



You want an affordable college education. You want to go to NCCC. Now how do you pay for it? Financial aid is available to assist you with educational expenses when your resources do not fully meet college costs. At Niagara County Community College, the Financial Aid Office is committed to help you navigate the intimidating maze of financial aid. Please contact them with any specific questions!

- **How do I contact the Financial Aid Office?**

- \*Telephone – 716-614-6266

- \*E-mail – [finaid@niagaracc.suny.edu](mailto:finaid@niagaracc.suny.edu)

- \*Website – <http://niagaracc.suny.edu/fin-aid/>

- \*Location – A114

- \*Hours – 8 a.m. to 5 p.m. M, T, W, F & 8 a.m. to 6 p.m. Thursday

- **How do I apply for Financial Aid?**

- \*File a Free Application for Federal Student Aid (FAFSA) as early as possible in the calendar year at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

- \*The application for the next school year is available on October 1<sup>st</sup>

- \*For TAP (NYS aid) remember to click on the state link **after** you submit your application

- \*School Codes: FAFSA Code- 002874

- TAP Code- 2215

- \* [Financial Aid Checklist](#)

- **What will I need to fill out the FAFSA?**

- \* A Federal User ID/Password is required to sign electronically (if you do not already have one, visit [fsaid.ed.gov](http://fsaid.ed.gov) to obtain one)

- \* Your Social Security Number

- \* Your Alien Registration Number (if you are not a U.S. citizen)

- \* Your most recent federal income tax returns, W-2's, and other earned money

- \* You may be able to use the IRS Data Retrieval Tool for this information

- \* Bank statement and records of investments (if applicable)

- \* Records of untaxed income (if applicable)

- \*If you are a dependent student, then you will also need the above information for your parents, including their own PIN

- **Do I have to re-apply for aid every year?**

- \*Yes. You must file a new FAFSA every year. Fall-Spring-Summer is equivalent to one academic year.

- **How long does it take to process my Financial Aid?**

- \*It takes 7 – 10 days for the FAFSA to process. Once received by the school, the Financial Aid office will send an award letter notifying you of what you qualify for. It is normal that we may ask for additional information (copies of tax transcripts, W2's, for example), particularly if you are selected for verification. It is important that you read these letters and e-mails and submit the requested documentation within the requested 7 days, as your aid will not be processed until completed.

- **When is the application deadline?**

\*You should complete your FAFSA at least 90 days before you begin classes. The Financial Aid office cannot process any federal financial aid for you until they have received your data from the FAFSA processor. If you have not applied before school, please contact the Financial Aid Office as soon as you start school. If you are currently attending, you must file your FAFSA for the following year before the last day of attendance. If you experience difficulties filling out the on-line FAFSA form, just contact the Financial Aid Office and they will be happy to assist you.

- **Am I an independent student?**

\*You must be 24 years old prior to January 1<sup>st</sup> of the upcoming school year to be considered independent for Federal student aid. When filling out the FAFSA, if you answer NO to questions 45 – 57, you are a dependent student. If you answer YES to one or more, you are independent. Every situation is different and there can be some gray areas requiring professional judgments by the Financial Aid Director. Call or visit the Financial Aid Office if you have questions or if your circumstances change.

- **How much money can I borrow in a student loan?**

\*Freshman (earned less than 30 credits) can borrow up to \$5,500. Sophomores (30 or more credits) can borrow up to \$6,500. Independent students may be eligible to borrow up to \$4,000 in additional unsubsidized loans.

\*Please understand that student loans ARE considered Financial Aid.

\* Note: Interest is added to subsidized loans after students stop attending college and interest is added to unsubsidized loans while students are still attending college.

- **What kind of Financial Aid is available at NCCC?**

\*NCCC offers TAP for full time students and Aid for Part-Time Study (APTS) for students with at least 6 credit hours, all of which are NY State grants. There is also Pell, Federal Supplemental Educational Opportunity Grants (FSEOG), subsidized/unsubsidized student loans, and work-study, all of which are federally funded.

- **What happens to my Financial Aid if I want to repeat a course?**

\*Federal and NYS regulations concerning aid for repeated courses are different. If you repeat a course, it may affect your status as a full-time student for financial aid purposes. It is important that you contact the Financial Aid Office if you intend to repeat a course.

- **If I drop a course, does it affect my Financial Aid?**

\*It may, particularly if it drops you below 12 credit hours, going from a full-time student to a part-time student. Contact the Financial Aid Office, along with your advisor, if you are considering dropping a course.

\*If you do drop a course, be sure to officially withdraw from the course.

- **When will I receive my refund for aid I have not used?**

\*Approximately 6 weeks after the start of the semester. **Make sure your address is accurate in [Banner Web](#).**

- **How do I apply for scholarships?**

\*Apply for NCCC scholarships through the [AwardSpring Scholarship System](#).

\*Make sure to be aware of the deadline for these!