



FINANCIAL AID HANDBOOK 2012-2013

Dear Student or Prospective Student of NCC:

*This handbook is published to help provide information to you about your financial opportunities and responsibilities while attending Nebraska Christian College. While over 90% of our students receive some form of financial aid, it does **not** just happen. Planning is essential and you as a student must make the necessary preparations if financial aid is to help you meet college costs.*

While NCC supports the federal government's view that the first responsibility for providing a college education lies with the student and parents, we also realize it is becoming more and more difficult to meet those costs alone. And though students and their families are expected to contribute what they can, we also advise becoming knowledgeable about financial aid sources and application requirements.

As a future student at NCC, it would be worthwhile for you to research any financial aid which might be available from private sources, the Veterans' Administration, Rehabilitation Services, Army Reserve, service organizations, your school, or church. These are valuable resources which should not be overlooked.

*Once you have applied for admission to Nebraska Christian College, use the information in this handbook to become knowledgeable about and apply for all possible federal and institutional aid. Nebraska Christian College has responded to the needs of our students with scholarships, grants, loans, and employment programs which are designed to help families meet educational costs. These programs are described herein as are the basics of the federal programs offered at NCC. **Please read this handbook carefully and completely.***

*Remember that the financial aid application process is an **annual** one and **early** application each year will help ensure that you are awarded all aid for which you are eligible. Any aid requires an Application for Financial Aid to Nebraska Christian College. All federal and state aid requires that the student file a Free Application for Federal Student Aid (FAFSA) as well.*

If at any time the information provided does not answer your questions, please contact me. I want to help you make adequate financial preparation for college. Come to my office or send any inquiries to the Financial Aid Office, Nebraska Christian College, 12550 S. 114th St., Papillion, NE 68046. You may call (402)-935-9400 or e-mail tlarsen@nechristian.edu.

Sincerely,

*Tina Larsen
Director of Financial Aid*

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STUDENT RIGHTS AND RESPONSIBILITIES

You have the right to know:

1. What financial assistance is available at NCC.
2. The procedure and deadlines for submitting applications for each of the aid programs.
3. The cost of attending NCC as well as the school's refund policy for those who withdraw.
4. The criteria used by NCC to select financial aid recipients.
5. The procedure for determining your financial need, including how costs for tuition and fees, room and board, travel, books and supplies, personal expenses, etc., are determined.
6. What resources are considered in determining your need (i.e., parental contributions, your assets, other financial aid).
7. How much of your financial need has been met.
8. The various programs that are a part of your student aid package.
9. What portion of the financial aid you receive must be repaid, and what portion is grant aid. If the aid is a loan, you have a right to know what the interest is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
10. How the school determines whether you are making satisfactory progress, and what happens if you are not.
11. How to request reconsideration of the award(s) made to you if you believe you were treated unfairly.
12. The name of the institution's accrediting organization.
13. About institutional programs, instructional facilities, and faculty.
14. The special facilities and services that are available to the handicapped.

It is your responsibility to:

1. Complete all financial aid forms and submit them to the right place at the right time.
2. Pay special attention to accurately completing all forms. Mistakes only lead to delays in your receiving aid. Intentional miss-reporting of information on application forms for financial aid is considered a criminal offense subject to penalties under the U.S. Criminal Code.
3. Return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which you submitted your application.
4. Read and understand all forms that you are asked to sign and keep copies of them.
5. Accept the responsibility for all agreements you sign.
6. Notify the Department of Education of changes in your name, address, or school status if you have a Stafford student loan.
7. Perform satisfactorily the work that is agreed upon in accepting a Federal Work-Study (FWS) award.
8. Know and comply with NCC's refund procedures

9. Consider carefully all information provided to you by the college and make decisions accordingly.
10. Obtain employment during the summer that will enable you to help meet educational expenses for the upcoming year.
11. Submit the required forms in a timely manner.

FINANCIAL AID BASICS

TYPES OF FINANCIAL AID

The types of financial aid offered at NCC are categorized as:

- Federal** (otherwise known as Title IV)
- State**
- Institutional** (aid offered by NCC)

Federal programs have **general eligibility requirements** which don't necessarily pertain to institutional aid. A student must:

- * Have financial need.
- * Have a high school diploma or its recognized equivalent (such as GED).
- * Be a U.S. citizen or eligible non-citizen.
- * Be registered with the Selective Service, if a male 18 years or older.
- * Be working toward a degree or certificate.
- * Be making satisfactory academic progress.
- * Not be in default or owe a refund on a Federal grant or educational loan.
- * Agree to use any Federal aid solely for educational purposes.
- * Has not borrowed in excess of the annual or aggregate loan limits.

Federal aid comes in three different forms.

