



Northcentral
TECHNICAL COLLEGE

2018-19

Financial Aid Guide

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 award 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

NEWS FOR 2018-2019

Award Notification

Students will be notified via their NTC email account that a financial aid award is ready to view (paper award letters are not sent). It is critical to access NTC email accounts often (even in the summer) since we contact students primarily via email. Awards are available through myNTC, your online connection to NTC student information and services.

To Access and Process Your Financial Aid Award

1. Access your [myNTC account](#) with your username and password.
2. Click **Student Center**, then **View My Financial Aid**.
3. Select aid year **2019**.
4. **Accept Your Awards**
 - *Click on the Accept/Decline button.*
 - *Select the award you wish to accept. For loans you may edit the amount.*
 - *Click on Submit.*

GRANTS (if eligible) are automatically accepted on your behalf.

- Federal grants such as Pell and SEOG are accepted at the time they are awarded.
- State grants such as the Wisconsin Grant are accepted once funds are received.

LOANS you must accept in order to initiate processing.

Student loans, unlike grants and work-study, are borrowed money that must be repaid with interest, just like car loans and home mortgages. You cannot have these loans canceled because you did not like the education you received, did not get a job in your field of study, or because you are having financial difficulty. Loans are legal obligations that you will have to repay. Federal Direct Loans are either Subsidized or Unsubsidized.

WORK-STUDY you must request and then accept in order to initiate processing.

Work-Study is a program in which funds can be earned through employment on campus.

For more information, visit the [Work-Study web page](#) or email us at financialaid@ntc.edu to inquire about eligibility.

Students should check their [myNTC](#) account often. In the Finances section, students will find billing information as well as Financial Aid information.

The following pages will explain in greater detail how financial aid is determined and the steps required in order for aid to be disbursed in a timely manner. To ensure continued success with the financial aid process, read this guide in its entirety.

ELIGIBILITY

Students must be accepted or conditionally accepted into a financial aid eligible program. Eligibility for financial aid is based on the information that students report on their FAFSA (Free Application for Federal Student Aid). In determining a student's financial aid, several factors are taken into consideration. These include Cost of Attendance (COA), which is the cost of attending NTC, including tuition and fees, books and supplies, room and board, transportation, and personal expenses. NTC may be able to increase a student's COA once during a period of three years for unusually high costs relating to child care, mileage, and/or disability related expenses (these expenses do NOT include expenses such as credit card debt, unnecessarily high living expenses, etc.). If granted an increase, students are expected to reduce their budget or obtain other means to cover living expenses which exceed the standard living expenses determined by NTC.

EXPECTED FAMILY CONTRIBUTION (EFC)

The EFC reflects a student's ability (and that of their family, if they are considered a dependent student) to contribute to the Cost of Attendance during the academic year. The EFC 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 (see Appendix B on page 19 for the Student Pell Grant Reference Chart).

Financial Need is the difference between the Cost of Attendance and Expected Family Contribution. This "Financial Need" figure is the amount that schools will work to meet, as best as possible, through all sources of financial aid. The actual offer of financial aid is based on both a student's demonstrated financial need as well as the availability of funds. It is not unusual for campus-based programs such as Federal Work-Study and Federal Supplemental Educational Opportunity Grant (SEOG) to be depleted early in the processing cycle. In addition, State of Wisconsin financial aid such as the Wisconsin Grant has limited funding each academic year and is subject to running out of money. This is why it is so important to file the FAFSA as early as possible. If a student files their FAFSA very early in the year, their application is given maximum consideration for all funds available. **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 administered 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 the 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.

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 awarding of all financial aid until the Verification process is complete. This policy ensures that aid eligibility is correct before any funds are awarded. Occasionally, a student may have their FAFSA selected for Verification after having been awarded 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.

If a student's FAFSA has been selected for some type of Verification, they will be notified by the NTC Financial Aid Office via email. The email will be called "New FAFSA Documents Notification" and will instruct the student to visit the online [Verification Portal](#), where they will complete and submit the documents electronically or upload them when necessary. It is very important that students check their email daily and respond to requests from the Financial Aid Office. Please see the [Verification webpage](#) for additional details regarding completion of the Verification process.

