

# NIAGARA COUNTY COMMUNITY COLLEGE

## FINANCIAL AID OFFICE



### IMPORTANT INFORMATION ABOUT YOUR FINANCIAL AID AWARDS

#### NIAGARA COUNTY COMMUNITY COLLEGE

3111 SAUNDERS SETTLEMENT ROAD  
SANBORN, NY 14132-9460  
(716) 614 - 6266 PHONE  
(716) 614 - 6820 FAX

WWW.NIAGARACC.SUNY.EDU  
FINAID@NIAGARACC.EDU

NCCC is an AA/EEO Institution

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#### YOU HAVE THE RIGHT TO:

- Know what financial aid programs are available at NCCC.
- Know the deadlines for submitting applications for each of the financial aid programs available.
- Know how financial aid is distributed, how decisions are made, and the basis for those decisions.
- Know how your financial need was 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.
- Know how much of your financial need as determined by the Central Processor and NCCC has been met.
- Know what resources, such as family contribution, other financial aid, your assets, etc. were considered in the calculation of your need.
- Request an explanation of the various programs in your student aid package.
- Know NCCC's refund policy.
- Know what portion of the financial aid loans you received must be repaid, the pay-back procedures, the length of time you have to repay the loan, and when repayment is to begin.
- Know how the school determines whether you are making satisfactory progress and what happens if you are not.
- Request the College to reconsider your aid package if you believe a mistake has been made.

#### FINANCIAL AID INFORMATION

The enclosed award notice represents a confirmation of processing your financial aid application: the Free Application for Federal Student Aid (FAFSA). It is important that you understand your rights and responsibilities incurred with the acceptance of your financial aid awards. The following is offered as an explanation of financial aid awards indicated on your award letter.

You are responsible to apply for and follow up on sources of aid not directly administered by the College. In order to apply for Federal Pell, Federal Campus Based (Supplemental Educational Opportunity Grant and Work-Study), and/or the Federal Stafford Loan, the student completes a FAFSA. In turn, the Federal Central Processor forwards the processed application data to NCCC to award Federal aid. To finalize your financial aid awards, you must promptly respond to requests for more information from the Central Processor or NCCC's Financial Aid Office.

To apply for NYS TAP, you must complete the online application on NYS Higher Education Services Corporation's (HESC) website [www.hesc.ny.gov](http://www.hesc.ny.gov). HESC will then send you an award certificate and notify NCCC of your TAP eligibility. To finalize your financial aid awards, you must promptly respond to request for more information from HESC.

#### ABOUT YOUR AWARD

You must be a matriculated student (formally accepted into a curriculum through NCCC's Admissions Office). Your awards may be used to pay for all or part of your tuition bill. If you do not use your awards to pay tuition or if your awards are in excess of tuition charges, the Accounting Office will issue a check to you after the start of each semester (approximately 6 weeks into the semester). Financial aid recipients must remain in good academic standing and make satisfactory academic progress toward a degree in order to continue receiving aid.

All financial aid must be applied for annually. NCCC must receive the necessary funds from the funding source to be applied to your account. Any balances remaining on accounts due to funds not received by the College are the responsibility of the student and payment is due immediately.

#### IT IS YOUR RESPONSIBILITY TO:

- Consider all information about your program of study (curriculum) before you enroll.
- Complete all financial aid applications accurately and timely. Errors can delay your receiving aid.
- Submit any additional requests for information and documentation properly.
- Read, understand, and keep copies of all forms you are asked to sign.
- Inform NCCC and your lender of any loans received or changed in your name, address, and enrollment status.
- Perform in a satisfactory manner the work agreed upon in the Federal Work-Study Program.
- Acquaint yourself with financial aid deadlines, forms, and application process by reading the catalog, financial aid brochures, or contacting the Financial Aid Office.
- Officially withdraw from NCCC if you are unable to complete your program. To formally withdraw, contact the Advisement Center.
- Understand NCCC's refund policy. You are responsible to pay the College any money you owe even if you do not attend for the entire semester.
- Inform NCCC of any significant changes in your economic or financial aid circumstances. This includes the receipt of any private scholarship or other educational assistance.

#### ATTENDANCE

Attendance in the courses for which you register is an important part of your financial aid eligibility. Federally-funded aid programs will base your awards on the number of credit hours you are attending rather than on the number of hours in which you enroll. If you find that you cannot attend a course for which you have enrolled, it is best to withdraw from it official in the Record Office before the College's refund period ends; otherwise, you may have a tuition liability. Simply stated: If you do not attend a course you are enrolled in, you are responsible for payment for that course.