GRANTS & SCHOLARSHIPS *are financial aid you do not have to repay.*

FEDERAL WORK-STUDY *is a job opportunity on campus-- a way to earn money to help pay for school.*

LOANS *are borrowed money that you must repay with interest.*

ELIGIBILITY CRITERIA

The majority of financial aid is awarded on the basis of need. Your financial need is determined by the following formula:

$$\begin{aligned} & \text{COST OF ATTENDANCE} \\ & - \text{EXPECTED FAMILY CONTRIBUTION (EFC)} \\ & = \text{FINANCIAL NEED} \end{aligned}$$

An explanation of each aspect of the formula follows.

COST OF ATTENDANCE

The cost of attendance may include these expenses:

- * **Tuition and fees**

- * **Room and board**
- * **Books and supplies**
- * **Transportation**
- * **Personal/miscellaneous**
- * **Child care**

A budget is developed for each student using average costs for students with similar circumstances. Costs vary according to course load, living accommodations, and distance from home. A list of actual expenses charged by the college can be obtained through the Financial Aid Office.

*With the Fixed Price Approach the average budgets for the 2012-2013 school year for the student taking 12-16 hours per semester at NCC are as follows:

	* Fixed Price Approach	* Married Apt	Off Campus	Home
	(Suite)	(Campus Apt.)	(Independent)	(Parents)
Tuition, board, Room, mandatory, & fees	\$19,500.00 (Includes week end meals)	\$20,200.00 (includes utilities and meals)	\$14,450.00 30 Hours	\$13,750.00 30 Hours
Room & Board			6,670.00	2,200.00
Books & Supplies	950.00	950.00	950.00	950.00
Transportation	1,100.00	1,100.00	1,100.00	1,100.00
Personal/misc.	2,500.00	2,500.00	2,500.00	2,500.00
Total	\$24,050.00	\$24,750.00	\$25,670.00	\$20,500.00

EXPECTED FAMILY CONTRIBUTION (EFC)

The Expected Family Contribution figure used in the equation is taken from the Student Aid Report (SAR). It is derived from the computation of a formula passed into law by Congress which takes into consideration many factors including family income and assets, family size, number in college, age of parents, and business and farm equity. Expected Family Contribution is the amount the student and parents are expected to contribute toward educational costs. It could come from assets, cash flow or loans. All students are expected to make some monetary contribution toward educational costs in addition to parental contribution. The combination is the **Expected Family Contribution**.

FINANCIAL NEED

When the Expected Family Contribution is subtracted from the cost of attendance, the resulting figure is called **Financial Need**. The maximum amount of financial aid that the student may be awarded, excluding the PLUS (Parental Loan), cannot exceed the financial need.

DEFINITION OF FULL TIME

Definition of full time is a student taking 12 plus hours a semester. Nine to eleven hours are considered $\frac{3}{4}$ time student. Eight to six hours are half time and 5 or less is considered less than half time.

ATTENDANCE POLICY

Attendance and absences are defined in the Student Handbook.

DEPENDENT OR INDEPENDENT

The definitions for dependent and independent students often cause much consternation. What the student and family desires and feels to be true may not coincide with federal student aid definitions. Since the federal aid programs are based on the idea that students and their parents have the primary responsibility of paying for their children's education, students who have access to parental support -- dependent students -- should not receive Federal funds at the expense of students who don't have that access -- independent students. Quite often, the student's desire for independence would simply shift dependence from the parent to the government.

The FAFSA guides students through a series of questions to determine whether or not a student is dependent upon the parents for support or if the student is financially independent.

- * If the student is independent, financial need will *only* be determined based upon the student's (and spouse's) income and assets.
- * If the student is dependent upon parents for support, the parents' income and assets will also be used to determine financial need.

Independent

To be considered independent, a student must meet one of the following criteria:

- * Student is 24 years of age or older.
- * Student is a veteran of the Armed Forces of the United States of America.
- * Student is an orphan or ward of the court or homeless..
- * Student provides over half of the support for a dependent other than a spouse.
- * Student is married.

Dependent

If the student does not meet any of the above criteria, he or she will be considered dependent on parents for support and parental income and assets must be considered on the need analysis.

Students with exceptional personal or financial circumstances are invited to contact the Director of Financial Aid by letter to explain the situation. On rare occasion, circumstances do exist which warrant special handling.

**U.S. DEPARTMENT OF EDUCATION
TITLE IV STUDENT AID**

Nebraska Christian College participates in the following student financial assistance programs authorized and administered under Title IV of the Higher Education Act of 1965. If further information is desired, please request a Federal Student Guide from the NCC Financial Aid Office.