UNUSUAL ENROLLMENT HISTORY (UEH)

The U.S. Department of Education has established regulations to prevent fraud and abuse in the Federal Pell Grant and Federal Direct Loan programs by identifying students with unusual enrollment histories. Unusual enrollment history is defined as a student who enrolls at a school, receives federal student aid, fails to complete any classes, and then goes to another school. Some students who have an unusual enrollment history have legitimate reasons for their

enrollment at multiple schools. However, such an enrollment history requires the Financial Aid Office to review the student's file in order to determine future federal financial aid eligibility. If selected by the Department of Education, this must be resolved before a student may receive financial aid. The NTC Financial Aid Office may institutionally select students for an Unusual Enrollment History review based on attendance at multiple institutions within a 4-year period, even when the student has not been selected on the FAFSA. Please see the [Unusual Enrollment History webpage](#) for an explanation of what is required to complete the process.

SPECIAL CIRCUMSTANCES

If students have special circumstances that they believe should be taken into consideration by the Financial Aid Office – for example, an income source is no longer being received or a significant change in income has occurred – students may complete the Special Circumstances Request form, which becomes available October 1 and can be found on the NTC website by visiting <https://www.ntc.edu/students/financial-aid/financial-aid-forms>. There must be unusual circumstances for the Financial Aid Office to make any adjustments, and students will have to provide adequate proof to support those adjustments. When possible, adjustments may be made for the fall and spring semesters (not summer). The summer semester will not be included in any adjustments made to a student's financial aid eligibility. Also, be aware that the Financial Aid Office's decision is final and cannot be appealed to the U.S. Department of Education. The Financial Aid Office does not accept professional judgment decisions made at another school but will conduct an independent review of the special circumstances.

ENROLLMENT STATUS

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
¾-Time	9-11 credits
½-Time	6-8 credits
Less than ½-Time	1-5 credits per semester

This applies to the fall, spring, and summer semesters for Financial Aid purposes. For summer, please note that the Registration Office recognizes 6+ credits as full-time status and 3-5 credits as ½ time status.

CENSUS DATE (THIS SECTION EXCLUDES VIRTUAL COLLEGE STUDENTS. SEE CENSUS DATE VIRTUAL COLLEGE.)

Financial aid funding and payment is based on the number of enrolled credits on the Census Date. The Census Date 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 Census Date in order to receive financial aid for the class.

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 Census.
 Did not add any additional classes afterward.
 On the 14th day, financial aid is calculated at ¾-time status (9 credits total).

Student 2:

Enrolled in 6 credits as of the first day of school.
 Added 2 more classes before Census, 3 credits each.
 On the 14th 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 14th day of the semester, financial aid was already calculated at ¾-time status (initial 9 credits) and student will not receive additional financial aid for the late-start course.

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

For students taking all late-start courses only:

Financial aid awards 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 award will only be based on the two 3-credit classes in which they enrolled on their initial day of enrollment.

CENSUS DATE **VIRTUAL COLLEGE**

Virtual College students are excluded from the Census Date due to their ability to start anytime. However, courses that are dropped by a student (withdrawal) or instructor (F grade) prior to the census date for a semester are not included in a student's course load when determining grant and loan eligibility.

DISBURSEMENT OF AID

Prior to the start of each semester, registered students will receive an account statement from NTC (can be viewed in their myNTC account). It will list tuition, fees, book charges, billing authorizations, and anticipated financial aid. If the student's financial aid or billing authorization does not fully cover their tuition, fees, and book charges, they must pay the balance or make satisfactory payment arrangements with the NTC Cashiers Office prior to the start of the fall, spring, or summer term.

As a general rule, loan disbursement begins no sooner than the 3rd full week of the semester (after the Census Date) with grant disbursement in the 4th week. For students taking all late-start courses only, financial aid funds are disbursed no later than 14 days after the first day of class for which a student has demonstrated attendance. 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 award may be reduced accordingly.

