



## Financial Aid Handbook

The philosophy behind financial aid programs, and of the offices that administer them, is that no student should be denied access to higher education because of finances. With this in mind, North Central College has established the Office of Financial Aid. The team is dedicated to the administration of student financial aid in the most equitable manner to the largest number of qualified students that resources permit. In addition, the Office of Financial Aid is available to answer any questions concerning financing educational cost, as well as evaluating changes in circumstances while a student at North Central College. The Office of Financial Aid coordinates a variety of federal, state, institutional, and private programs of financial aid, each with different regulations, requirements, procedures, and forms.

### OFFICE LOCATION

The Office of Financial Aid is located on the third floor of Old Main. Please stop by or contact the office to obtain application materials, turn in forms, receive advice and assistance from the Financial Aid Staff, or schedule appointments. We can be contacted by calling 630-637-5600 or by e-mail at [finaid@noctrl.edu](mailto:finaid@noctrl.edu).

### HOW TO APPLY FOR FINANCIAL AID

The best plan in applying for financial aid is to research all aid opportunities and apply early. Eligible students should start by completing the [Free Application for Federal Student Aid \(FAFSA\)](#) each academic year. North Central College's Federal School Code is 001734. All FAFSA contributors should obtain an FSA ID before completing the application.

By completing the FAFSA, a student is considered for the following aid programs:

- Federal Pell Grant
- Federal TEACH grant
- Federal Supplemental Educational Opportunity Grant
- Federal Work-Study
- Federal Direct Student Loan (Subsidized & Unsubsidized)
- State of IL MAP Grant
- North Central Need-Based Grants

Illinois residents who are not eligible to complete the FAFSA can complete the [Alternative Application for Illinois Financial Aid](#).

## VERIFICATION

FAFSAs may be randomly selected by the federal government or institution for verification. If a student's FAFSA is selected for verification, additional information will be requested and required to be considered for financial aid. As part of the verification process, a student will receive an email to their personal or North Central email address directing them to their Self-Service account to review requirement documents. Students also can upload documents to the office through Self-Service. It is important to submit the required documents as quickly as possible. If a student has been selected for verification, only merit financial aid will be available until all documentation is received. A financial aid team member will make all necessary corrections to the FAFSA based on the documentation submitted to the office. may correct the FAFSA based on the documentation submitted to the office. Please note that any person who intentionally makes false statements or misrepresentations on a federal aid application is violating the law and is subject to a fine, imprisonment, or both under the provision of the U.S. Criminal Code.

## IMPORTANT APPLICATION DATES

A student should research all financing opportunities as early as possible to ensure no deadline is missed. A student must reapply for need-based financial aid each year by completing the FAFSA. *Note: A financial aid offer may differ annually based on the FAFSA.*

The Office of Financial Aid recommends completing the FAFSA during the first month of availability if a student is interested in need-based assistance or loans. Students should still complete the FAFSA after October if they have not already done so. *Note: Endowed scholarship applications are also available beginning in October and should be completed by their individual deadlines.*

## FINANCIAL AID OFFERS

Award packaging is how the Office of Financial Aid selects the sources and amounts of financial aid offered to a student. The type of financial aid offered depends on the student's financial need, academic level, living arrangement, and financial aid history. New students must be admitted to North Central before receiving a financial aid offer.

North Central College's policy is to award as much gift assistance as possible, restricted by the limits (annual and cumulative) of each program and by available funding. The remainder of a student's need is then met by loan(s), work, or both, depending on the amount of remaining need and the limits (annual and cumulative) determined by each program. Late additions to aid packages may require reconsideration for need-based assistance, and additional non-need-based aid adjustments will begin in a subsequent semester if aid has already been disbursed for the current semester.