#### IMPORTANT CONTACT INFORMATION

##### Telephone Numbers:

Financial Aid Office	614-6266
Admissions Office	614-6200
Cashier's Office	614-6443
Student Development	614-6290
Records & Registration Office	614-6250
Veterans Services	614-6290

##### Telephone Numbers:

Financial Aid	FinAid@niagaracc.suny.edu
Admissions	admission@niagaracc.suny.edu
Veterans	ncccvets@niagaracc.suny.edu

To apply for financial aid, you must complete the FAFSA. You can do this online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (make sure the ending is .gov and not .com – there should be no charge for filing the application.)

If you are a first time Stafford Loan borrower, please go to [www.studentloans.gov](http://www.studentloans.gov) to complete the Entrance Counseling requirement and the Electronic Master Promissory Note (EMPN). Your loan cannot be approved until this requirement is completed by you.

To see if your TAP or Stafford Loan application has been approved by the NYS Higher Education Services Corporation (HESC), go online to [www.hesc.ny.gov](http://www.hesc.ny.gov) in the College and Grad Student section click Check Your Account. You will then receive a menu of options; select the category you wish to know more about. Enter the award year. Until amounts show on HESC's website, you are considered an applicant and not an awardee.

Veterans and students receiving military tuition benefits should contact NCCC Veteran's Affairs Office located in the Student Development office. For questions about your eligibility or monthly benefit amount, please call the VA Buffalo Regional Office at 1-888-GIBILL1 (1-888-442-4551).

#### ACCEPTABLE FORMS OF PAYMENT FOR YOUR TUITION BILL

Niagara County Community College accepts the following for paying your tuition & fees:

- Financial Aid awards approved by the funding source (ex. For a Pell Grant you must have received a Financial Aid Award Letter from NCCC indicating you have been approved for a Pell Grant. Your Student Aid Report only shows you've applied for a Pell Grant.)
- Third Party Providers are organizations that pay your tuition and/or fee charges. If you will be using these resources, you must provide documentation to the Cashier's Office to verify how much you are eligible to receive and who we are to bill for these charges.
- NCCC's Payment Plan allows students to make four (4) payments towards their tuition and fees. Contact the Cashier's Office for details.
- Veterans receiving monthly benefits may be eligible for the Veterans Payment Plan. Students receiving military tuition (ACES, NYNG) must provide documentation from their units indicating they are approved for these funds. Vet Rehab students must have Managed Care provide the Enrollment Certification. All students receiving any of the above should contact the Veterans Affairs Office located in the Student Employment Center, Room A131.
- Major Credit Cards
- Cash
- Check

#### REFUNDS TO STUDENTS

Financial Aid checks are issued on a semester basis. You may use finalized awards as credit to your tuition bill. You may also charge your books and supplies in the College Bookstore against any remaining account balance from the Pell Grant, Supplemental Opportunity Grant, or Stafford Loan programs during the first 3 weeks of the semester. If your name is on the Bookstore Charge List, you can go directly to the Bookstore to utilize this service. Students who have completed the application process can expect to receive a refund check in the mail approximately six weeks into the semester. Charges owed to the school for tuition, books, and supplies are deducted before the refund check is issued.

## NEW YORK STATE FINANCIAL AID PROGRAMS

Tuition Assistance Program (TAP) Grants are awarded to full-time matriculated students based, in part, on NYS net taxable income reported on your TAP application. As a result of filing for TAP, you will receive an official award certificate from the NYS Higher Education Services Corporation (HESC) and the college whom you listed on your TAP application would receive electronic notification from HESC as to the amount of your TAP award. If you had already paid your NCCC tuition bill before the TAP award was applied to your bill, you would be reimbursed for any credit this might cause.

Students are limited to six full-time payments at a two-year school. The maximum TAP award possible the amount of the tuition (excluding fees).

### PART-TIME TAP PROGRAM

Eligibility is limited to undergraduate students:

- who are first-time freshmen in the 2006-07 academic year or thereafter.
- who complete 12 credits or more in each of two consecutive semesters.
- who have a cumulative GPA of at least 2.0.
- who enrolled in at least 6 credits but less than 12 credits per semester.

Aid for Part-Time Study (APTS) Grants are awarded to NYS residents enrolled for 6-11 credit hours meeting program income and academic guidelines. NCCC selects award recipients based on financial criteria and availability of funds. Students must complete an APTS application and return it to NCCC's Financial Aid Office.