As financial aid is disbursed, it will be applied to student accounts. Outstanding tuition, fees, and book charges will be paid first. Some aspects of the disbursement schedule are mandated by federal regulations as follows:

***First-time student loan borrowers:** If you have a Federal student loan balance of \$0 per the National Student Loan Data System (NSLDS), you are considered to be a first-time borrower. NTC is required to disburse loans to first-time borrowers no earlier than 30 days after the start of classes. Although the semester disbursement schedule may indicate that loans will be released during the third week of the semester, first-time borrowers can expect to receive loans no earlier than 30 days after their start date, provided that other eligibility requirements continue to be met (i.e. enrollment in 6 or more active credits at that time).

***Single-semester loans:** Student loans that are borrowed for a single payment period (one semester) must be split between two equal disbursements. The first disbursement can be made according to the disbursement schedule while the second disbursement cannot be made until the midpoint of the semester. Summer loans are always for a single semester, which means that they must be disbursed in this manner. Any loans for fall-only and spring-only (not loans automatically split between fall/spring) will be released in two installments as well. If for some unexpected reason a student drops below half-time enrollment (fewer than 6 enrolled credits) at the time that the second disbursement would occur, the second half of any student loans will be canceled.

Disbursements to student accounts occur once a week throughout the term and refunds are processed by the end of the week, after funds are disbursed/and or charges have been paid in full. Not all funds may be processed on this day. Please be aware that students may not receive all funds in the initial refund processing. Also, it is possible to receive more than one refund transaction. **Please keep your BankMobile refund selection updated to avoid delays in receiving your refund.**

Students must attend classes to establish financial aid eligibility. Students must physically attend in-person classes in order to not be reported as a No Show. Academic activity must be confirmed in flexible online courses as well. Although Virtual College courses are flexible-start, flexible-deadline courses, students are still expected to regularly participate and adhere to their individual Plan for Completion for each course. Pending financial aid will be reduced prior to disbursement for any classes that have NS (No Show) or F grades entered due to no activity. If aid is posted to a student's account and grades entered later indicate that they did not attend, the student will be responsible for repaying the full amount of aid disbursed to include any tuition charges. Financial aid funds should be used for school related expenses during the term.

PAYMENT OF COURSE FEES

Students enrolled in courses at NTC need to pay fees or demonstrate financial aid eligibility by the beginning of the semester. All students registering for less than 3 credits are expected pay tuition and fees at the time of registration unless eligible for financial aid (Pell Grant). For students taking 3 or more credits, tuition is due 30 days before the first day of class. Financial aid-eligible students will have payment deferred until financial aid is applied to student accounts and it appears as anticipated aid.

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 FACTS payment plan as a convenient means to pay charges. To enroll in the FACTS payment plan, please visit [NTC's website](#) or contact the Cashiers Office at 715.803.1443.

BOOK CHARGES

As a service to our students, books can be charged against anticipated financial aid prior to the beginning of each semester. The Book Voucher is an electronic tool available to students with excess pending aid. The allowable book charge amount depends on a student's anticipated aid and is calculated by subtracting tuition charges from accepted financial aid. The maximum amount available for books will not exceed the difference between aid and other charges. To purchase books with your pending financial aid, you must request a Book Voucher:

- Log into **myNTC**
- Click **Student Center**
- Click **Request Book Voucher**
- Terms and conditions will appear, click **OK**
- Check boxes '**Request Voucher**' and '**I have read and agree to terms**'
- Click **Generate Book Voucher**
- Allow approximately 20 minutes for voucher to process. Bring your schedule to the Campus Bookstore to get your books.

Visit the [Campus Bookstore website](#) for more information.

OUTSIDE AGENCY 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 award(s).

DUAL ENROLLMENT – CONSORTIUM AGREEMENTS

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.

SUMMER AID

At NTC, summer is considered to begin the award 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 2018 semester and wanted to attend classes during the summer, any financial aid for which you would be eligible would be based upon your 2018-2019 FAFSA. If you were enrolled for the Spring 2019 semester and wanted to attend classes during the summer, any financial aid for which you would be eligible would be based upon your 2019-2020 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 award year would be the next term loan funds would be available.

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.