FEDERAL PELL GRANT

- Grant-No Repayment
- Maximum award-\$5,550
- Required to fill out a FAFSA
- Student Aid Report (SAR) required
- Expected Family Contribution (EFC), hours enrolled and budget determine grant amt.
- Student account credited about 3 weeks into the semester. (Census date is two weeks after the first day of classes)
- Unlimited in number

FSEOG (Federal Supplemental Educational Opportunity Grant)

- Grant-No repayment
- Must be eligible for Pell Grant
- Must have lower Expected Family Contribution
- Average award \$400 (depending on FSEOG funding)
- Student account credited after census date in each semester
- Limited in number (approx. 35 available)
- Early Application helpful-June 1 priority deadline

FWS (Federal Work-Study)

- Job on campus
- Amount earned cannot exceed need
- 10-15 hours per week
- Paid semi-monthly
- Minimum wage
- Approximately 10 jobs available
- Need based

DL STAFFORD LOANS-Dependent undergraduates

- Loan-must be repaid
- Available to students showing need and available for COA.
- Separate application required
- \$3,500.00 subsidized loan and \$2,000.00 unsubsidized loan for Freshmen (0-31.5 credit hours)
- \$4,500.00 subsidized loan and \$2,000.00 unsubsidized loan for Sophomores (32.-63.5 credit hours)
- \$5,500.00 subsidized loan and \$2,000.00 unsubsidized loan for Juniors (64-95.5 credit hours) & Seniors (96-160 credit hours)
- Loan counseling required for incoming students
- Loan approved by school and processed through the Department of Education (DOE)
- Funds arrive Electronic Funds Transfer-student receives notification in their campus mailbox
- First year students must wait to receive first loan payment 30 days after classes start
- Origination fees (regulated by DOE) deducted from funds
- Repayment begins six months after eligible enrollment ceases

- No interest on Subsidized loans while in school (government pays interest for the student)
- Unsubsidized Stafford Loans available to those not showing need (government does not pay interest)
- Variable interest rate, changes July 1 of each year

DL STAFFORD LOANS-Independent undergraduates

- Loan-must be repaid
- Available to students showing need and available for COA.
- Separate application required
- \$3,500.00 subsidized loan and \$6,000.00 unsubsidized loan for Freshmen (0-31.5 credit hours)
- \$4,500.00 subsidized loan and \$6,000.00 unsubsidized loan for Sophomores (32-63.5 credit hours)
- \$5,500.00 subsidized loan and \$7,000.00 unsubsidized loan for Juniors (64-95.5 credit hours) & Seniors (96-160 credit hours)
- Loan counseling required for incoming students
- Loan approved by school and are processed through Department of Education (DOE)
- Funds arrive Electronic Funds Transfer-student receives notification in their campus mailbox
- First year students must wait to receive first loan payment 30 days after classes start
- Origination fees (regulated by DOE) deducted from funds
- Repayment begins six months after eligible enrollment ceases
- No interest on Subsidized loans while in school (government pays interest for the student)
- Unsubsidized Stafford Loans available to those not showing need (government does not pay interest)
- Variable interest rate, changes July 1 of each year

DL PLUS (Parental Loans for Under-graduate dependent Students)

- Variable interest rate, changes July 1 of each year
- Separate application required
- Loan approved by school and are processed through Department of Education (DOE)
- Loan payments arrive via Electronic Funds Transfer or check.
- Payments begin 60 days after the final (or second) disbursement-may ask for forbearance when student is enrolled.
- Credit check is made by DOE

STATE GRANTS

NOG (Nebraska Opportunity Grant)

- Grant- No repayment
- Must be a Nebraska resident
- Must be eligible for Pell Grant or EFC of 6000
- Average award-\$500 (depending on state funding)
- Student account credited each semester after census date
- Limited in number
- Early application helpful-June 1 priority deadline

NCC SCHOLARSHIPS

GENERAL ELIGIBILITY REQUIREMENTS

The institutional aid offered by Nebraska Christian College is not subject to the same rules as Title IV aid.

Scholarship Requirements

1. Be accepted for enrollment to Nebraska Christian College
2. Complete a "NCC Financial Aid Information Form" and the "Scholarship Application Form".

The following are deadline dates:

February 1-Scholarship Application are due

July 15-NCC Financial Aid Information Form

July 15-FAFSA should be completed by this date.

All students are encouraged to complete the three requirements as soon as possible. If by July 15th the student does not have the FAFSA completed, they may lose the scholarship.

To be eligible for continuation of your scholarship, the following must be met:

1. Remain in good standing as a student of NCC
2. Maintain satisfactory attendance at chapel.
3. Maintain the noted grade point average

If a student qualifies for more than one scholarship, the one of higher value will be awarded. The exception is an Endowed Scholarship which can be added to any other scholarship.

All scholarships except Endowed Scholarships are based on the student's enrollment for at least 12 NCC credit hours per semester. Scholarship dollars are credited to student accounts after 60% completion of the semester.

Scholarships are awarded on an annual basis for 8 semesters of enrollments. Scholarships are automatically renewed for the second year as long as the criteria listed are met and funds are available.

When you lose a scholarship due to the requirements not being met, you will not be awarded. You must reapply for consideration for a different scholarship.

NCC scholarships will be applied to student's accounts after 60% completion of the semester.

