitted. Please review the SAR carefully and make any necessary corrections. You should keep the SAR for your records if no corrections are necessary. You must complete a new FAFSA each academic year by the established deadline. It is best to complete your FAFSA for the new academic year as soon as you file your federal tax returns.

Computers are available for your use in NETC's Library if you do not have access to the web and would like to complete and submit your FAFSA electronically. You can sign your FAFSA on the

web using your PIN number or print and mail the signature page. Your FAFSA on the web will not be processed until you provide the appropriate signatures. Remember to include NETC's school code (007602) on your FAFSA. We will not get an electronic copy of your results if you do not do so.

You can request a PIN number at www.pin.ed.gov. For dependent students, the student and at least one parent must request a PIN number. PIN numbers will be mailed to all students who file a FAFSA and successfully match with the Social Security Administration's database. The student should retain this PIN number for future use. The Office of Student Financial Assistance does not have access to the student's PIN number.

Please allow the Office of Student Financial Assistance four weeks to send out correspondence regarding additional information needed to process your financial aid package. **Do not place calls to the Office of Student Financial Assistance regarding the results of your FAFSA prior to this time.**

Please direct any questions you have concerning application status, requesting a duplicate SAR, or adding another college to the processing center at 1-800-4FED-AID (1-800-433-3243). The TDD number for the hearing impaired callers is 1-800-730-8913. You can also check the status of your application and add another college online at www.fafsa.ed.gov.

Special Circumstances: Any student (or parent) that has experienced a drastic change in their financial situation should contact the Office of Student Financial Assistance for instructions on updating their application. Documentation will be required to substantiate the situation.

- Students, after receiving a financial aid award, should inform the Office of Student Financial Assistance of any additional financial assistance or resources that will be available to them during the period of the financial aid award. This is to ensure that no student's financial need is exceeded.
- Financial Assistance should be used solely to meet the student's educational expenses.

Eligible Programs

All certificate, diploma, and degree programs listed in the College catalog are eligible for financial aid except the following:

- Continuing Education Classes
- Career Development (undeclared major)
- General Studies (CGS)*
- Computer Assisted Drafting (CET.CAD)*
- Computer Numeric Controls (CIT.CNC)*
- Motor Controls (CIT.MCT)*
- Residential Wiring (CIT.RWR)*

***Eligible program for lottery tuition assistance only.**

Awards

In order to provide adequate time for processing and awarding financial aid to students prior to the start of classes, priority dates are identified for each semester. If you submit your financial aid application after the established priority dates, be prepared to pay for tuition, fees, and books. Your award letter will be mailed in approximately one week from the date your file is completed. Your award letter will list the type(s) and amount(s) of assistance that you will receive based on your enrollment status.

Priority Dates

| | |
|---|----------------------|
| Fall Semester –<u>Returning Students</u> | - May 2 |
| Fall Semester – <u>New Students</u> | - June 1 |
| Spring Semester | - November 15 |
| Summer Semester | - April 1 |

The Office of Student Financial Assistance reserves the right to adjust a financial aid award when an over-award has been made. Students must notify the Office of Student Financial Assistance if any additional gift aid is received for educational expenses. All financial aid awards are subject to change if the information on which they were based changes, an over-award occurs, or federal regulations require a change.

Northeastern Technical College's Office of Student Financial Assistance adjusts student awards after the add/drop period of each semester. Awards are based on the number of semester hours you are enrolled.

Financial aid awards cannot be automatically transferred from one college to another. Students must have the results of the FAFSA released to the new college by adding the new college's Title IV school code. You cannot simultaneously use your financial assistance at two or more colleges.