Yearly maximum Pell amount and Year-Round Pell Grant

A student's yearly maximum Pell Grant is determined by the Expected Family Contribution (EFC) 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 award year beginning with the 2017-2018 award year. NTC is a “header” school, which means that the aid year always begins with summer and ends with spring (i.e. Summer 2018/Fall 2018/Spring 2019). 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 award additional Pell Grant funds in the spring semester as appropriate, pending additional guidance from the Department of Education. Initial Pell Grant awards 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 (from above) is eligible for a yearly maximum Pell Grant of \$4,000. She is enrolled half-time (6-8 credits) in Summer 2018 and is awarded Pell Grant funds in the amount of \$1,000. She is full-time (12 or more credits) in Fall 2018, and receives \$2,000. Student C has \$1,000 left of the Pell Grant for Spring 2019. 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 \$6,095. He is enrolled full-time (12 or more credits) in both Summer 2018 and Fall 2018 and is awarded Pell Grant funds in the amounts of \$3,048 and \$3,047 per term. He has used 100% of his scheduled award. However, if he enrolls in 6 or more credits for Spring 2019, 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 award in such cases.

FEDERAL WORK-STUDY

Federal Work-Study (FWS) is a federally funded aid program designed to provide part-time employment for eligible students. Students who demonstrate financial need are awarded FWS funds on a first-come, first-serve basis until funds are exhausted. If financial aid is filed too late in the year, a student may not receive a FWS award due to lack of funding regardless of whether they had a FWS award in the past. Students may, however, contact the NTC Financial Aid Office to confirm fund availability. Sometimes other students choose to decline the award that they are given, thus making funding available for those who need it. FWS awards at NTC generally do not exceed \$3,000 for the fall and spring semesters combined.

How to Find a Job

NTC posts all FWS job openings on the [Work-Study webpage](#) and students must apply online. If a student is chosen for an interview, the supervisor will contact him or her. Although a formal hiring process is not used, FWS supervisors may visit with several students before deciding which person is best suited for the position.

Determining Work Hours and Work Schedule

Most students work no more than 10 hours a week during the school year and are typically awarded no more than \$3,000 per year in FWS. To determine how many hours a student can work, divide the amount of FWS awarded in myNTC 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, 17-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 electronic timesheets before students can be paid. After the timesheets are submitted, the student's supervisor must then approve them. Students will be paid by direct deposit either into a checking or savings account.

What If I Want Work-Study, But It Is Not On My Award Notification?

If a student is not awarded FWS in myNTC and would like more information, they may submit a request on the [Work-Study webpage](#) or contact the Financial Aid Office at financialaid@ntc.edu so that the student's file can be reviewed to determine eligibility. If a student is eligible and funds are available, the student will be awarded. If students are not eligible or funds are unavailable, they will receive an email from the Financial Aid Office.

What If I Don't Want Work-Study?

If a student decides that they do not want work-study, they should DECLINE the award in myNTC. If they have begun working, they should talk with their supervisor and also contact the Financial Aid Office. The student's name will be removed from the list of eligible students and the funds can be awarded to someone else.

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 awarded 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 awarded 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 award 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. You must accept loans via myNTC. 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 StudentLoans.gov.

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.

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 StudentLoans.gov.

DIRECT LOAN 150% SUBSIDIZED LOAN LIMIT RULE

A new first-time borrower's eligibility for Direct Subsidized Loan funds is not to exceed 150% of the published program length of the program in which they are enrolled. Only Direct Subsidized Loans are affected by the subsidy limit.

A first-time borrower is a borrower who has no outstanding balance of principal or interest on Direct Loans or FFELP (Federal Family Educational Loan Program) Loans as of 7/1/13, or on the date that the borrower obtains a Direct Loan after 7/1/13. A borrower who had a loan balance and paid it off in full prior to receiving loans on or after 7/1/13 is considered to be a “first-time borrower.”

Additionally, the subsidized loans that had been borrowed up to the 150% point will lose further government subsidy and interest will begin to become the student's responsibility if they do not graduate by the 150% point (and they continue to be enrolled in the same or a shorter undergraduate program).