**North Central College *cannot* guarantee that all of your financial need will be met.**

### **Will the amount of my financial assistance remain the same from year to year?**

Provided no outside scholarship(s) that require a reduction, a student's merit scholarship will remain the same as long as the student maintains Satisfactory Academic Progress. Renewals of talent scholarships (e.g., Music, Art, etc.) depend upon participation and departmental funding. Need-based assistance (e.g., NCC Grant, Supplemental Grant, Pell Grant, ISAC Monetary Award) depends on federal and state funding and the FAFSA results each year.

A student can expect the same level of funding if: 1) the federal and state funding and eligibility criteria do not change and; 2) the Student Aid Index (SAI) remains the same; and 3) the living arrangement is the same.

Some of the most common causes for a change in SAI are:

- Parent income and/or assets increased or decreased from prior year
- Student income and/or assets increased or decreased from prior year
- Size of family has changed from the prior year

### **FINANCIAL AID NOTIFICATION**

The Office of Financial Aid will send a financial aid offer notification when the offer is available. **New students** will receive a paper notification in the mail, and **continuing students** will receive an email to their North Central email account that directs them to Self-Service to view their financial aid offers.

As part of an aid offer, a student may see some form of financial aid identified as "estimated." In some cases, when awarding, the federal or state governments have not finalized their allocation for one of their programs. If we are able to determine eligibility but can't confirm if the funding will be received, we will list that offer as "estimated." Estimated aid is not guaranteed. An example of an "estimated" award is the State of IL MAP Grant.

### **TYPE OF AID**

#### ***Need-based Grant Assistance***

Need-based grants, which do not have to be repaid, are applied for by filing the *Free Application for Federal Student Aid (FAFSA)*. Most students who completed a FAFSA for the prior academic year will receive a *Renewal Reminder* from the federal government. If North Central College is listed on the FAFSA application, the Office of Financial Aid will automatically receive the results electronically. ***Students must reapply each year for financial assistance.***

#### ***Federal Supplemental Educational Opportunity Grant (SEOG)***

Federal need-based grants are offered to students with financial need who have not obtained an undergraduate degree. The annual amount of SEOG cannot exceed \$4,000. The amount of SEOG offered is dictated by the student's need, funds available, and the limit set by NCC. Priority consideration for SEOG funds is given to students enrolled at least half-time (6 credit hours) in an undergraduate degree program and receiving a Federal Pell Grant. The amount of this grant may change from year to year.

### ***North Central College Grants***

Need-based grants are available to students with financial need who have not obtained an undergraduate degree. Grants are offered to students based on financial need, and must be applied for each year through the FAFSA. Students must be enrolled in an undergraduate degree program at least half-time (6 credit hours). Grants can be offered for a maximum of four academic years. *Note: A North Central Grant will not be offered to dependent students choosing to live in off-campus apartments/houses.*

### ***Federal Pell Grants***

Federal Pell Grants are offered to students with the highest financial need who have not obtained an undergraduate degree. The amount of the grant is based on the student's financial need. A student must be enrolled in their first undergraduate degree program and meet satisfactory academic progress. The amount of this grant is subject to change each year.

### ***Federal TEACH Grants***

This program provides grants of up to \$4,000 per year to education students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. If a student decides not to pursue teaching, the grant is converted to an Unsubsidized Direct loan. *Note: An additional application is required.*

### ***State of IL Monetary Award Program (MAP) Grants***

MAP Grants are for Illinois residents who demonstrate financial need and may be applied to tuition only. Students must be enrolled in an undergraduate degree program for at least three credit hours per semester. The state determines annual grant amounts. According to the state guidelines for the MAP Grant, students must be enrolled in at least 15 credit hours each semester to receive full disbursement. You must file the FAFSA application each year to apply for the MAP Grant.

**PRIORITY DATES:** Students who apply for a MAP Grant must do so early. The state of Illinois typically anticipates running out of funds and suspending MAP Grants at the deadline of their choosing. Based on available funds, the state will consider applications received after the priority date for awards. **The priority deadline is determined by the state.**

### ***MERIT SCHOLARSHIPS***

Merit scholarships are not based on need. The application for admission is used as a basis to offer these funds unless otherwise noted on the scholarship guidelines received at the time of admission to the College. Students must follow the guidelines of the scholarship to renew for subsequent years. Visit the North Central College website for a list of scholarships available through the admission process. Merit scholarship amounts remain the same from year to year.