Academic Competitiveness Grant (ACG)

The Academic Competitiveness Grant (ACG) is a new grant program designed to give additional financial assistance to student's who completed a rigorous secondary school program. To receive this grant, a student must meet the following criteria:

- ✓ Must be a U.S. Citizen; effective 2009-2010 – includes eligible noncitizens;
- ✓ Must have completed a rigorous secondary program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second-year student);
- ✓ Must be enrolled at least half-time;
- ✓ Authorizes awards for one and two year certificate programs at a two or four year degree granting institution;
- ✓ Must be a Federal Pell Grant recipient;
- ✓ Must complete 24 credits by the end of 30 weeks of instruction and have a 3.0 GPA to qualify as a second-year student; **(Note: If a student does not attend one term {fall, spring, or summer}, then he/she must have a minimum 3.0 GPA and earn 24 credit hours by the end of completing the second term of receiving the ACG grant.)**
- ✓ The student must be enrolled in his/her first or second academic year of his/her program of study; **(Once you have earned 48 credit hours (while receiving the ACG grant), you are ineligible for this grant).**
- ✓ Eligibility for the term is determined by the college's census date each term; **(NETC's census date is the day after the end of late registration. You must be enrolled in a minimum of 6 credit hours at this time.) Note: Financial aid is based on last day of attendance.**
- ✓ Must stay enroll at least 60% of the term or grant will be prorated based on the number of days the student attended classes. **(If you drop before completing 60% of the term, your grant will be prorated based on your last day of attendance.)**

The award amount for students in the first academic year of his/her program of study is \$750 per year and \$1300 per year for those students in their second academic year.

You must earn at least 24 credit hours during 30 weeks of instruction and have a cumulative GPA of 3.0 and continue to meet the eligibility criteria in order to receive an ACG for the second academic year of your program of study.

A student may not receive more than one ACG award in each academic year for which the student is eligible.

Federal Supplemental Opportunity Grant (FSEOG)

A Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with exceptional financial need. Generally, students with the lowest Expected Family Contributions (EFCs) and recipients of the Pell Grant will be given priority for the FSEOG awards. Students qualifying for the Pell Grant are automatically considered for the FSEOG award. FSEOG awards are made for the fall and spring semesters. The Office of Student Financial Assistance will contact you if you are a recipient of this award. The Office of Student Financial

Assistance reserves the right to cancel this award if a student is awarded assistance through WIA, TAA, or any other outside educational assistance.

Federal Work-Study (FWS)

The Federal Work-Study (FWS) program utilizes federal funds to provide part-time employment for undergraduate and graduate students with financial need. Work-study jobs at NETC allow a student to work on campus. Eligible students may work an average of 8 to 20 hours per week. Based on funding, we are able to employ approximately 24 students. There are set positions with set hours. FWS employment is determined by the student's total FWS award, class schedule, and academic progress.

All students interested in working should complete a Work-Study application in the Office of Student Financial Assistance. The Financial Aid Office's staff does not select Work-Study students. The supervisor, of a set position, will review applications and may select two or three people to interview. After interviewing each applicant selected, the supervisor will select a replacement and the Office of Student Financial Assistance will do the paperwork so that the student can begin work. All Work-Study students are paid minimum wage. Work-Study students are paid on the 10th of each month.

America Reads/America Count Work-Study Position(s)

In 1997, former President Clinton launched the America Reads Challenge to ensure that children learn to read on their grade level by the third grade. This Work-Study program provides eligible students with the opportunity to gain work experience as reading and/or math tutors. This individual will be involved in service activities that play a key role in working with children and supporting classroom activities. There is enough funding to cover one position.

Scholarships:

Local businesses and industries have given the college money for scholarships. The donor may have specific requirements. Students must have an overall 2.75 grade point average (GPA) in order to be considered. The Scholarship Committee meets as funds are available to award. Interested students are encouraged to complete a NETC General Scholarship Application. Scholarships are to be used solely for the designated purposes. Notices regarding available scholarships will be posted on NETC's website and announced in classes.

Marlboro County Charities (MCC):

The College administers a scholarship program for Marlboro Park Hospital. This program helps students from the Marlboro County area pursuing the ADN, LPN or Pre-Nursing program. Students interested should complete a Marlboro County Charities Scholarship Application (available online on NETC's website). Students must maintain a "C" average and reapply each school year for assistance.