### AID FOR PART-TIME STUDY (APTS)

Grants are awarded to NYS residents enrolled for 6-11 credit hours meeting program income and academic guidelines. NCCC selects award recipients based on financial criteria and availability of funds. Students must complete an APTS application and return it to NCCC's Financial Aid Office.

### FEDERAL PELL GRANTS

Pell awards are determined by the information provided on the Free Application for Federal Student Aid (FAFSA). A Student Aid Report will be sent to you from the Pell Processor if you mail your application or if your application is electronically filed. This report will indicate your eligibility for Pell Grant and other Federal financial aid resources. Please Note: Attendance in classes is mandatory for receipt of a Pell Grant.

### FEDERAL CAMPUS BASED FINANCIAL AID PROGRAMS

Federal Campus Based Programs include the Supplemental Educational Opportunity Grant, and the Work Study Program.

All campus based program eligibility is based on data received from the Free Application for Federal Student Aid (FAFSA). Financial need is the difference between the anticipated cost of attendance and the student's expected family contribution. Cost of attendance is based on the average student costs incurred during the academic period of enrollment including tuition, fees, books and supplies, room and board, transportation, and other miscellaneous expenses.

The Expected Family Contribution is the amount determined by a government formula that a family (single students with no dependents are considered a family of one) is expected to contribute towards educational costs. Factors include income, assets, expenses, family size, number in college, and extraordinary circumstances. The family is expected to contribute according to its income and assets, just as the student is expected to share in this responsibility through savings, summer work, and part-time employment. The expected family contribution is a result of the analysis of the FAFSA.

If there is no indication of campus aid eligibility on your award letter, it is usually because such funds have already been exhausted or the large number of applications made it impossible to assist all applicants.

### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

This grant is awarded by NCCC to students based on financial need who are Pell eligible.

### FEDERAL WORK-STUDY PROGRAM

The Federal Work-Study Program award represents the dollar amount for which students are eligible to earn during the academic award year. Work-Study awards are tentative based on positions available. Students work up to 9 hours per week during the school year in various campus departments and are paid based on the submission of biweekly time sheets. All student workers are considered employees of Niagara County Community College.

## WILLIAM FORD FEDERAL DIRECT LOANS

The William Ford Direct Loan processing form has two funding eligibility criteria: subsidized and unsubsidized. With the subsidized eligibility, the government pays the interest while the student attends college on at least a half-time (6 credit hours) basis. The student is responsible for interest payments under the unsubsidized eligibility.

As part of the law that extended the 4.66 percent interest rate for Direct Subsidized Loans until July 1, 2014, a new borrower on or after July 1, 2014 becomes ineligible to receive additional Direct Subsidized Loans if the period during which the borrower has received such loans exceeds 150 percent of the published length of the borrower's educational program. The borrower also becomes responsible for accruing interest during all periods as of the date the borrower exceeds the 150 percent limit.

To apply for a Direct Stafford Loan, students must complete a loan application and return it to NCCC's Financial Aid Office. Other requirements include the completion of a Master Promissory Note (required only at the time of an initial application) and an Entrance Counseling (for first time borrowers at NCCC) that can be completed online at [www.studentloans.gov](http://www.studentloans.gov). To remain in compliance with your Stafford Loan Promissory Note, you are responsible to notify your lending institution when there is a change in your enrollment status such as graduation, transfer, leave of absence, withdrawal, attending less than half-time (5 or less credit hours). Any of these circumstances will result in your loan going into your grace period and you must contact the Financial Aid Office to complete an Exit Interview.

Dependent students considered freshmen (earned less than 30 credits) are limited to \$5,500 in an award year. Dependent students considered sophomores (earned 30 or more credits) are limited to \$6,500 in an award year. Independent students are limited to the above in a subsidized loan and have eligibility for an additional \$6,000 in unsubsidized eligibility.

Dependent students can also have a parent apply for a PLUS loan to cover the difference between the student's cost of attendance and financial aid eligibility. A credit check is performed with the Department of Education; if the PLUS loan is denied then the student can apply for an additional \$4000 Unsubsidized Loan. The PLUS loan application is available in our office and the college website. Parents can also apply for the PLUS loan online.

### SCHOLARSHIPS AND OTHER FINANCIAL AID RESOURCES

All scholarships received by you will be indicated on the Financial Aid Award Notification. If you are the recipient of a scholarship and it is not indicated on your award notification, please provide the Financial Aid Office with a copy of your scholarship approval. Any scholarships that are not reported and result in an over award will be billed to the student.