### ***INSTITUTIONAL AID***

If a student maintains satisfactory academic progress, undergraduate institutional aid (including merit scholarships, need-based institutional grants, and other institutional awards) is available for eight (fall and spring only) semesters for first-year or six (fall and spring only) semesters for transfers. An undergraduate student who has utilized all eligible semesters of North Central institutional aid may submit an appeal form to be considered for additional terms of eligibility. Graduate students must also maintain satisfactory academic progress to renew awards.

## **ENDOWED AND OTHER INSTITUTIONAL SCHOLARSHIPS**

Endowment funds enable North Central College to provide scholarships for qualified students. Information on the eligibility requirements and application process is included within the description of the scholarship. These funds are considered to be financial aid and will be considered part of a financial aid offer. Please visit <https://northcentralcollege.academicworks.com/> to see the many scholarship opportunities.

## **DIRECT LOANS**

### **Federal Student Loan Program**

Federal Direct Loans are available through the U.S. Department of Education Federal Loan Program. To be considered for this loan program, the student must complete the Free Application for Federal Student Aid (FAFSA). Federal Direct Loans are either Subsidized or Unsubsidized.

A **Subsidized** loan is offered based on financial need. While enrolled in school at least half-time (6 credits as an undergraduate/ 3 credits as a graduate), during an authorized grace period, and during any authorized periods of deferment, a student is not required to make payments on these loans, and the government covers interest.

An **Unsubsidized** loan is not based on financial need. Students are responsible for all interest from the time the loan is disbursed until it is paid in full. Students can pay the interest on the loan while in school or let interest accrue and capitalize on the loan principal balance.

A listing of interest rates and origination fees can be found at <https://studentaid.ed.gov/>. *Note: An origination fee is deducted from all loans at the time of disbursement.*

The maximum federal loan amounts per academic year for direct loans are \$5,500 for first-year students, \$6,500 for sophomores, \$7,500 for juniors and seniors, and \$20,500 for graduate students. Additionally, the lifetime aggregate limit for dependent undergraduates is \$31,000; for independent undergraduates, it is \$57,500; and for graduate students, it is \$138,500 (including undergraduate borrowing).

### **Federal Direct PLUS Loan Program**

The Direct PLUS Loan program is for parents of dependent undergraduate students and graduate students. The maximum amount a borrower can request is based on the student's cost of attendance and all other financial aid. The PLUS Loan is limited to borrowers who do not have an adverse credit history. Repayment begins at 60 days after the final disbursement unless otherwise noted on the application. Applications and the current fixed interest rate and origination fee are available at <https://studentloans.gov>.

### **Mandatory Loan Counseling**

Entrance: All schools are required by federal regulations to provide "entrance counseling" to first-time Federal DIRECT

Loan borrowers. This counseling is designed to provide the student with information about the loan program and the rights and responsibilities as a borrower. This counseling must be completed before the disbursement of any loan funds.

Exit: Students who receive a Federal Direct Loan must complete an “exit counseling session” to inform and prepare for the repayment process when they graduate, separate from the College, or drop below half-time. Federal law requires the completion of this exit interview. Both counseling are found at <https://studentloans.gov>.

### ***VETERANS ASSISTANCE***

Veterans are entitled to use their Chapter benefits in accordance with the rules of the Veterans Administration while attending North Central College. Applicants are required to complete and submit appropriate documents to establish their eligibility. For further information, contact the Registrar’s Office at 630-637-5252.

