



FINANCIAL AID HANDBOOK 2009-2010

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 mis-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 lender of changes in your name, address, or school status if you have a 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

- . 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 2008-2010 school year for the student taking 12-16 hours per semester at NCC are as follows:

	* Fixed Price Approach (Suite)	* Married Apt (Campus Apt.)	Off Campus (Independent)	Home (Parents)
Tuition, board, Room, mandatory, & fees	\$17,200.00 (Includes week end meals)	\$17,70.00 (includes utilities and meals)	\$11,150.00 30 Hours	\$11,150.00 30 Hours
Room & Board			6,700.00	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	\$21,750.00	\$22,350.00	\$22,370.00	\$17,900.00

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. Six hours are half time and 5 or less is considered part 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-\$5,350
- 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 the 2nd Friday 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 generally to out of state students
- Student account credited early in each semester
- Limited in number (approx. 35 available)
- Early Application helpful-June 1 priority deadline

ACG (Academic Competitive Grant)

- U.S Citizen or eligible non-citizen
- More than half-time enrollment
- Federal Pell Grant Recipient
- 1st year student-freshman (\$750)
 - Completed high school after January 1, 2005
 - Completed a rigorous high school education
 - State designated program
 - 2 Advanced Placement (AP) courses with passing test score of 4 or higher
 - 2 International Baccalaureate (IB) course with passing test score of 4 or higher
 - State Scholars Initiative
 - High School Course Work
 - * 4 years of English
 - * 3 years Math (Algebra 1 and above)
 - * 3 years Science (2 of 3: biology, chemistry, Physics)
 - * 3 years Social Studies
 - * 1 year World/Foreign Language
- Second Year Student sophomore(\$1300)
 - Have a 3.0 GPA 1st year of college

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

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 \$2000.00 unsubsidized loan for Freshmen (0-32 credit hours)
- \$4,500.00 subsidized loan and \$2000.00 unsubsidized loan for Sophomores (33-64 credit hours)
- \$5,500 subsidized loan and \$2000.00 unsubsidized loan for Juniors (65-96 credit hours) & Seniors (97-129 credit hours)
- Loan counseling required for incoming students
- Loan approved by school, made through bank, credit union, or other participating lender
- Checks 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 (usually 1%) deducted from each check by lender
- 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.

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 \$6000.00 unsubsidized loan for Freshmen (0-32 credit hours)
- \$4,500.00 subsidized loan and \$6000.00 unsubsidized loan for Sophomores (33-64 credit hours)
- \$5,500 subsidized loan and \$7000.00 unsubsidized loan for Juniors (65-96 credit hours) & Seniors (97-129 credit hours)
- Loan counseling required for incoming students
- Loan approved by school, made through bank, credit union, or other participating lender
- Checks 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 (usually 1%) deducted from each check by lender
- 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.

PLUS (Parental Loans for Under-graduate dependent Students)

- Variable interest rate, changes July 1 of each year
- Separate application required
- Loan approved by school, made through bank, credit union, or other participating lender
- Loan payments arrive via Electronic Funds Transfer or check.
- Payments begin 60 days after the final (or second) disbursement
- Credit check is made by lender

STATE GRANTS

NSG (Nebraska Scholarship Grant Program)

- Grant- No repayment
- Must be a Nebraska resident
- Must be eligible for Pell Grant
- Average award-\$500
- 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. No NCC scholarships awarded until FAFSA is completed and on file at NCC
2. Be accepted for enrollment to Nebraska Christian College
3. Complete a “NCC Financial Aid Information Form” and the “Scholarship Application Form”.

The following are deadline dates:

March 15-NCC Financial Aid Information Form and Scholarship Application are due.

April 12-Scholarships will be announced. Scholarships will not be awarded until the requirements above are completed.

June 1-FAFSA must be completed by this date.

All students are encouraged to complete the three requirements as soon as possible. If by June 1st the student does not have the FAFSA completed, they will 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 a Memorial Scholarship which can be added to any other scholarship.

All scholarships except Memorial 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 the first two years of enrollment. Scholarships are automatically renewed for the second year as long as the criteria listed are met and funds are available. Students are allowed to reapply for scholarships following their second year for consideration.

NCC scholarships will not exceed total student school debt (excluding loan amounts). Priority will be given to students living on campus. All eligible students are encouraged to apply as all applications will be reviewed. All scholarships are competitively granted and are limited in number.

If you lose a scholarship due to the requirements not being met, you must reapply for consideration for a different scholarship.

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 school 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: Up to \$2000
- Maintain 3.0 GPA average for the school year to be eligible for same scholarship the following year.

STUDENT LIFE SCHOLARSHIP

- Requirements-Based on financial need
- Amount awarded: Up to \$500
- Maintain 2.75 GPA average for the school year to be eligible for same scholarship the following year.

MEMORIAL 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 Memorial Scholarships.

Most awards range from \$100 to \$200. Awards are made in the spring and all scholarships are credited for the next school year. In order to be eligible for a Memorial Scholarship, a student must:

- * Must complete a "NCC Financial Aid Information Form" and a FAFSA each year.
- * 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.
- * Carry a minimum of six NCC credits spring semester prior to the Award Year plus fall semester of the Award Year.