If a student is placed on disciplinary or chapel probation or is dismissed from school, the student loses current semester NCC scholarship aid, figured on a pro-rata basis from either the date of disciplinary probation or the date of dismissal

NCC Scholarship Opportunities

March 2012, version 3.0

Students who would enter NCC starting Spring of 2012 are eligible for the following scholarships and awards. There are three types of monies students can receive from NCC: Scholarships, Awards, and Grants. These are stackable, meaning a student can receive a scholarship, an award, *and* any of our grants. Please read the following descriptions to determine if there is a scholarship, award and/or grant you would be eligible to receive. Note: students who meet multiple criteria for scholarships will be awarded at the highest level of scholarship, but only one scholarship per student will be given. Similarly, only one award will be given per student. All students would be eligible to add the travel grant if they meet the criteria for that grant.

Please pay attention to the **deadlines**. Available monies will be awarded soon after the deadlines.

NCC Scholarships

1. Thinking Biblically – This scholarship category is for students who have demonstrated an academic and intellectual aptitude for collegiate scholarship and Biblical studies. To be eligible for this scholarship, complete the admissions application and forward an official transcript and an official ACT/SAT score (which can come via an official transcript). These scholarships do not have a deadline, but will be awarded on a “first applied, first awarded” basis until the available monies are dispersed.

- **President’s Scholarship** – Students with a 27+ ACT or SAT equivalent and has a high school GPA of 3.5 or higher will receive \$4,000 per year for up to four years (eight semesters). *Students must be in good standing and have earned a 3.3 cumulative grade point average (CPA) by the end of the 4th semester and 6th semester to maintain the scholarship.*
- **Dean’s Scholarship** – Students with a 23-26 ACT or SAT equivalent and have a high school GPA of 3.0 or higher will receive a \$2,000 stipend per year for four years (eight semesters). *Students must be in good standing and have earned a 3.0 cumulative grade point average (CPA) by the end of the 4th semester and 6th semester to maintain the scholarship.*

2. Leading Courageously – Students who have demonstrated a capacity to lead, as shown by their actions in their church, school, and community, will be considered for this award. This award is for students who have displayed the type of integrity, grit, courage, steadfastness to lead through their faith. Students can demonstrate their eligibility for this scholarship by submitting a written or video essay detailing their case for the award. Awards range from \$1,000-3,000 per year for up to four years (eight semesters). Deadline for applying for this Scholarship is March 1. *To maintain this scholarship a student must keep a 2.5 cumulative grade point average (CPA) by the end of the 4th semester and 6th semester and be in good standing with the institution.*

Examples: A student who led a prayer at the “Meet Me at the Pole” initiative for their public high school; a student who started an abstinence support group; a student who convinced their prom committee it was better to use the money to help victims of a natural disaster than on their prom decorations; a student who writes a column for a newspaper about their faith. (Formula: Student initiates change + Student is clear about

intention to serve the Lord + Student faces all kinds of pressures and fears of culture=
Leading Courageously)

3. Loving Compassionately – Students who have demonstrated a capacity to serve others in their church, school, and community will be considered for this award. This award is for students who have displayed a commitment to their fellow brothers and sisters by serving. For students to be eligible they must be nominated by at least one of their references for this award. Awards range from \$1,000-3,000 per year for up to four years (eight semesters). Deadline for applying for this Scholarship is March 1. *To maintain this scholarship a student must keep a 2.5 cumulative grade point average (CPA) by the end of the 4th semester and 6th semester and be in good standing with the institution.*

Examples: A student who volunteers/takes a mission trip yearly during spring break; a student who goes weekly to the elderly care facility to play checkers with the residents; a student who works every Sunday with the youth of the church; a student who is instrumental in the care of a sibling with Down's Syndrome; a student who fills 1,000 sand bags in order to save someone's home. (Formula: ↑Love of God = Δ Loving His People = Loving Compassionately)

4. Communicating Clearly – Students who have an aptitude for communicating can earn a scholarship through their essay, submitted with their admission application. Additional original writing materials (such as a sermon or short story or poetry) would also be accepted and considered. The primary point of consideration will be the admissions essay. Awards range from \$1,000-3,000 per year for up to four years (eight semesters). Deadline for applying for this Scholarship is March 1. *To maintain this scholarship a student must keep a 2.5 cumulative grade point average (CPA) by the end of the 4th semester and 6th semester and be in good standing with the institution.*

5. Transfer Scholarship – Students who transfer from another college or university would be eligible for a transfer scholarship of \$1,000-\$3000 per year for up to four years (eight semesters) if they have achieved a college GPA of 2.5 or higher. These scholarships do not have a deadline, but will be awarded on a “first applied, first awarded” basis until the available monies are dispersed. *To maintain this scholarship a student must keep a 2.5 cumulative grade point average (CPA) by the end of the 4th semester and 6th semester and be in good standing with the institution.*

Stackable Awards

In addition to any scholarships that may be awarded, students can receive one of these awards as part of their financial aid package if they meet the criteria.

1. Alumni Award – Students whose parents or grandparents graduated from NCC would be eligible for a \$1,000 award if the application for admission is received by December 1st of the senior year, or by March 1st if transferring from another college or university.