### ***CHILDREN OF FALLEN HEROES***

If a student believes they qualify for this federal program, please contact the Office of Financial Aid. A Pell-eligible student whose parent or guardian died in the line of duty while performing as a public safety officer is eligible to receive a maximum Pell Grant for the award year for which the determination of eligibility is made. To qualify for this scholarship, a student must be Pell-eligible and be less than 24 years of age or enrolled at an institution of higher education at the time of his or her parent’s or guardian’s death. In subsequent award years, the student continues to be eligible for the scholarship as long as the student has a Pell-eligible EFC and continues to be an eligible student.

### ***EMPLOYMENT OPPORTUNITIES***

#### ***Federal Work-Study Program (FWS)***

Eligible students may earn wages through on-campus employment utilizing the Federal Work-Study Program. Students must file the FAFSA and complete the financial aid process to be considered for the program. A student must have financial need to qualify for FWS. The hourly pay rate is set at the state’s current minimum wage. Students may view the “Work Here” section of the North Central website for a current listing of available jobs on campus. Federal Work-Study offers do not guarantee employment. A student is responsible for securing employment.

#### ***Institutional Employment***

Employment on campus is available to all students who apply for and secure a position. Financial need is not a requirement. The hourly pay rate is set at the state’s current minimum wage.

### ***EXTERNAL AID RESOURCES***

Many external agencies and organizations provide financial assistance to students. Each has different requirements, application forms, award amounts, and eligibility criteria.

### ***STATE FINANCIAL ASSISTANCE AGENCIES***

Many state agencies offer grants and loan programs to their residents. Note that most states require students to attend an institution in that state to receive funding.

## **GENERAL REQUIREMENTS**

A student is eligible for federal and state financial aid if:

- A citizen or eligible non-citizen of the United States.
- Have demonstrated financial need if required by program guidelines.
- Making satisfactory progress. See below for an explanation of satisfactory progress.
- Pursuing a course of study that leads to a degree.
- Not in default on a Federal Perkins Loan, Federal DIRECT Loan (Guaranteed Student Loan), Federally Insured Student Loan (FISL), Federal Supplemental Loan for Students (SLS) or Federal Parent Loan for Undergraduate Students (PLUS), Auxiliary Loan to Assist Students (ALAS), Illinois Opportunity Loan (IOL), Federal Consolidation Loan or Income Contingent Loan.
- Do not owe a repayment on a Federal Supplemental Educational Opportunity Grant (SEOG), Federal Pell Grant, State Student Incentive Grant (SSIG), or Illinois Student Assistance Commission Monetary Award Program Grant (MAP Grant).
- Have a high school diploma or G.E.D.
- Have been accepted for admission or readmission to North Central College. The Office of Financial Aid begins to review your financial aid application forms after you have been admitted.
- Enrolled as at least a half-time student (6 credit hours undergraduate/3 credit hours graduate). Some programs require full-time enrollment as part of their eligibility criteria.

## **AWARD REVISIONS**

After a student receives their financial aid offer, a student may experience one of the following revisions:

### ***Change in estimated outside aid***

If a student receives an estimated award, predetermined by the Office of Financial Aid, that does not become official, the student can appeal for additional assistance using our Student Request for Additional Assistance Form on our website. Note: A request cannot be guaranteed.

### ***Revisions based on changes in your financial circumstances:***

If a student or their FAFSA family experiences a change after completing the FAFSA, a student may appeal their aid offer. To do so, a student should complete our Special Circumstances Form or Unusual Circumstance Form on our website. Note: Students receiving the maximum allowable amount in all programs for which they qualify may not receive an increase in their offer.

### ***Revisions Made by the Office of Financial Aid***

North Central College reserves the right to revise your financial aid offer without prior notice. Reasons for revisions include, but are not limited to:

- Outside aid received is higher than originally estimated.
- Outside resources were not originally taken into account.
- Factors making a student ineligible for the aid offered.
- Change in enrollment status.
- Declining an aid resource.
- Failure to respond to requests for information.
- Change in housing.
- Changes requested by the student.

When a decrease in the North Central College portion of a student's aid offer is required, the Office of Financial Aid will attempt to reduce the loan or employment offer before considering a reduction to grant funding.