Here are a few facts that you need to know:

1. Students may receive Direct Subsidized loans for no more than 150% of the length of their current academic program. For example, a student in a two-year program will have three years' worth of subsidized loan eligibility and a student in a four-year program will have six years' worth of subsidized loan eligibility.
2. Once a student reaches the 150% mark in a particular program, their future subsidized loan eligibility in that program will end. They may, however, be eligible for unsubsidized loans.
3. A student who reaches the 150% limitation will have their interest subsidy end for all outstanding subsidized loans if the student does not graduate and continues to be enrolled in the same or a shorter undergraduate program. Repayment does not begin, but like unsubsidized loans, the student (rather than the government) becomes responsible for interest that accrues from this point forward.
4. Unlike other measures in determining continued aid eligibility, this provision is not affected by the total dollar amount borrowed. Any and all periods of subsidized loan borrowing will count against the 150% time limit.
5. This policy is in addition to, and not in place of, the lifetime aggregate loan limits that are currently in place.

GRANTS

Federal and State grants are awarded 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 awarded to students with less than six credits, if eligible based on the FAFSA. Pell Grants are determined by EFC 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. A student's 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 an NTC Parent PLUS Loan Authorization Form and their own Master Promissory Note (MPN). The NTC Parent PLUS Loan Authorization Form can be found at www.ntc.edu under Financial Aid Forms. For detailed information and additional requirements, please visit StudentLoans.gov.

Parents borrowing under the PLUS Program may be required to provide evidence of credit worthiness, and some borrowers may be required to secure an endorsement 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 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 Census Date if they want them to be considered for financial aid. Students should notify their Academic 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 email 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 715.675.3331, Ext. 5861 so that 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 award package will be recalculated based on the remaining credits.

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.

Satisfactory Academic Progress Standards

Northcentral Technical College (NTC) monitors all credits for all students, whether or not the student has received financial aid. The standards below are applied after the student's first semester of enrollment and each subsequent semester. Students must maintain Satisfactory Academic Progress (SAP) by receiving individual course grades of A, B, C, or S. Grades of D, F, U, I, IP, NS, DR, or W (withdrawal) will be treated as credits attempted but not successfully completed. Audited courses (AU) are not included in the calculation.

Qualitative Measure of Progress

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

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 includes those earned with an A, B, C, or S.

Maximum Timeframe: Students are expected to complete their degree/diploma program within a maximum timeframe for financial aid purposes. Federal regulations stipulate that the maximum timeframe 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 timeframe they are no longer eligible to receive financial aid. Credits are counted starting with the semester the student first enrolled at NTC and include even those semesters for which financial aid was not received. Students who reach the maximum timeframe are immediately suspended from financial aid eligibility. NTC notifies students once they have reached 110% of their allowed credits to develop an Academic Plan for program completion.

Maximum Timeframe Examples: Program	Credits Required for Graduation	Maximum Credits (including transfer credits)
Accounting (Associate Degree)	66	99
Medical Assistant (Technical Diploma)	32	48

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.

A student who receives all F, NS, U, and/or W grades in a term will be immediately placed on Financial Aid Suspension and will not receive a Warning term.

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. Students must notify the Financial Aid Office of any grade changes, and SAP status can be reviewed.

Notification

Students are notified through their NTC email of their Warning, Suspension, or 150% 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 GPA and/or the completion percentage standards for the first time 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 st semester	2 nd semester
Earn less than a 2.0 cumulative GPA	Warning	Suspension
Earn less than 67% cumulative completion rate	Warning	Suspension
Exceed the allowed number of credits attempted during college career (varies by program)	Suspension	Suspension
Receive all F, NS, U, and/or W grades in a semester	Suspension (no Warning term)	

Reinstatement:

Return to Academic/Financial Aid Good Standing

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 67%. 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 be placed on an Academic Plan and will again lose financial aid eligibility if they have not met the terms of their plan as outlined.