STATE PROGRAMS

South Carolina Need-Based Grant (SCNBG)

The South Carolina Need-Based Grant (SCNBG) is derived from a calculated need as determined through the Free Application for Federal Student Aid (FAFSA). This program is designed to provide additional financial assistance to South Carolina's needy students.

To be eligible for the SCNBG, the student must:

1. Be a legal resident of South Carolina.
2. Complete the Free Application for Federal Student Aid (FAFSA) each academic year and meet all eligibility requirements annually.
3. Demonstrate a financial need as established for Title IV programs when determining eligibility for federal student financial aid.
4. Be enrolled at least half-time as an undergraduate student in the associate, baccalaureate or Title IV eligible one-year program, authorized by CHE at an eligible two-year or four-year public college or university in South Carolina. (Students that have obtained a two-year or four-year degree are NOT eligible for the South Carolina Need-Based Grant).
5. Certify that he/she has no criminal record, has never been convicted of a felony, and is of good moral character by submitting an affidavit to the institution testifying to the fact.

6. Certify that he/she does not owe a refund or repayment on a State Grant, a Pell Grant, or a Supplemental Educational Opportunity Grant and is not in default on a loan (verification obtained from the FAFSA).
7. Maintain a cumulative GPA of 2.0 ("C") or above.

The South Carolina Need-Based Grant is dependent upon action by the General Assembly and amounts are contingent upon the availability of funds to be appropriated for the program. The SCNBG award is based on your enrollment status and may be adjusted according to the number of semester hours you register for each semester. Awards can be made for two semesters of each academic year. A student cannot receive the SCNBG for more than eight semesters.

Continued Eligibility:

1. Maintain satisfactory academic progress:
 - a) Complete at least 24 semester hours for a full-time student and a minimum of 12 semester hours for a part-time student during the fall/spring semesters of the current academic year.
 - b) Maintain a cumulative GPA of 2.0 ("C") or above annually.

Award decisions are made annually and are not guaranteed. The Office of Student Financial Assistance reserves the right to cancel this award if a student is awarded assistance through WIA or TAA.

LIFE Scholarship

The State of South Carolina has established the LIFE Scholarship program for students graduating from high school with a minimum cumulative grade-point average of 3.0 on a 4.0 scale ("B" average). LIFE Scholarships are awarded by NETC'S Admissions Office. The award is for tuition, technology fee, enrollment fee, and \$150 book allowance per semester. Students must enroll in a minimum of 12 semester hours (excluding any remedial –less than 100 level courses). Also, ACC 100, ENG 100, RDG 100 and MAT 150 will not count in the hours to qualify for a LIFE Scholarship for students in Associate Degree level programs.

To maintain eligibility, a student must earn a minimum of 30 semester hours by the end of the academic year of enrollment and maintain a 3.0 grade point average. At NETC, a student can receive LIFE Scholarship assistance for a maximum of four semesters for an associate degree program. LIFE is not awarded during the summer semester. LIFE Scholarship recipients are NOT eligible for Lottery Tuition Assistance.

Information and applications for LIFE Scholarship assistance can be obtained from NETC's Admissions Office.

Lottery Tuition Assistance Program

The purpose of the Lottery Tuition Assistance Program is to provide resources that supplement existing resources for educational purposes to South Carolina students. This program will assist students who desire to attend two-year public or independent colleges in South Carolina. Award amounts are determined each semester by CHE and are based on the number of semester hours the student is enrolled as of the 6th day of each semester.

Eligibility requirements:

- Eligibility is determined by completing the *Free Application for Federal Student Aid* (FAFSA) and the College's financial aid process.
- Is awarded to students who qualify for in-state tuition rates and have been S.C. residents for at least one year.
- Is awarded to U.S. citizens or eligible non-citizens.
- Is awarded to students enrolled or accepted for enrollment in a degree, diploma, or certificate program.
- You must register for at least semester hours each semester.
- Cannot be awarded to any student for an entire academic year if the student has attempted a minimum of 24 credit hours and has a cumulative GPA less than 2.0 prior to the fall semester of the academic year.