## APPEAL PROCEDURE

If a student is dissatisfied with a decision made by a financial aid team member, the student has a right to appeal. To do so, the student must:

1. Submit a *written* request including all pertinent documentation
2. Make an appointment with the director to review the case
3. During the appointment, the director will gather all necessary information to either confirm a previous decision or resolve the request. If the request cannot be resolved to the student's satisfaction, the request will be reviewed by the Vice President of Enrollment Management and Marketing.

**IMPORTANT NOTICE:** Many decisions made by the financial aid staff result from federal and state laws or regulations of College statutes. Therefore, these decisions are not eligible for review since no discretionary authority exists. If this proves to be the case, you will be notified by the Office of Financial Aid.

## **WHAT WILL IT COST TO ATTEND NORTH CENTRAL COLLEGE?**

One number doesn't tell the whole story when considering the financial cost of attending college. Cost of Attendance (CoA) provides a more complete picture of total direct and indirect costs of one academic year at North Central College. Direct costs are expenses included on your semester bill, such as tuition, fees, housing, and food. Indirect costs are expenses that won't appear on your bill but should be considered. Examples of indirect costs include books, classroom supplies, traveling, and personal expenses. CoA is only an estimated number and will change based on your lifestyle and living arrangements. Please visit our website for the undergraduate and graduate cost of attendance.

### ***Tuition and Fees***

Tuition and fees are set in late Winter or early Spring. Undergraduate students are charged a set amount for 12-18 hours of enrollment. Students enrolled in less than 12 hours are charged by credit hour. A separate per-credit-hour rate is determined for the summer term. Graduate students are charged per credit hour.

For a list of charges, please visit: [undergraduate tuition](#) or [graduate tuition](#)

### ***Books and Supplies***

The office completes an annual survey to determine students' average cost for books and supplies. Specific majors or graduate programs may require more expensive books and supplies.

### ***Housing and Food***

The office completes an annual survey to determine students' average cost for food and housing based on living on campus, living with family, and living off-campus without family. For more information on residence hall policies and/or contract rules, please contact the Office of Residence Life at 630-637-5858.

### ***Personal***

The office completes an annual survey to determine students' average cost for personal expenses based on their living arrangements.

### ***Transportation***

The office completes an annual survey to determine students' average cost for travel expenses based on their living arrangements.

### ***Student loan fees***

The office averages the total federal loan fees for each academic level and includes that as part of the student's cost of attendance.

## **WHAT DO I NEED TO KNOW?**

### ***HOW IS FINANCIAL AID DISTRIBUTED?***

A student is provided a Billing Statement (detailing tuition, fees, housing, and food) from the Office of Student Accounts each semester. This statement, along with a student's financial aid, can be viewed in Self-Service. All financial aid accepted before the date the statement was produced will appear on the statement as long as requirements (such as enrollment or loans requirements) are met. Friendly reminder: Half of the financial aid offered for the academic year, except Federal Work-Study, will appear as *Pending Financial Aid* for fall and spring *semesters on the Billing Statement*. Any financial aid for the summer semester will appear as Pending Financial Aid for the summer semester on the statement. Outside scholarships will not be credited until the funds have been received.

Please note that the Office of Financial Aid will not release any financial aid (including Federal Direct Loans) until after the 100% tuition refund period has ended.

### ***CREDIT HOUR REQUIREMENTS***

1. Unless otherwise noted on the financial aid package, most undergraduate financial aid offers are based on full-time enrollment for the entire academic year (12 credit hours minimum each semester). Note: A financial aid offer based upon full-time enrollment must be revised or canceled if a student enrolls in less than the minimum 12 credit hours. Making an appointment with a financial aid team member BEFORE dropping below full-time is encouraged.
2. All graduate financial aid is a percentage of each semester's total tuition.
3. Veterans Benefits vary with the number of credit hours carried by the veteran; a reduction in a student's course load during the semester may result in a decrease in benefits for that semester.
4. Full payment of the IL MAP Grant is based on 15 credit hours each semester carried through the refund period. Students enrolled for fewer than 15 credit hours will receive a pro-rated portion of the full semester award.