Appeals

Students have the right to appeal their Suspension status based on non-academic, mitigating circumstances (i.e. death of an immediate family member including father, mother, sibling, spouse, or child; an extended illness, hospitalization, or injury of the student). All appeals require third party documentation. Students who wish to appeal must meet with an Academic Advisor to discuss their appeal and create a Student Success Plan. Before an appeal can be approved, students must also enroll in and successfully complete the Financial Aid course. Financial Aid appeals are reviewed by the Financial Aid Appeal Committee.

- **Suspension due to not meeting GPA or Completion standards:** To appeal a financial aid Suspension, students must complete the Satisfactory Academic Progress Appeal form. Required documentation for a Satisfactory Academic Progress Appeal includes a Student Success Plan from their Academic Advisor and third party documentation. If approved, a student will be placed on Probation.
- **Suspension due to reaching Maximum Timeframe:** To appeal a maximum timeframe suspension, students must complete the online 150% Maximum Eligibility Timeframe Appeal form. If approved, a student may continue receiving financial aid for courses from a specified approved program. They must complete all attempted courses a grade of C or better, with no exceptions, or financial aid will be withdrawn.

Additional Elements

Treatment of Grades

- **Attempted-Not Earned Credits:** Letter grades of D, F, U, NS (No Show), I (incomplete), IP (In Progress), 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:** A grade of I (Incomplete) or IP (In Progress) may be assigned at the discretion of the instructor.
- **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 timeframe 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 timeframe 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 an 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 an academic 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 awarded 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, 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.

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 of 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 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.

APPENDIX A: Summary of Next Steps Chart

- ❖ This chart provides a summary of what you need to know after aid has been offered. Additional details may be found within this guide and at www.ntc.edu > Current Students > Financial Aid.

Next steps after accepting aid	<p><i>How do I let you know that I want to accept my financial aid?</i> Once you are accepted into an eligible program, enrolled in classes, and awarded financial aid, an award notification will be sent to your NTC email account. The email explains how to view and accept your aid in your myNTC account as well as other important details.</p> <p><i>When does financial aid disburse?</i> See the Financial Aid Important Dates & Announcements web page for dates. Disbursement takes place no sooner than 14 days after your first class has started.</p> <p><i>How do I receive my refund?</i> Watch for a Refund Selection Kit in the mail (green envelope). Once it arrives, follow the instructions to log into your myNTC account and select how you would like to receive your money.</p> <p><i>Will financial aid pay for my tuition first?</i> Tuition, fees, book vouchers, and meal plans are paid first from your financial aid award. Any refund due will be issued according to the refund preference that you choose via your myNTC account.</p> <p><i>How do I order books with my financial aid?</i> Books can be charged against anticipated financial aid once you have received your email award notification and are able to view your awards via your myNTC account. If you would like to purchase books with your pending financial aid, you must request a book voucher. For more information, click here.</p>
Loans	Students must be enrolled in a minimum of 6 credits to be eligible for loans and must complete online Entrance Counseling and a Master Promissory Note at https://studentloans.gov/ for loans to disburse. First-time student loan borrowers are subject to a 30-day disbursement delay and all single-semester loans must be disbursed in 2 installments with the second disbursement occurring at the midpoint of the semester.
SAP Policy	<p>Federal regulations require that financial aid recipients make Satisfactory Academic Progress (SAP). To remain eligible for aid at NTC, you must meet the conditions below:</p> <ul style="list-style-type: none"> • Maintain a cumulative GPA of 2.0. • Successfully complete 67% of all credits attempted. • Complete your degree/diploma within a maximum timeframe of no more than 150% of the published credit requirement of your eligible program (this includes all transfer credits and all credits attempted). <p>For the full policy, refer to the Financial Aid Guide.</p>
Withdrawing	<p>If a student withdraws from class, ceases to attend, or does not attend a class, financial aid may need to be recalculated. This could mean a reduction of financial aid in some cases and/or owing financial aid back to the Department of Education. If a student intends to drop a course, they may do so by going into their myNTC account. Do not simply stop attending class.</p> <p>Before withdrawing from class(es), please discuss possible academic and financial aid implications with your Academic Advisor and/or the Financial Aid Office.</p>
Other Aid	Students must report any outside/private sources of assistance (non-NTC scholarships, DVR, non-federal Veteran's benefits, AmeriCorps, etc.) that are received. Please report this information by emailing financialaid@ntc.edu .
Eligibility Factors	<p>Other factors can impact your financial aid eligibility. Listed below are some examples. For more information on your specific financial aid eligibility, please refer to your Student Aid Report (SAR), which you received upon submitting your Free Application for Federal Student Aid (FAFSA).</p> <ul style="list-style-type: none"> • Defaulted loans and over-payments • Bachelor's Degree • Incarceration • Pell and/or loan maximum limits

