

**2010-2011
Financial Aid Guide**

Northcentral Technical College

Your Guide to the Financial Aid Process

Required Reading for all Financial Aid Recipients

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Message from your Director of Financial Aid

Greetings NTC Student!

How exciting that you have chosen to pursue your education at Northcentral Technical College! Because your college education is one of the most important investments 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 that you read this guide 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 award you receive reflects the types and amounts of resources available to you based on your eligibility, as determined by the 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 you give yourself for a lifetime--Best wishes to a successful educational career at NTC!

Sincerely,



May Y. Lee
Director of Financial Aid

NEWS FOR 2010-2011

Financial Aid is Going GREEN!

Financial Aid applicants will be notified via your NTC email account that your award is ready to view in your myNTC. You will then need to access your myNTC account to view and accept your award once they are posted there. It is critical to access your NTC email accounts often (even in the summer) since we will contact you primarily via email.

Accessing your myNTC is necessary in order to:

- accept any loans or federal work study offered
- reduce any loan amounts offered
- decline any aid offered
- review additional information

NTC requires students whose parents wish to borrow a Direct PLUS Loan to complete a PLUS Application and master promissory note (MPN). Please see <http://www2.ed.gov/offices/OSFAP/DirectLoan/parent.html> for detailed information and requirements.

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 and review your awards via your myNTC account.

ELIGIBILITY

Your eligibility for financial aid is based on the information you reported on your FAFSA (Free Application for Federal Student Aid). In determining your financial aid, several factors are taken into consideration. These include: Cost of Attendance (COA) - The cost of attending NTC, which includes tuition and fees, books and supplies, room and board, transportation and personal expenses. NTC may be able to increase your COA for once during a period of three years for unusually high costs relating to childcare, mileage and or disability related expenses (these expenses do NOT include expenses such as credit card debt, unnecessary high living expenses, etc..). If granted an increase, in the future, you should reduce your budget or obtain other means to cover living expenses which exceed the standard living expenses determined by NTC.

ESTIMATED FAMILY CONTRIBUTION (EFC) – reflects your ability to contribute to the cost of attendance during the academic year (and your family, if you are considered a dependent student). This figure is calculated using the information submitted on your FAFSA. Knowing this number can be useful to help you estimate what amount of Pell grant you may qualify for (see **appendix A** on page 17 for the Student Pell Chart to determine your estimated Pell grant amount).

Financial Need – The difference between the Cost of Attendance and Estimated Family Contribution. The actual offer of financial aid is based on both your demonstrated financial need as well as the availability of funds. It is not unusual for campus-based funds to be depleted early in the processing cycle. If you filed your FAFSA very early in the year, your file was given maximum consideration for all funds available. **Note: Students who have already received a Bachelor's Degree are not eligible for either Pell Grants or State grants, but could be eligible for Direct Loans and Work Study. Students taking courses in certificates are not eligible for financial aid.**

To receive federal or state funds administered by NTC's Financial Aid Office you must:

- Be admitted to a financial aid eligible program at NTC.
- Be enrolled in a minimum of six credits as an undergraduate (except for Pell Grant consideration), in your program.
- Be a US 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 a refund on any federal (Title IV) aid.
- Agree to use any federal student aid received solely for educational purposes.

SPECIAL CIRCUMSTANCES

If you or your family has special circumstances you believe should be taken into consideration – for example an income source is no longer being received or a significant change in income is expected for 2010 – you may complete the Special Circumstances Request, which can be found on our website at <http://www.ntc.edu/financial-aid/applications-forms-directory.html>. If at any time during the award year your income or benefits increase on which your Special Circumstances was based, you must contact the Financial Aid Office immediately. Unreported changes in circumstances or resources could result in denial of subsequent Special Circumstance requests.

myNTC AND ACCESSING YOUR AWARDS

Please check your my>NTC account often. You should frequently review your TO DO list, which will list various tasks you need to complete. In the Finance section, you will find billing information as well as Financial Aid information.

We communicate with you primarily through email, Student eBoard, electronic boards, the *College Connection* newsletter, and mail. Please be sure that your mailing address is always current (you can change this yourself through your myNTC). **You must view your awards online via your my>NTC. You will not be sent a paper award letter.**

HOW TO ACCEPT/DECLINE AWARDS ONLINE

Please visit <http://www.ntc.edu/financial-aid/loans/borrowing-requirements.html> for directions on accepting or declining your Financial Aid.