### ACADEMIC STANDING & FINANCIAL AID

The State and Federal governments have mandated that each institution adopt a measure of satisfactory academic progress for students receiving aid under their programs. NCCC's standards are in accordance with institutional academic rules. Students should be aware that they may lose eligibility for one or more financial aid programs governed by different standards. Reinstatement under one standard does not necessarily mean that eligibility is restored under all standards. Foremost, the student must maintain matriculated status and be in good academic standing as set forth by NCCC to receive any type of financial aid.

### NCCC'S GOOD ACADEMIC STANDING

NCCC has established academic standards in order to assist students meet their educational goals. The College sees the system as providing periodic and helpful intervention for the student working towards the completion of a college degree or certificate.

Total Attempted	0-11	12-23	24-35	36-47	48-59	60-71	72-83	84
Total Earned	0	6	12	21	30	42	54	Grad
GPA	0	.50	1.00	1.50	1.75	1.90	2.00	2.00

## FEDERAL GOOD ACADEMIC STANDING

NCCC uses the NCCC Good Academic Standing criteria to determine eligibility for Federal Financial Aid.

After Attempting This Many Credits:	0-11	12-25	26-39	40-53	54-67	68-81	82-94	95+
You Must Have Earned At Least This Many:	0	6	12	21	30	42	54	Grad
With a Cumulative GPA of At Least:	0	.50	1.00	1.50	1.75	1.90	2.00	2.00

### NEW YORK STATE GOOD ACADEMIC STANDING

<b>Calendar: Semester Calendar 2006-07, 2007-08 through 2009-10 and 2010-11 and thereafter remedial students</b> (if a student's first award was in 2010-11 and thereafter, and he/she does not meet the definition of a remedial student, see charts for non-remedial students)							
Before Being Certified For This Payment	1	2	3	4	5	6	
A student MUST have accrued at least this many college-level credits	0	3	9	18	30	45	
With a grade point average (GPA) of at least	0	.5	.75	1.3	2.0	2.0	
Based on college level credits in the semester, a student MUST complete at least this many credits in this semester to receive their next payment	6	6	9	9	12	12	

<b>Programs: Associate Program</b>							
<b>Calendar: Semester 2010-11 and thereafter</b> (non-remedial students)							
Before Being Certified For This Payment	1	2	3	4	5	6	
A student MUST have accrued at least this many college-level credits	0	6	15	27	39	51	
With a grade point average (GPA) of at least	0	1.3	1.5	1.8	2.0	2.0	
Based on college level credits in the semester, a student MUST complete at least this many credits in this semester to receive their next payment	6	6	9	9	12	12	

Recipients of NYS Financial Aid, including the Tuition Assistance Program (TAP) and/or Aid for Part-Time Study (APTS) are subject to the following criteria. Please note there are two components to the standard: One based on semester progress and another based on over all progress.

### FINANCIAL AID COURSE REPEAT POLICY

The NYS Education Department's TAP/APTS regulation concerning the repeating of courses states "...if a student repeats a course in which a passing grade, acceptable to the institution, has already been received, the course cannot be included as part of the student's minimum full-time or part-time course load for financial aid purposes." More simply, if you have already passed a given course but are repeating it to get a better grade, the credit hours for that course have already been earned and they will not count toward your status as a full-time student if you are receiving TAP or as a part-time student if you are receiving APTS.

There are instances when repeated courses may count towards full-time or part-time study, including: (1) When a failed course is repeated or (2) when a grade received is passing at the institution but is unacceptable in a particular curriculum. To be considered in the determination of full or part-time study for State award purposes, courses must be an "integral part" of the student's program of study. The best advice is if you are planning to repeat a course that you have already passed in order to better your grade point average, enroll in at least 12 new credit hours. If you are a part-time student receiving APTS, you will be awarded based on total new credits.

For Federal programs, student enrolled in repeat courses will have those hours counted as hours attempted; however, repeated courses will only be counted once when they are completed. If you repeat courses that will not affect your grade point average, these credits cannot be included in your current enrollment status. Grades that will not be adjusted when completed include A, B+, B, C+, C, S. Also, any course work in which an "I" was received cannot be included in your current enrollment. Therefore, if you repeat courses, you can lose your financial aid eligibility for a future semester. Please consult with the Financial Aid Office on how repeating courses can affect your Financial Aid awards.