2. Ministerial Award – Students whose parents work full-time in ministry or para-ministry organizations would be eligible for a \$1,000 award if the application for

admission is received by December 1st of the senior year, or by March 1st if transferring from another college or university.

3. New Way Singers Award – A student who has participated as a New Way Singer while in high school is eligible for a \$1,000 award if the application for admission is received by December 1st of the senior year in high school, or by March 1st if transferring from another college or university.

Grants

1. NCC Travel Grant – Any student that completes an individual campus visit scheduled through the Office of Admissions by November 30, and submits an application for admissions by December 1st will receive an NCC Grant of \$300 added to their financial aid award.

2. NCC Need-Based Grant – A student demonstrates financial need can receive an institutional grant in addition to any given NCC scholarships or awards and/or federal/state grants. Need-based grants will be awarded based on the results of the FAFSA, any current life circumstances that necessitate further consideration, and NCC funds available. Consideration will be weighted toward the earliest applications accepted.

Previous Scholarships awarded prior to spring of 2012:

NCC scholarships will be applied to student's accounts after 60% completion of the semester.

If a student is placed on disciplinary probation or is dismissed from school, the student loses current semester NCC scholarship aid, figured on a pro-rata basis from either the date of disciplinary probation or the date of dismissal.

ENCOUNTER SCHOLARSHIP

- Awarded by the Admissions Department for incoming students.
- Maintain 3.0 GPA average for the academic year to be eligible for the same scholarship the following year.

ACADEMIC SCHOLARSHIP

- Requirements-ACT score of 25 or higher
- Amount awarded: 25-29 up to \$2500, 30+ up to \$3000
- Maintain 3.5 GPA average for the academic year to be eligible for same scholarship the following year.

LEADERSHIP SCHOLARSHIP

- Requirements-ACT score of 18 or higher, leadership qualities in high school.
- Amount awarded: \$2000 average
- Maintain 3.0 GPA average for the academic year to be eligible for same scholarship the following year.

STUDENT LIFE SCHOLARSHIP

- Requirements-Based on financial need
- Amount awarded: \$500 average

- Maintain 2.75 GPA average for the academic year to be eligible for same scholarship the following year.

INTERNATIONAL STUDENT SCHOLARSHIP

- Student relocating to the United States to attend NCC.
- Maintain 2.0 GPA average for the academic year to be eligible for the same scholarship the following year.

Spring of 2012 there will be different scholarships awarded. Handbook 2012-2013 will have updated scholarships.

ENDOWED SCHOLARSHIPS

Over the years, many friends of Nebraska Christian College have remembered our students with living and memorial scholarships. As most are in memory of loved ones, all are grouped into the category of Endowed Scholarships.

Most awards range from \$100 plus. In order to be eligible for an Endowed Scholarship, a student must:

- * Must complete a "NCC Financial Aid Information Form".
- * Have at least a 2.0 GPA fall semester prior to the Award Year and a 2.0 CGPA.
- * Have satisfactory chapel attendance for the year prior to the Award Year.
- * Show a firm commitment to the Christian faith.
- * Meet the criteria of the individual scholarship (If no one meets the criteria, all applicants will be considered).
- * First consideration is given to juniors and seniors.

Though the majority of Endowed Scholarships specify that they are awarded on the basis of need, the NCC Financial Aid Office reserves the right to define "need". Federal definitions will be used as a guide. If a student is receiving federal aid, federal rules and regulations for aid recipients must apply so that no over-awards are created.

Students may apply through the Financial Aid Office for the following special scholarships which are available to our students, but not awarded by the college.

<u>Scholarship</u>	<u>Criteria</u>
Alexander Christian Foundation Scholarship	Member of Christian Church or Church of Christ.
Vernon Norris Memorial Scholarship	Preference to students from North and South Dakota. Preference to upper-class students and Those committed to full-time ministry.
Helen B. Woodbury Memorial Scholarship	Full time students who will be a junior or senior, 3.0 GPA, first priority member of the First Church of Christ, Ladysmith, WI, second priority to students of Wisconsin, and third priority will be all other eligible students.

OTHER RESOURCES

OUTSIDE SCHOLARSHIPS

Scholarships student apply through their high school and organizations.

CHURCH SCHOLARSHIPS

A number of churches have recognized the need to help their young people attend Bible College and have established scholarship funds especially for that purpose. Check with your minister or an elder in the congregation about the possibility. You must indicate church name, address, and scholarship amount on the "NCC Financial Aid Information Form" for that is to be used as part of your required payment at registration. The church needs to provide a letter each year stating the student and amount of the scholarship to be included in the anticipated financial aid.

VETERANS BENEFITS

Veterans attending Nebraska Christian College may be eligible for education benefits. Contact your area Veterans Administration office for information and application materials. The Registrar's Office at NCC verifies enrollment and processes benefits for VA benefits.

VOCATIONAL REHABILITATION

If you qualify for rehabilitation funding, contact your home state area Department of Vocational Rehabilitation office for eligibility requirements. Students with physical disabilities, including certain visual and auditory losses, are candidates. Apply early as funds are limited.