ENROLLMENT STATUS

At NTC your financial aid enrollment status is determined by the actual number of credits for which you are enrolled (or projected at full time or your current enrollment status) if you are not yet registered. Please see the table below for enrollment status:

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

This applies to 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 $\frac{1}{2}$ time status for enrollment purposes.

CENSUS DATE--IMPORTANT

Financial aid funding is based on the number of enrolled credits on the Census Date. The census date at NTC is 14 days after the first day of classes, including weekends.

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.

Did not add any additional classes afterward.

On the 14th day, financial aid is calculated at $\frac{3}{4}$ Time status (9 credits total).

Student 2:

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

Added 2 more classes, 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 #3 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 start of the semester date, financial aid was already calculated at $\frac{3}{4}$ Time status (initial 9 credits) and Student #3 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 could have been calculated at Full Time status.

DISBURSEMENT OF AID

Prior to the start of each semester registered students will receive a statement of account from NTC (can be viewed on your myNTC). It will list tuition, fees and books charged, billing authorizations and anticipated financial aid. If your financial aid or billing authorization does not fully cover your tuition and fee charges, you must pay the balance or make satisfactory payment arrangements with NTC prior to the start of the fall, spring, or summer term. The Financial Aid office will begin the first disbursement of aid, two weeks just following the Census Date each fall & spring semester and three weeks following the Census Date for the summer semester. As financial aid arrives, it will be credited to your student account; outstanding tuition, fees and books will be paid first.

Anticipated 2010-2011 Disbursement dates:

Fall – week ending September 17, 2010.

Spring – week ending January 14, 2011.

Disbursements to student accounts occur once a week throughout the term and refund checks are mailed by the end of the week after funds are disbursed/and or charges have been paid in full. Not all funds may be disbursed on this day. Please be aware students may not receive all funds on the initial refund check mailed, and it is possible to receive more than one refund check. Again, please keep your mailing address current to avoid delays in receiving your refund check.

Students must attend classes to establish financial aid. If aid is posted to your account and you do not attend, you will be responsible to repay the full amount of aid disbursed to include any tuition charges. Financial Aid funds should be used for any 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 must pay tuition and fees at the time of registration unless eligible for financial aid.

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 ntc.edu or contact the Cashiers Office.

BOOK CHARGES

As a service to our students, book charges are available prior to the beginning of each semester to allow students to buy their books and charge it against their financial aid. The book charge amount will depend upon your anticipated aid and will be calculated by subtracting your tuition charges from your financial aid. The maximum amount to charge will not exceed the allowable amount of the refund. Please visit <http://bookstore.ntc.edu> for the NTC Bookstore website.

OUTSIDE AGENCY FUNDING

Any agency funding you receive or expect to receive from an outside source must be reported to the financial aid office regardless of when you receive 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 your need based award(s).

DUAL ENROLLMENT – CONSORTIUM AGREEMENTS

If you are attending NTC and another college at the same time, you 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 at <http://www.ntc.edu/financial-aid/applications-forms-directory.html>. 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

Effective this academic year, NTC can determine your summer financial based off of your 2010 OR 2011 financial aid application. If you plan to enroll for summer 2010, please complete the Summer Information Sheet which can be found on our website and submit it to our office as soon as possible after you have registered for summer courses. You must have submitted your 2010 FAFSA and have it reach the Federal Processor by June 30, 2010 or no aid can be awarded out of that application year.

YEARLY MAXIMUM LOAN AMOUNT

The yearly maximum loan amount for the Federal Subsidized and Unsubsidized Direct Loan is intended to cover fall, spring and summer terms. If the maximum (determined by grade level) has been received over fall and spring semesters, you will not be able to borrow additional funds for the summer. The following fall semester in the next award

year would be the next term loan funds would be available. You are encouraged to request less for the academic year if you plan to enroll for summer term.

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, you may not receive a FWS award due to lack of funding regardless of whether you had a FWS award in the past. You may, however, contact the NTC Financial Aid Office (FAO) to confirm fund availability; sometimes other students choose to decline the award they are given thus making available funding for those who need it.