Appendix B: FINANCIAL AID INFORMATION – REFERENCE CHART

2018-2019 PELL GRANT AMOUNTS PER SEMESTER

BASED ON STUDENT'S EFC # and ENROLLMENT STATUS

To read the chart below, find your EFC # from your Student Aid Report (SAR) and your enrollment status. The numbers below the EFC column represent an approximate dollar amount that a student would be awarded for **one** semester.

(**Example:** A student with an EFC of 0 for a 1/2 time enrollment would receive approximately \$1,523 for that semester.)

*If you have questions regarding your actual eligibility, please contact the Financial Aid Office (include your Name and NTC Student ID) by email at financialaid@ntc.edu.

EFC =	0 To 0	1 To 100	101 To 200	201 To 300	301 To 400	401 To 500	501 To 600	601 To 700	701 To 800	801 To 900	901 To 1000	1001 To 1100	1101 To 1200	1201 To 1300
Full Time	3047	3022	2972	2922	2872	2822	2772	2722	2672	2622	2572	2522	2472	2422
3/4 Time	2285	2266	2229	2191	2154	2116	2079	2041	2004	1966	1929	1891	1854	1816
1/2 Time	1523	1511	1486	1461	1436	1411	1386	1361	1336	1311	1286	1261	1236	1211
<1/2 Time	761	755	743	730	718	705	693	680	668	655	643	630	618	605
EFC =	1301 To 1400	1401 To 1500	1501 To 1600	1601 To 1700	1701 To 1800	1801 To 1900	1901 To 2000	2001 To 2100	2101 To 2200	2201 To 2300	2301 To 2400	2401 To 2500	2501 To 2600	2601 To 2700
Full Time	2372	2322	2272	2222	2172	2122	2072	2022	1972	1922	1872	1822	1772	1722
3/4 Time	1779	1741	1704	1666	1629	1591	1554	1516	1479	1441	1404	1366	1329	1291
1/2 Time	1186	1161	1136	1111	1086	1061	1036	1011	986	961	936	911	886	861
<1/2 Time	593	580	568	555	543	530	518	505	493	480	468	455	443	430
EFC =	2701 To 2800	2801 To 2900	2901 To 3000	3001 To 3100	3101 To 3200	3201 To 3300	3301 To 3400	3401 To 3500	3501 To 3600	3601 To 3700	3701 To 3800	3801 To 3900	3901 To 4000	4001 To 4100
Full Time	1672	1622	1572	1522	1472	1422	1372	1322	1272	1222	1172	1122	1072	1022
3/4 Time	1254	1216	1179	1141	1104	1066	1029	991	954	916	879	841	804	766
1/2 Time	836	811	786	761	736	711	686	661	636	611	586	561	536	511
<1/2 Time	418	405	393	380	368	355	343	330	318	305	0	0	0	0
EFC =	4101 To 4200	4201 To 4300	4301 To 4400	4401 To 4500	4501 To 4600	4601 To 4700	4701 To 4800	4801 To 4900	4901 To 5000	5001 To 5100	5101 To 5200	5201 To 5300	5301 To 5400	5401 To 5486
Full Time	972	922	872	822	772	722	672	622	572	522	472	422	372	326
3/4 Time	729	691	654	616	579	541	504	466	429	391	354	316	0	0
1/2 Time	486	461	436	411	386	361	336	311	0	0	0	0	0	0
<1/2 Time	0	0	0	0	0	0	0	0	0	0	0	0	0	0

FT = 12 or more credits

3/4 = 9-11 credits

1/2 = 6-8 credits

< 1/2 = 5 or fewer credits

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