## **STANDARDS OF SATISFACTORY ACADEMIC PROGRESS**

### *Undergraduate student and Second Degrees*

The United States Department of Education requires institutions of higher education to establish minimum standards of "satisfactory academic progress" for students receiving federally funded financial aid. These standards have been established to encourage students to complete courses for which financial aid is received and to progress satisfactorily toward a degree. North Central College also applies these same standards of academic progress to the recipients of the Monetary Award Program (MAP) from the Illinois Student Assistance Commission (ISAC) and to the recipients of scholarships, grants, and loans awarded or administered by the Office of Financial Aid at North Central College.

### **TYPES OF AID COVERED**

Federal Pell Grant	Other Federal/State Grants and Scholarships
Federal SEOG	Federal Direct Loans
Federal Work Study	Legacy Loan
North Central Aid	Tuition Exchange Programs
State of IL MAP Grant	

### **WHO MUST MEET THESE CRITERIA?**

- Students currently receiving financial assistance under the programs listed above who are classified as degree-seeking undergraduates (including full-time, part-time, second degree, and teacher certification students).
- Students who have not applied for financial assistance, but who have attended North Central College and transfer students seeking financial assistance will be expected to meet the minimum cumulative grade point average prior to receipt of financial assistance.

### **POLICY**

A student is considered to be making satisfactory academic progress if he or she:

- Completes with passing grades at least 67% of the credit hours financial aid was based upon;  
AND
- Maintains a minimum cumulative grade point average of:
  - FRESHMEN - 1.8 cumulative grade point average (less than 28 credit hours completed)
  - ALL OTHER UNDERGRADUATES - 2.0 cumulative grade point average (28 or more credit hours completed);AND
  - Attempted courses has not exceeded more than 150% of the length of the program (includes courses taken while not receiving federal aid.)

## **POLICY NOTES**

- These standards will be measured at the end of each academic semester.
- Some awards require a higher grade point average for yearly renewal.
- For students who transfer hours to North Central, only the credit hours that count toward the current degree program at North Central are included in this monitoring process. All accepted transfer courses will be used in calculating your completion percentage and the 150% total attempted credits outlined above.
- If a student would like to change his or her major/degree program, and s/he has reached the 150% attempted credit hour threshold, the student may provide a letter of appeal in writing to the Office of Financial Aid explaining the change in major/degree program. The Office of Financial Aid will make a determination of whether or not the student's federal aid eligibility can be extended.
- If a student is not meeting satisfactory academic progress, he/she will be mailed/emailed a letter explaining the failure to meet the required standards.

## **DEFINITIONS**

*COMPLETION OF COURSES* is defined as receiving one of the following grades: A, B, C, D, or P. Credit hours with F grades, withdrawals, or work in progress courses (incompletes) are considered attempted hours but are not considered completed. Although you may not receive credit for some of these courses, they may have been used to determine your financial aid eligibility. Therefore, they must be included in "attempted credits." Courses dropped during the 100% refund period are not included in a student's attempted credits.

*COMPLETION RATE:* The 67% completion rate is measured by taking the total cumulative attempted hours divided by the total cumulative completed hours. The 150% maximum timeframe is determined by taking the scheduled length of the student's program and multiplying it by 150%. For the typical program at NCC it would be 192 attempted credit hours (128 credit hours x 150%.) Credit completion percentage and 150% maximum timeframe will be measured at the end of each semester.

*MINIMUM CUMULATIVE GRADE POINT AVERAGE:* requirements will be measured at the end of each semester. The grade point requirements are listed under the "POLICY" section.

*CLASS REPEATS* are for the purpose of this policy, any class that can be repeated for a change of grade will count toward completion percentage. However, a failure in a repeated course may affect your ability to maintain satisfactory academic progress. Refer to the sections entitled "COMPLETION OF COURSES" and the "POLICY" for minimum cumulative grade point average.