BUREAU OF INDIAN AFFAIRS

Contact your area Bureau of Indian Affairs office to receive information on BIA benefits.

EMPLOYMENT OPPORTUNITIES

A number of opportunities are available for part-time employment in retail stores, fast food restaurants, and other businesses. Many local employers call the school when they have need because they like to have NCC students fill their employee positions.

Some employment opportunity also exists on campus. Though Federal Work-Study jobs are need-based and applied for through the Financial Aid Office, there are a few other positions available through the college food service or maintenance which do not require that a student show financial need.

GENERAL INFORMATION

REFUND POLICY

Students dropping classes will be given refunds according to the following schedule. However, if the student has received financial aid, a portion or all of the refund may have to be returned to the appropriate program fund.

<u>Tuition</u>	<u>Refund</u>
On the first day of classes	100%
In first two weeks (10% of semester)	90%
In first four weeks (25% of semester)	50%
In first eight weeks (50% of semester)	25%
After mid-term (50% of semester)	0%

NCC Scholarships

NCC scholarships will be applied to student's accounts after 60% completion of the semester.

If a student is placed on disciplinary probation or is dismissed from school, the student loses current semester NCC scholarship aid, figured on a pro-rata basis from either the date of disciplinary probation or the date of dismissal.

Room Rent

Pro rata refund according to the number of days remaining in the semester beginning the week after the student withdraws.

Fees

Fees are not refundable after the beginning of classes in any semester except for students who are forced to withdraw from school as a result of military mobilization.

RETURN OF TITLE IV (Federal) FUNDS

If you withdraw or are expelled from school on or before the 60% point in the enrollment period and have received any federal financial aid, you may be responsible for part or full repayment of the aid (programs affected are listed below). Repayment of Title IV Funds is figured according to the following formula and excludes Federal Work-Study.

A.
$$\frac{\text{Calendar Days Completed}}{\text{Countable Calendar Days in Period}} = \% \text{ of Aid Earned}$$

B.
$$\% \text{ of Aid Earned} \times \text{Title IV Funds Disbursed} = \text{Amount of Aid Earned}$$

C.
$$\text{Title IV Funds Disbursed} - \text{Amount of Aid Earned} = \text{Title IV Aid to be Returned}$$

Note: If you withdraw or are expelled from school your Financial Aid will be suspended. You will then need to meet the qualifications outlined in the "Financial Aid Reinstatement" section of this handbook to receive Federal Financial Aid.

Practical example of the above formula:

Sally has decided to withdraw from school. She has completed 56 countable days out of the semester which has a total of 124 days. Sally had received the following Title IV aid: \$1,270 Net Subsidized Loan, \$1,000 Pell Grant, and \$250 FSEOG, totaling \$2,520.

A.
$$\frac{56 \text{ (countable days completed)}}{124 \text{ (days total in period)}} = 45.2\% \text{ (% of aid earned)}$$

B. \$2,520.00 (Title IV funds disbursed)	C. \$2,520.00 (Title IV funds disbursed)
$\times 45.2\% \text{ (% of aid earned)}$	$- \$1,139.04 \text{ (amount of aid earned)}$
\$1,139.04 (amt of aid earned)	\$1,380.96 (Title IV aid to be returned)

Any amount to be refunded to the Title IV Federal programs will be allotted in this order:

1. Unsubsidized Federal Stafford Loan

2. Subsidized Federal Stafford Loan
3. Federal PLUS Loan (Parental Loan)
4. Pell Grant
5. Federal Supplemental Education Opportunity Grant (FSEOG)
6. Other Title IV programs

Only if there is any refund remaining following the return of this proportionate amount to Federal programs, and if the student does not owe the college, will he/she receive a cash refund.

SATISFACTORY ACADEMIC PROGRESS (SAP)

In order to be eligible to receive federal financial aid, students must be making satisfactory progress toward the completion of their chosen course of study. Both the quality (Qualitative) and the quantity (PACE formally Quantitative) of work are monitored.

NCC requirements for satisfactory progress as listed in the college catalog will apply.

Satisfactory Academic Progress is evaluated at the end of each semester (effective July 1, 2011)

Qualitative - Grades

Students are expected to maintain a GPA (yearly average) and CPA (cumulative average) consistent with requirements for graduation.

Hours completed	Semester GPA/CPA
1-31.5	1.7
32 +	2.0

PACE(formally Quantitative) – Credit hours completed

Attempted Credits - Students must successfully complete* at least 70% of the credits they attempt. For Example: If a full-time student attempts 13 credit hours and successfully completes only 10 credit hours, the student will have met their 70% completion standard ($13 \times .70 = 9.10$ or 10 credit hours). If a student attempts 13 hours and completes 8 hours, the student will be placed on financial aid suspension for the following academic year. **It is very important that you carefully consider decisions to drop credits once you have registered.**

*For an explanation of successful completion, see the section titled "Successful Completion of a Course".