How to Find a Job

NTC posts all FWS job openings on our website at <http://www.ntc.edu/financial-aid/work-study-jobs.html>. If one of the positions is of interest to you, you should apply for the job online. Your application will then be forwarded to the supervisor. If you are chosen for an interview, the supervisor will contact you. 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.

Figuring Out Your Hours and Your Work Schedule

Most students work no more than 20 hours a week during the school year and are typically awarded no more than \$3000/yr in FWS. To figure out how many hours you can work, divide the amount of FWS you were awarded on your award notification by the rate per hour you will be paid. This figure is the number of total hours you can work. You and your supervisor will determine your actual weekly work schedule. NTC currently has two, 16-week semesters. It is important you work an average number of hours per week throughout the semesters you are enrolled. If additional hours are worked in excess of your average you may run out of funds early and may have to stop working.

Payroll Information

NTC requires the completion of employment forms before you can begin work. These forms can be obtained at <http://www.ntc.edu/financial-aid/work-study-jobs.html>. After these forms have been completed, please submit them to be signed every two weeks by your supervisor then to Human Resources. You will be paid by direct deposit either into a checking or savings account.

What If I Want Work Study, But It's Not On My Award Notification?

If you were not awarded FWS on your award letter and would like more information, contact the Financial Aid Office and your file will be reviewed to determine eligibility. If you are eligible, and funds are available you will be awarded. If you are not eligible or funds are unavailable, you will receive an email from the FAO.

What If You Don't Want Work-Study?

If you decide you don't want work study, PLEASE DECLINE the award in myNTC. If you have begun working, talk with your supervisor and also contact the FAO. Your name will be removed from the list of eligible students and the position money will be awarded to someone else.

DIRECT LOAN PROGRAM

Federal Subsidized and Unsubsidized Stafford loans are low interest loans in the student's name which must be paid back. Subsidized are need based, meaning they are awarded to students who show high unmet need. Eligibility is determined by the FAFSA. Repayment of both loans begins six months (grace period) after graduation, if the student drops below half-time enrollment, or if the student stops attending classes. If the award contained 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 the cumulative unpaid total of Subsidized and Unsubsidized Federal Stafford 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 for independent undergraduate students are set at \$57,500 and \$31,000 for dependent undergraduate students, of which no more than \$23,000 may be Subsidized. You must accept this award via myNTC. In addition, Entrance Counseling and an active Master Promissory Note (MPN) is required in order to borrow from the Federal Direct Loan program. You may complete these online at www.studentloans.gov.

Entrance Counseling and Master Promissory Note

For 2010-2011 Academic Year, All Students Must Complete a New MPN and Entrance Counseling due to the Change to Direct Lending. The entrance counseling will provide you 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 our loan list provides. Each student must also complete a Master Promissory Note (MPN). Your PIN number from the Department of Education serves as your electronic signature. The MPN will be the legal agreement for the designated loan period. You must do the MPN or your loan will be cancelled.

REPAYMENT OF LOANS

You are obligated to repay the full amount of your loans. Federal Direct Loans have a repayment grace period which will be disclosed on your 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 you receiving any loans for which you are not eligible; or 2). Defaulting on the loans.

GRANTS

Federal and State grants are awarded to students with financial need. Grants do not have to be repaid unless you withdraw from school, never attend class or do not complete at least one class 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. Pell grants are prorated based on enrollment status.

ADDITIONAL RESOURCES

Financial aid is provided to help bridge the gap between your 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. Your financial aid was calculated especially for you based on your 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 you/your family need additional resources to help pay for college, we refer you to two different loan programs.

PARENT PLUS LOANS

The Federal 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 the student is eligible for. Parents are obligated to repay the full amount of the loan and all accrued interest. Please visit www.studentloans.gov for more information.

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

ALTERNATIVE EDUCATIONAL LOAN PROGRAMS

Once you 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.

SATISFACTORY ACADEMIC PROGRESS

Students must maintain satisfactory academic progress by receiving individual course grades of A,B,C,D, or S. Grades of F,U, I,IP, NS or W (withdrawal) in a course, will be treated as credits attempted but not successfully completed. Audited courses (AU) are not included in the calculation.