- * 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 Memorial 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.

Scholarship

Criteria

Alexander Christian Foundation Scholarship

Member of Christian Church or Church of Christ. Preparing for church related vocation.

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.

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 for VA benefits.

VOCATIONAL REHABILITATION

If you think you might 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 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 nor 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.
$$\frac{\text{Calendar Days Completed}}{\text{Calendar Days in Period}} = \% \text{ of Aid Earned}$$

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 days out of the semester which has a total of 124 days. Sally had received the following Title IV aid: \$1,270 Subsidized Loan, \$1,000 Pell Grant, and \$250 FSEOG, totaling \$2,520.

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

<p>B. $\begin{array}{r} \\$2,520 \text{ (Title IV funds disbursed)} \\ \times 45.2\% \text{ (% of aid earned)} \\ \hline \\$1,139.04 \text{ (amt of aid earned)} \end{array}$</p>	<p>C. $\begin{array}{r} \\$2,520.00 \text{ (Title IV funds disbursed)} \\ - \\$1,139.04 \text{ (amount of aid earned)} \\ \hline \\$1,380.96 \text{ (Title IV aid to be returned)} \end{array}$</p>
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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 (can include some state grants)

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 (Quantitative) of work is 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.

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
1-32	1.7
33 +	2.0

Quantitative – Credit hours completed

1. 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".

2. 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
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.**

SUCCESSFUL COMPLETION OF A COURSE

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 a F (Failing), W (Withdrawal), or U (Unsatisfactory) are not considered successful completions and can result in termination of Financial Aid.

If a student has taken an I (Incomplete) in his/her course(s), financial aid will be extended for the next 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.

REPEATED COURSES

If a student wishes to repeat a course to improve his/her grade, it will be figured into the CGPA like any other course. Repeated courses can be used to help re-establish financial aid eligibility.

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.

FINANCIAL AID PROBATION

Satisfactory Academic Progress (SAP) will be evaluated at the end of each semester.

Students who fail to maintain **Qualitative** standards (GPA) will be placed on probation and eligibility for aid will continue during this time. If qualitative standards are met by the next semester, the student will be taken off probation status.

Occasionally a bad semester early in one's college career will make it difficult to bring the CGPA up to the required standards in one additional semester. If a student continues to show progress by maintaining a satisfactory GPA even though the CGPA is below standard, financial aid may be granted on a probationary basis beyond the one semester.

First-academic year Freshmen who fail to maintain **quantitative** standards (70% of attempted credits successfully completed), may be placed on probation. There is no probation for upperclassmen on quantitative standards. However, the student on financial aid suspension can appeal to the Financial Aid Office by following the procedures listed under "Appeal for Reinstatement of Financial Aid" section of this Handbook. **Appeals are not automatically accepted.**

FINANCIAL AID SUSPENSION

If **qualitative** (GPA) standards are not met during the probationary semester and satisfactory progress is not seen in the GPA, the student will be placed on financial aid suspension and financial aid will be withheld.

Likewise, if **quantitative** standards (70% of attempted credits) are not met, the student will be placed on financial aid suspension and will not receive financial aid until an appeal is accepted, or until they earn back their financial aid eligibility.

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
7. ACG

APPEAL FOR REINSTATEMENT OF FINANCIAL AID

Occasionally there are unusual circumstances which effect a students 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.**

FINANCIAL AID REINSTATEMENT

Students whose financial aid has been suspended can be reinstated when one of the following criteria is met.

Successfully complete at least six (6) credit hours at NCC without the benefit of federal financial aid.

TRANSFER STUDENTS

If a transfer student comes to NCC in good standing, he or she will be considered for all possible aid and will be treated as would any incoming freshman. However, a transfer student who, due to academic performance, is on financial aid suspension at the most recently attended institution will start at NCC on financial aid probation. He or she will have only one semester to meet satisfactory progress requirements.

WHAT ELSE DO I NEED TO KNOW?

1. **You must reapply for financial aid each year.** A NCC “Financial Aid Information Form” will be distributed to each non-graduating student during the spring of each year. Renewal FAFSA's can be filled out online at www.fafsa.ed.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).
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 not be changed due to a change in marital status of student.
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

On the day of registration, you should be prepared to pay your semester charges in full. However, if this is not possible, two payment options are available: 1) Two payments (one at registration and one at mid-term), or 2) Four payments (payments at the 25th of each month, August - November and January - April). **A payment option must be declared at registration.**

The following types of aid will be applied as expected 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 (NSG).
3. Church or other organization scholarships if a letter from them indicating such 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 a 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, made a photocopy, and submitted it.

Date mailed ___/___/___.

I have reviewed my SAR received from the Department of Education. If it was incorrect, I made the necessary changes, signed it, made a photocopy, and returned the original to the NCC Financial Aid Office for electronic reprocessing.

Date mailed ___/___/___.

If I received a Verification Worksheet, it has been correctly completed, the necessary tax returns 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 have acquired an application, completed my portion and submitted it to the NCC Financial Aid Office.

Date submitted ___/___/___.

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

Date ___/___/___.