SUCCESSFUL COMPLETION OF A COURSE

Maximum Time for Program Completion - A student may not exceed 125% of the published length of an academic program measured in credit hours and still receive financial aid. For example: If a student wanted to get a BA degree, the length of the academic program is 130 credit hours. The maximum time frame for the student to attend is 162.5 credit hours ($130 \times 1.25 = 162.5$).

Degree seeking	Program length	Maximum time allowed
AA	64	80
BA	130	162.5
BWA	145	181.25
BTH	160	200

Note: Credit hours transferred in to NCC are also included when considering maximum time for completion.

If a student has some unusual circumstances and needs additional time (more than 125%) to complete their program, they can appeal to the Financial Aid Office by following procedures listed under the “Appeal for Reinstatement of Financial Aid” section of this handbook. If the appeal is accepted, program length can be extended from 125% to 150%. **Appeals are not automatically accepted.**

To successfully complete a course taken for credit, the student must receive a letter grade of A, B, C, D, or S. Courses that receive F (Failing), WF or WP (Withdrawal), or U (Unsatisfactory) are not considered successful completions and can result in termination of Financial Aid.

If a student has taken I (Incomplete) in his/her course(s), financial aid will be extended for the next eight weeks of the following semester on a probationary status. When the student completes the course work successfully, the satisfactory grade is figured into the CGPA and is then considered completed credit hours for financial aid eligibility.

Incomplete grades that are not made up by the deadline (Outlined in the NCC Catalog), will be recorded as an F (Failure). The grade will then be figured into the CGPA to determine eligibility for federal aid, which could be terminated.

FINANCIAL AID WARNING

Satisfactory Academic Progress (SAP) will be evaluated at the end of each semester (effective July 1, 2011).

Students who fail to maintain **Qualitative** standards (CGPA) will be placed in a warning status, financial aid will continue for the next semester.

All students who fail to maintain **PACE (quantitative)** standards (70% of attempted credits successfully completed), will be placed on warning status, financial aid will continue for the next semester.

FINANCIAL AID “no longer eligible” (SUSPENDED)

If **qualitative** (GPA) standards are not met during the warning semester and satisfactory progress is not seen in the CGPA, the students will “no longer be eligible” (suspended) to receive financial aid.

Likewise, if **PACE (quantitative)** standards (70% of attempted credits) are not met; the student will “no longer be eligible” (suspended) to receive financial aid.

If your financial aid is terminated, you will no longer be able to receive funding from the following sources:

1. Subsidized and/or Unsubsidized Federal Stafford Loans

2. Federal PLUS Loan (Parental Loan)
3. Pell Grant
4. Federal Supplemental Educational Grant (FSEOG)
5. Other Title IV programs
6. State Grants

APPEAL FOR REINSTATEMENT OF FINANCIAL AID

Occasionally there are unusual circumstances which affect a student's ability to perform to the best of their abilities (For Example: serious illness or a death in the family). A student, who has not met satisfactory academic progress due to an unusual circumstance, may submit a written appeal with supporting documentation (such as a note from the doctor if there is an illness) to the NCC Financial Aid Office for reinstatement. Appeals must be submitted by the end of the first week of classes during the academic year in which financial aid is to be suspended. A decision on the appeal will be made and communicated to the student within 2 weeks of its receipt. **Appeals are not automatically accepted.**

Appeal letters **must** include:

- Why student failed to make SAP
- What has changed that will allow the student to make SAP at next evaluation
- What Academic Plan could be achieved by next semester

If the appeal is accepted an Academic Plan will be put in place. The academic office and financial aid office will design an Academic Plan for the student to follow. The student will be monitored through out the academic plan.

Students must follow and complete the plan to be making SAP.

FINANCIAL AID REINSTATEMENT

Students whose financial aid has “no longer eligible” (suspended) can be reinstated once the student has met required eligibility components.

REPEATED COURSES

If a student wishes to repeat a course to improve his/her grade. It will replace the previous grade and will be counted towards full time hours with financial aid eligibility. Repeated courses can be used to help re-establish financial aid eligibility. Financial Aid will be awarded only once for a class that is repeated.

DUAL ENROLLMENT

At the present time, Nebraska Christian College and Bellevue University have a Dual Enrollment Agreement. Credits transferred from Bellevue must be classes taken toward their degree at NCC. The transfer credits will be computed in the SAP (Satisfactory Academic Progress) in the 70% completed section. Only credits receiving a 2.00+ GPA will be transferable.

TRANSFER STUDENTS

Transfer credits will be calculated for SAP and grade level at the beginning of fall semester. Grade level will not increase after October 1 (deadline) for transfer credits reported at NCC for loan purposes.

WHAT ELSE DO I NEED TO KNOW?