- Cannot be awarded to any student who owes a repayment to a federal or state grant program or is in default on a federal student loan.
- Cannot be awarded to any student who has earned a certificate, diploma or degree and used Lottery Tuition Assistance since the fall 2002 semester.

To retain eligibility for lottery assistance a student must continue to meet all the eligibility criteria outlined above to remain eligible for the award. If a student has attempted a minimum of 24 credit hours, he or she must have earned a minimum cumulative GPA of 2.0 prior to the fall semester of an academic year. A student cannot receive Lottery Tuition Assistance for more than one certificate, diploma or degree earned within any five year period since fall 2002, unless the additional certificate, diploma or degree constitutes progress in the same field of study.

The amount students can **use** toward tuition and fee charges is based on the amount of these charges you have remaining on your account after Federal Pell Grant, FSEOG, ACG or S.C. Need Based Grant has transmitted to your account. The Lottery Tuition Assistance award will be credited to an account before any NETC scholarship, or outside scholarship. Lottery Tuition Assistance cannot be used for books supplies or disbursed to the student by check.

Note: If you are receiving assistance through the TAA or WIA program and you need lottery tuition assistance, you must check with the Financial Aid Office each semester prior to completing the registration process.

Note: High school students enrolled in at least 6 semester hours and enrolled in the General Studies program can receive lottery tuition assistance. The student must complete the FAFSA Waiver Form to be considered for assistance. Also, high school seniors must complete a FAFSA form if they will attend Northeastern Technical College and receive lottery tuition assistance after completing the requirements for high school graduation.

Funding for SCNBG, LIFE, and the Lottery Tuition Assistance Program is contingent upon State approval each year. Information listed on this web site is not inclusive of all eligibility criteria.

South Carolina National Guard College Assistance Program (SCNG-CAP)

Qualifying members of the SCANG (Air)/SCARNG (Army) may receive college assistance program benefits up to an amount equal to one hundred percent of college tuition and fees. However, these college assistance program benefits in combination with all other grants and scholarships shall not exceed the cost of attendance at any eligible institution.

All SCANG members are eligible to apply. A member of the National Guard enrolled or planning to enroll in an eligible institution may apply to the South Carolina National Guard for the college assistance program. The soldier must apply through the National Guard and not the institution.

Award Status:

An award letter will be mailed to all students once the financial aid has been finalized. However, current students may check their award status online by completing the following steps:

- LOG IN TO THE NETC WEBSITE AT www.netc.edu
- CLICK ON "WEBADVISOR"
- CLICK ON "PROCEED TO WEBADVISOR"
- CLICK ON "LOG IN" (AT TOP OF SCREEN)
- ENTER YOUR USER ID AND PASSWORD

Once you are logged into your account, you can check the following items regarding financial aid:

- FINANCIAL AID STATUS BY TERM
- FINANCIAL AID STATUS BY YEAR
- PRINT FINANCIAL AID AWARD LETTER

Financing Options

Automatic Payment Plan – (Convenient, Interest Free, Affordable)

Students who do not have all of their tuition, fees, and books money can apply for the automatic payment plan. This is not a loan program; the student is simply deferring his/her payment.

Advantages:

- Easy online enrollment
- Monthly payment plan
- Flexible payment options
- No interest

Payment Methods:

- ◆ Automatic bank payment (ACH)
- ◆ Credit card/debit card

Payments are processed on the 5th of each month and will continue until the balance is paid in full.

Cost to Participate:

- ◆ \$25 enrollment fee per term (ACH & credit card)
- ◆ \$2 enrollment fee for an immediate full payment
- ◆ \$25 returned payment fee if a payment is returned

Simple Steps to Enroll in the Payment Plan

- ◆ Go to www.netc.edu
- ◆ Click on Financial Aid, then scroll down and click on the e-Cashier logo

Fall 2010

e-Cashier available on July 12, 2010.