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

you receive. The actual amount of financial aid funding will be determined on the Census Date (the 14th day of each semester in the fall, spring and summer). Credits added after that date will not be counted in your total enrolled credits and as such you will not be granted any additional financial aid. You must register for all classes for a semester prior to the Census Date if you want them to be considered for financial aid. It is important to notify your academic advisor or FAO any time you decide to change enrollment to determine what impact it may have on financial aid eligibility.

Drops

If a class is taken off your schedule during the 100% or 80% refund period, your financial aid will be recalculated with the remaining eligible credits on your schedule. This could mean a reduction of financial aid in some cases. These credits will not count as credits attempted. If credits are dropped during the 60% refund period, the credits will count as credits attempted and not as completed.

No Shows

If you do not attend a class (NS), you are not eligible to receive aid for the class. In a situation where an instructor drops a student from the class they are teaching, due to the student being a 'no show,' there is no refund on tuition, and the FAO (Financial Aid Office) is required to adjust aid based on actual credits. If you intend to drop a course, notify Registration so you can be officially withdrawn from the class. Do not simply stop attending class.

Audits and Challenge Test

Audit credits do not count in the calculation of credit load for determination of financial aid. If you decide to audit a class after financial aid has been calculated and disbursed, your aid will be recalculated based on eligible credits. A repayment of financial aid may be necessary. Please be aware if you 'challenge test' out of a class, the class will no longer count towards financial aid and your award package will be recalculated based on your remaining credits.

Financial Aid Academic Progress Standards

Northcentral Technical College Academic Progress Standards for Financial Aid recipients applies to all students who are accepted into an undergraduate program pursuing an associate degree or diploma. Students are required to complete a minimum of 67% of all credits attempted each term (including summer term) with a minimum grade point average (GPA) of 2.0. These standards apply to a student's entire academic record at NTC whether or not the student has received financial aid for a previous semester.

Financial Aid Academic Probation

Students will be placed on financial aid probation if they do not meet satisfactory academic progress (earn a GPA for a term falls below 2.0, or they do not successfully complete at least 67% of all credits attempted--withdraws, drops, NS all count against a student's successful completion for financial aid purposes). Students will be required to meet with an NTC Academic Advisor or Counselor for help in creating an academic plan to ensure success for the next term enrolled (which may include a reduced credit load). Students will be removed from probation at the end of the following term if they

attain a term GPA of 2.0 or higher and successfully complete at least 67% of all credits attempted, with a minimum enrollment of six credits during the term. Students may apply for and receive financial aid, if eligible via the FAFSA, while on probation.

Financial Aid Academic Suspension

If a student is on financial aid probation and they do not meet satisfactory academic progress (earn a term and/or cumulative GPA of less than 2.0 in their next term or fail to complete at least 67% of all credits attempted), their financial aid will be suspended. Once a student is suspended they are ineligible to receive financial aid unless an appeal is granted.

To reinstate eligibility, students may choose to pay for the next semester courses (to include six or more credits) and upon meeting satisfactory academic progress, they will no longer be on financial aid suspension but will be placed on probation for the next semester you attend NTC.

Students may choose to appeal if they are on suspension if they believe their circumstances merit consideration.

Students on suspension who believe their circumstances merit reconsideration, may appeal their suspension within fourteen calendar days of the date of their suspension letter using the Satisfactory Academic Progress forms at:

<http://www.ntc.edu/financial-aid/financial-aid-forms.html>

The forms **must be received within 14 calendar days** of the date of their suspension letter. **If an appeal is received after this time frame, the appeal will be denied.**

Level 1: For the student's first appeal, the Director of Financial Aid will issue a written result to the student outlining the decision within fourteen calendar days.

Level 2: For the student's second appeal, the Financial Aid Satisfactory Academic Committee will meet to review the appeal. A written result will be sent to the student outlining their decision within fourteen calendar days.

Level 3: If the student is dissatisfied with the result at Level 2 and they have additional evidence that was not previously presented at Level 1 or 2 they may request a Level 3 Review. The additional information regarding their appeal must be submitted within fourteen calendar days after the written result from Level 2 was issued. Students will be notified of the decision within fourteen calendar days.

For any appeal that is approved, the student will be on probation for the next semester they attend NTC and be required to meet with their Academic Advisor/Counselor to develop an academic improvement plan. Upon meeting satisfactory academic progress during the probationary semester, the student will no longer be considered to be on probation.