1. **You must reapply for financial aid each year.** A NCC “Financial Aid Information Form” is distributed to each non-graduating student during the spring of each year. Renewal FAFSA's can be filled out online at www.fafsa.gov.
2. You must have all necessary documents on file before receiving your awards (for example: NCC Financial Aid Information Form, SAR, signed award letter, and FERPA).
3. If you take less than twelve (12) credit hours at NCC, financial aid will be adjusted for three-quarter, half-time, or less-than-half-time status.
4. You must inform the financial aid office of any change in your financial status, including the addition of any scholarships or monetary gifts from outside sources.
5. Once a FAFSA has been completed, figures may be changed due to a change in marital status of student before November 1.
6. All financial aid will be applied to student accounts. School bill must be paid in full before any money can be returned to the student.
7. Hours taken at Bellevue University which apply to an NCC degree will be billed through each school separately unless your expected aid at NCC exceeds your NCC & Bellevue costs.
8. Hours taken at Bellevue University while in an NCC program will be added to NCC hours for purposes of satisfactory academic progress. All aid except NCC scholarships is paid on total hours taken at both schools.
9. You can receive Federal financial aid at only one college. If the student is working toward an NCC degree and currently taking credit hours here, financial aid can be processed through NCC. If the student is taking only a few hours at NCC and not working on an NCC degree, financial aid must be applied for through the other school.
10. Financial aid awards are processed beginning in May. If you wish to be considered for all possible aid, completing the application process early is advised.

PAYMENT POLICY
From Financial Payment Agreement

The total student account balance is due and payable on the day of registration subject to any change based on class changes. If the total account balance cannot be paid on the day of registration, the account balance must be paid within 90 days. Nebraska Christian College will post financial aid payments to the account as they are received. It is the student's responsibility to make sure that any difference is paid in a timely manner.

A monthly service charge of 1.25%, 15%, with a minimum of \$3.00 will be added to all account balances 90 days over due.

Students may not be allowed to take finals if accounts are not paid in full.

Student accounts are available to be viewed by the student at their convenience via the Nebraska Christian College website (www.nchristian.edu). Therefore, the college will not send out monthly statements. It is the student's responsibility to provide access to their account to whomever they wish to share account information (parents/spouse).

The following types of aid will be applied as anticipated payment on the day of registration:

1. Institutional scholarship or tuition waiver if an award letter is on file.
2. Awarded Grants such as: Federal Pell Grant, FSEOG, or state grants (NOG).
3. Church or other organization scholarships (if a letter from them indicating an award is on file).
4. Federal Family Education Loan Program (student & parent loans) if application has been made And a signed award letter is on file.

Students may not graduate, re-enroll for an ensuing semester, or receive an official transcript with an outstanding student account. Additionally, at the conclusion of each semester, outstanding student accounts are transferred to a collection agency.

Course work taken outside of the traditional Fall and Spring semesters must be paid for at registration. If the appropriate funds are available, students may utilize funds from their NCC student accounts to meet their summer course obligations. Students will be required to pay the balance of the course expense if the funds are less than the total bill due.

STATEMENT OF LICENSURE AND ACCREDITATION

Nebraska Christian College is listed in the Education Directory of the Department of Education as a recognized institution of higher education. It is approved by Nebraska State Law and the State Department of Education for the granting of degrees and certificates and for training of veterans and other persons eligible for Veterans Administration benefits. Approval has also been granted by the U.S. Department of Justice, Immigration, and Naturalization Service, for the training of non-immigrant alien students.

Nebraska Christian College has been granted accredited status by the Accrediting Association for Biblical Colleges (ABHE). ABHE is recognized as national accrediting agency by the Council for Higher Education Accreditation (CHEA).

STATEMENT OF NONDISCRIMINATORY POLICY

It is the policy of Nebraska Christian College not to discriminate on the basis of race, color, national and ethnic origin, sex, age, or physical handicap in its educational programs, admissions policies, financial aid, or other school-administered programs.

CHECKLIST FOR APPLYING

I have submitted my Application for Admission to the Admissions Office, 12550 S 114th St Papillion, NE 68046.

Date mailed ___/___/___.

I have submitted my Application for Financial Aid to Nebraska Christian College to the Financial Aid Office, 12550 S 114th St, Papillion, NE 68046.

Date mailed ___/___/___.

I have completed my FAFSA for Federal Pell Grant or any need-based aid at www.fasfa.gov.

Date ___/___/___.

I have reviewed my SAR received from the Department of Education. If it was incorrect, I made the necessary changes and resubmit any changes.

Date ___/___/___.

If I received a Verification Worksheet, it has been correctly completed, the necessary tax information and other requested documentation have been attached, and all have been mailed to the NCC Financial Aid Office.

Date mailed ___/___/___.

I have received my Final Award Letter, signed and returned one copy to the NCC Financial Aid Office indicating acceptance or rejection of the proposed aid.

Date mailed ___/___/___.

If my award package allows a loan and I need to apply for one, I will need to complete the entrance counseling at www.studentloans.gov and www.studentloans.gov to complete the MPN (master promissory note).

Date submitted ___/___/___.

I have made arrangements to pay the balance of my direct college expenses due at registration (tuition, fees, room and board).

Date ___/___/___.