Full payments may be made on e-Cashier through August 27, 2010.

| Last day to enroll online | Required down payment | Number of payments | Months of payments |
|----------------------------------|------------------------------|---------------------------|---------------------------|
| August 18, 2009 | 35% | 2 | Sept & Oct |
| August 27, 2009 | 50% | 1 | Oct only |

Spring 2011

e-Cashier available on October 25, 2010.

Full payments may be made on e-Cashier through January 21, 2011.

| Last day to enroll online | Required down payment | Number of Payments | Months of payments |
|----------------------------------|------------------------------|---------------------------|---------------------------|
| January 12, 2011 | 35% | 2 | Feb & March |
| January 21, 2011 | 50% | 1 | March only |

Summer 2011

e-Cashier available on March 21, 2011.

Full payments may be made on e-Cashier through May 27, 2011.

| Last day to enroll online | Required down payment | Number of payments | Months of payments |
|----------------------------------|------------------------------|---------------------------|---------------------------|
| May 18, 2011 | 35% | 2 | June & July |
| May 27, 2011 | 50% | 1 | July only |

Note: All down and full payments are processed immediately!

e-Cashier Availability

Availability of e-Cashier is determined by Northeastern Technical College. Please be aware the college may elect not to have e-Cashier available during specific times and dates during registration.

Please do not assume your balance will automatically be adjusted if financial aid is received or a class is dropped or added. You should review your agreement balance online through My FACTS Account or call the Northeastern Technical College Business Office at 843-921-6900 to confirm the change.

The student should contact the Business Office for more information regarding the automatic payment plan.

REFUNDS

Curriculum Refund Policy:

Refunds will be made according to the following regulations for students who officially withdraw from college curriculum classes:

Withdrawal of Net Reduction of Credit Hours:

| | |
|---|------|
| Before the first date in term that classes are offered (Start of Term)..... | 100% |
| 1 st – 7 th calendar day of the term..... | 75% |
| 8 th – 14 th calendar day of the term..... | 50% |
| After the 14 th day of the term..... | 0% |

- Refunds for terms that vary in length from the semester term will be in proportion to the semester term refund schedule above.
- Fourteen (14) calendar days after the date in the term that classes are offered constitutes the refund period.
- No refunds will be made to students who are terminated or who are dismissed. (Terminations are made by instructors for failure to meet attendance requirements. Dismissals are made by the administration or by the committee due to disciplinary problems.)
- To be eligible for a refund, the student must submit a Schedule/Withdrawal Form to the Records Office before the end of the 14th calendar day after the first date in the term that classes are offered.
- Refunds to veterans will be made in accordance with Veterans Administration Law 12204.
- Due to administrative processing cost, no refund of less than \$10 will be given.
- One hundred percent (100%) refund will be given if courses are cancelled.
- Appeals for refunds must be addressed to the Vice President for Student Services and should be in writing.
- Refunds will be processed and refund checks will be mailed within 30 days.

The student should contact the Records Office for additional information regarding the Refund Policy.

Developmental Studies

Students enrolled in eligible programs of study may receive financial aid (except for the LIFE Scholarship recipients) while taking required developmental studies. You may take up to 30 semester hours or one year of developmental studies.

Satisfactory Academic Progress Standards

All recipients of financial aid are required to meet satisfactory academic progress guidelines established by Northeastern Technical College to comply with federal regulations. The intent of the policy is to ensure that students who receive federal and state financial assistance are making measurable progress toward completion of his/her program of study. The policy is separate from the institution's standards of progress and is monitored each semester.

Satisfactory academic progress must include both qualitative (GPA) and quantitative (maximum time frame). The following criteria are applied to determine the student's progress at Northeastern Technical College:

1. The maximum length of time for which the student may receive financial aid. (150 Percent)
2. The percentage of attempted credit hours the student must earn during the academic year. (67 Percent)
3. The minimum grade point average (GPA) the student must maintain. (2.0 Minimum GPA)

After the student's progress is reviewed, results of that review will be used to determine the subsequent semester eligibility for financial aid. Students are responsible to ensure that they maintain the minimum semester and cumulative GPA and to ensure that they complete the required minimum number of credits each semester.

Students must maintain satisfactory academic progress during semesters in which aid is not received as well.