MAXIMUM LENGTH OF FINANCIAL AID ELIGIBILITY

Student eligibility for aid is related to the number of required credits to earn their degree. Maximum eligibility for financial aid is determined by taking the number of required program credits X 150%. (Example: an associate degree requires the completion of 72 credits, $72 \text{ credits} \times 150\% = 108$. If the number of credits the student has attempted exceeds 108, the student will have exhausted their eligibility for state and federal aid.) All cumulative credits attempted are counted, including accepted transfer credits, and consortium credits, regardless of whether financial aid was received for the credits, or the course work was successfully completed. All credits attempted at NTC will be counted; even though a period of time (years) may have elapsed between enrollments and regardless of whether the student received financial aid for the terms and credits measured.

RETURN OF TITLE IV FINANCIAL AID POLICY (WITHDRAWING FROM NTC WHILE RECEIVING FINANCIAL AID)

If a student officially or unofficially withdraws, stops attending, or drops out of all of their classes before more than 60% of the term has been completed, the Title IV Return Policy goes into effect. The amount of federal financial aid assistance that the student earns is determined on a proportional basis, which includes the amount of time the student attended classes and the total days in the semester. Once a student has completed 60% of the payment period, all financial aid assistance is considered earned. Calculation of Federal Return of IV Funds is done by the Financial Aid Office. This calculation is separate from NTC's tuition refund policy. Students will receive a letter explaining the calculation and the amount of funds they may have to repay. Institutional repayments are made to the appropriate financial aid program and overpayments are recorded on NSLDS (National Student Loan Data System). The student should contact the Cashier's Office to make arrangements for payment. Any grant amounts that remain unpaid after 45 days will be turned over to the Department of Education for collection. Until payment is made to the Department the student's records will be placed on hold prohibiting a student from receiving any further financial aid funds nationally. If a student owes a repayment to NTC through this calculation, registration, grades and/or transcripts will be placed on hold. Students who have unofficially withdrawn are identified at the end of each semester. If attendance cannot be documented by faculty the Financial Aid Office will complete a return of funds calculation based on a 50% rate as prescribed by federal regulation. The student will be notified of any financial liability resulting from this calculation. Any funds that are to be returned as a result of either of these return of funds calculations are returned in the following order: Unsubsidized, Subsidized Direct Loan, PLUS, Pell, ACG/Smart, SEOG.

Note: Students must drop classes online or via Registration. You will not be automatically dropped from classes by simply not attending. You will be liable for charges for classes not started unless they are dropped prior to the first day of the semester.

Important: Please seriously consider this policy before you completely withdraw from courses or stop attending class.

APPENDIX A

FINANCIAL AID INFORMATION – REFERENCE CHART

2010-2011 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 \$1,387 for that semester)

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	2775	2750	2700	2650	2600	2550	2500	2450	2400	2350	2300	2250	2200	2150
3/4 Time	2081	2062	2025	1987	1950	1912	1875	1837	1800	1762	1725	1687	1650	1612
1/2 Time	1387	1375	1350	1325	1300	1275	1250	1225	1200	1175	1150	1125	1100	1075
<1/2 Time	694	687	675	662	650	637	625	612	600	587	575	562	550	537
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	2100	2050	2000	1950	1900	1850	1800	1750	1700	1650	1600	1550	1500	1450
3/4 Time	1575	1537	1500	1462	1425	1387	1350	1312	1275	1237	1200	1162	1125	1087
1/2 Time	1050	1025	1000	975	950	925	900	875	850	825	800	775	750	725
<1/2 Time	525	512	500	487	475	462	450	437	425	412	400	387	375	362
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	1400	1350	1300	1250	1200	1150	1100	1050	1000	950	900	850	800	750
3/4 Time	1050	1012	975	937	900	862	825	787	750	712	675	637	600	562
1/2 Time	700	675	650	625	600	575	550	525	500	475	450	425	415	415
<1/2 Time	350	337	329	329	329	329	329	329	329	329	329	329	277	277
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 5273	5274 To 99999	
Full Time	700	650	600	588	588	588	400	350	300	277	277	277	0	
3/4 Time	525	502	502	502	375	337	300	277	277	277	277	0	0	
1/2 Time	415	415	415	277	277	277	277	277	277	0	0	0	0	
<1/2 Time	277	277	277	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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