Maximum Time Frame: The maximum time frame to pursue any program is one and one-half times the credit requirements for graduation. Once the maximum 150% of the program has been attempted, the student is no longer eligible for financial aid. Note: The maximum timeframe to pursue any combination of programs is 180 hours which is 150% of what is required to earn a bachelor's degree at most four-year institutions. **If the Office of Student Financial Assistance determines that you will not complete your program of study within the maximum timeframe set, your federal aid must be terminated at the point that the OSFA makes that determination.**

The maximum timeframe to pursue any combination of programs is 180 semester hours.

Examples of Maximum Timeframes:

| Academic Program | Hours Required in Program | Maximum Allowable Hours (150%) |
|---|---------------------------|--------------------------------|
| <i>Associate in Science (55600)</i> <i>Associate in Arts (45600)</i> | 65 x (1.5) = | 97.5 |
| Business & Management (35001) Computer Technology (35104) | 66 x (1.5) = | 99 |
| Office Systems Technology (35007) | 69 x (1.5) = | 103.5 |
| Medical Office Assistant (70742) | 33 x (1.5) = | 49.5 |
| Word Processing (70059) | 30 x (1.5) = | 45 |
| Criminal Justice (70198) | 36 x (1.5) = | 54 |
| Early Childhood Development (70483) | 27 x (1.5) = | 40.5 |
| Nursing Preparation (70021) | 40 x (1.5) = | 60 |
| Practical Nursing Preparation Certificate (CHS.PNP) | 23 x (1.5) = | 34.5 |
| Machine Tool Technology Diploma (15370) | 49 x (1.5) = | 73.5 |

Transfer Credit: Transfer credit from one NETC's program to another or from another school will shorten your time frame for pursuit of a program.

Withdrawals: Terms/courses in which a student withdraws before completing will count toward quantitative progress.

"I" Grade: Courses in which a grade of "I" is assigned will count toward quantitative progress. Upon completion of the course, the student's progress will be re-assessed.

Repeated Courses: Repeated courses count as attempted semester hours and will count towards quantitative and qualitative progress.

Initial Eligibility: New students and transfer students with no prior academic history at NETC are considered to be making satisfactory academic progress for the first semester of enrollment.

The Office of Student Financial Assistance will review past academic records even if no financial assistance was received for the course(s) for current students or returning students. Transfer credits will be counted in cumulative hours attempted and the student must have the minimum GPA required.

Probation: Students who receive financial aid but fail to maintain satisfactory academic progress will be placed on probation. Students can receive financial assistance while on probation.

Suspension: Financial Aid Suspension will result from failure to:

1. Failure to maintain the minimum GPA requirements as defined in NETC's college catalog during a probationary period.
2. Failure to complete the minimum required number of credits required during a probationary period.
3. The student reaches his/her maximum time frame for completion of his/her program of study.
4. The student is placed on academic suspension by the college.
5. Failure to meet the requirements of an appeal approval.

Students placed on financial aid suspension will not be awarded financial assistance.

Reinstatement:

Financial assistance is not automatically reinstated when the student brings his/her grades into compliance with the Satisfactory Academic Progress Policy. Students must complete an Appeals Form and submit it to the Office of Student Financial Assistance. The Office of Student Financial Assistance will evaluate the student's progress and notify the student of his/her status.

Appeals Process:

The student, whose financial assistance has been suspended, has the right to appeal the decision made by the Office of Student Financial Assistance if there are mitigating circumstances. Appeals should be directed to the Office of Student Financial Assistance no later than 30 days after the notification of unsatisfactory progress. Appeals will not be considered without written documentation. Submission of an appeal does not guarantee reinstatement of financial aid. Each appeal will be reviewed on a case-by-case basis to determine whether reinstatement of aid will be granted. The student will be notified in writing on the status of his/her appeal. If the student is not satisfied with the decision made by the Financial Aid Office, he/she may make an appeal to the Financial Aid Appeals Committee. The decision of the Financial Aid Appeals Committee is final. Students may obtain an Appeal Form from the Office of Student Financial Assistance.

Return of Title IV Funds

COMPLETE WITHDRAWAL FROM SCHOOL

As part of Section 484B of the Higher Education Act, Congress passed provisions governing what must happen to your federal financial assistance if you completely terminate your enrollment (i.e. – cancelled registration, withdrawal, or dismissed). If a student withdraws from Northeastern Technical College (NETC), the college or the student may be required to return some of the federal aid funds awarded. The student may also be eligible for a refund of a portion of the tuition and fees paid to NETC for the semester.

Federal and state regulations assume that you earn your federal financial aid awards directly in proportion to the number of days of the term that you attended until you withdrew. If you completely withdraw from school during a semester, the college must calculate, according to a specific formula, a portion of the total scheduled financial assistance that you "earned", the "unearned" excess funds must be returned to Northeastern Technical College. Northeastern Technical College returns the money to the Department of Education. However, if you or NETC receives less assistance than the amount you have "earned", you may be able to receive those additional funds.

Formula for Determining Amount of Title IV Aid Earned by the Student:

$$\frac{\text{Number of days student completed in term}}{\text{Total number of days in term}} \times \text{Aid that could have been disbursed} = \text{Amt of Aid Earned}$$

The portion of your Federal student aid you are entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester by the number of days you completed before you withdrew. For example, if you complete 25% of the semester, you earned 25% of the assistance you were originally scheduled to receive. This means that 75% of your scheduled award remains unearned and must be returned to the Department of Education.

Once you have completed more than 60% of the semester, you have earned 100% of your assistance paid for the semester. (Note: A student's last day of attendance must fall on or after the 60% point of the semester.) The 60% point of the semester will be noted on the college's calendar each semester. If you withdraw from NETC before completing 60% of the semester, you may have to repay any unearned financial aid funds that were already disbursed to you.

Federal financial aid includes the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), and the Academic Competitiveness Grant.

Withdrawal date is defined as the student's last date of recorded attendance. Any students considering total withdrawal from classes should come by the Office of Student Financial Assistance in room 112 of Ingram Hall to find out how their aid will be affected and whether or not they will be liable for any charges.

Student Rights

Students have the right to know:

- what financial assistance the college has available, including information on all federal, state, and institutional financial aid programs;
- the deadline for submitting applications;
- what programs are eligible for federal and state funding;
- how financial aid will be distributed and the criteria used by the college to select financial aid recipients;
- how financial need is determined – this includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in the budget;
- the amount of financial need that has been met;
- the college's refund policy;
- what portion of the financial aid package must be repaid if the student withdraws or is dropped from all of his/her classes;
- what resources (such as parental contribution, other financial aid, assets, etc.) are considered in the calculation of your need;
- how the college determines if students are maintaining satisfactory progress, including the 150% rule, and how to reestablish progress.

Student Responsibilities

Students are responsible for:

- reading, understanding, signing, and accepting responsibility for all forms they are asked to provide;
- completing all application forms accurately and submitting them on time to the appropriate office;
- returning additional documentation, verification, corrections, and/or new information requested by the Office of Student Financial Assistance;

- informing the Office of Student Financial Assistance of any additional assistance received for educational expenses (such as scholarships, VA, WIA/TAA, etc.);
- accepting responsibility for all agreements and/or certifications signed;
- knowing and complying with the College's refund policy and the return of Title IV funds;
- notifying the Office of Student Financial Assistance of changes in enrollment status, including a complete withdrawal from the College;
- covering any costs not covered by financial aid;
- carefully reviewing his/her award letter and Conditions of Awards brochure;
- reapply annually, by the suggested deadline, for financial aid;

Students with Disabilities

Students with disabilities should contact the career counselor at NETC to obtain information regarding any special accommodations available to students with disabilities on campus. Please contact the career counselor if you need assistance in this area.

Disclaimer

The Office of Student Financial Assistance reserves the right to adjust a financial aid package when an over-award is made and will void any award if it is determined that the student provided incorrect or false information.