*INCOMPLETE GRADES:* It is the student's responsibility to notify the Office of Financial Aid when incompletes have been satisfactorily completed. An incomplete is considered an "F" for SAP purposes.

Once an incomplete is converted to one of the letter grades, the financial aid SAP status can be reevaluated upon student request.

*DEVELOPMENTAL COURSEWORK:* Developmental course work will count toward satisfactory academic progress if completed satisfactorily. These courses will be included as attempted credit for determining completion percentage and the 150% maximum timeframe, but will not be part of the student's GPA.

*DISMISSAL:* If a student is dismissed from North Central College for any reason, he/she is not eligible for further financial assistance. If the student should be readmitted, he/she must be re-evaluated for financial aid.

### **FAILURE TO MEET SATISFACTORY ACADEMIC PROGRESS**

*FINANCIAL AID WARNING:* The first semester a student fails to meet the minimum grade point requirements, he/she will be placed on Financial Aid Warning for the succeeding semester. A student in this category is eligible to receive financial aid for the upcoming semester.

*FINANCIAL AID CANCELLATION:* Cancellation occurs if a student fails to maintain the minimum cumulative grade point after their semester of "Warning." Cancellation also occurs if the student is not maintaining the proper completion rate or has exceeded the 150% of the length of their program. The student is ineligible for financial aid while they are in a "cancellation" status. See "APPEAL PROCEDURE" below.

*FINANCIAL AID PROBATION:* As you will see in the "APPEAL PROCEDURE" below, a student can appeal a cancellation. If an appeal is granted, the student will be placed on probation. The student will receive a letter outlining the terms of their probation. Probationary terms depend on the type of SAP requirement the student is not meeting.

### **REGAINING ELIGIBILITY FOR FINANCIAL ASSISTANCE**

*REINSTATEMENT:* If a student is denied aid because the required number of courses was not completed for the period that aid was received, the student must complete the necessary course work at his/her own expense before being considered for future aid, unless an appeal is granted. See "APPEAL PROCEDURE." A student denied aid because he/she did not meet the minimum cumulative grade point average must bring his/her average to the minimum standard to regain eligibility. Course work needed to complete this requirement will be undertaken at the student's own expense, unless an appeal is granted. See "APPEAL PROCEDURE."

*SUMMER SCHOOL:* If a student is denied aid at the end of an academic year, he/she may enroll in summer school (either at North Central College or another college) to regain eligibility for assistance. NOTE: Before enrolling in summer school elsewhere, check with the Registrar's Office at North Central College for approval.

## **APPEAL PROCEDURE**

The Office of Financial Aid acknowledges there are certain uncontrollable circumstances that may have influenced the student's ability to maintain satisfactory academic progress (death of a relative, an injury or illness of the student or family member, or other special circumstance). If the student has been placed on SAP cancellation, the student may submit a SAP Appeal form. This appeal form can be found on our [website](#). If the appeal is approved, the student will be placed on probation and receive a letter from the Office of Financial Aid with specific requirements that must be met in order to maintain financial aid eligibility. While on probation, a student's progress will be monitored each semester. If the appeal is denied, the student will not be eligible for any type of financial aid listed above until the student takes the necessary steps needed to meet the requirements outlined in the "POLICY" section of this document.

# **STANDARDS OF SATISFACTORY ACADEMIC PROGRESS**

## *GRADUATE and DOCTORAL STUDENTS*

The United States Department of Education requires institutions of higher education to establish minimum standards of "satisfactory academic progress" for students receiving federally funded financial aid. These standards have been established to encourage students to complete courses for which financial aid is received and to progress satisfactorily toward degree completion. For the purpose of maintaining a consistent policy, the same standards apply to students who receive any financial aid awarded/administered by the Office of Financial Aid.

### **TYPES OF AID COVERED**

North Central Aid  
Federal Work Study  
Federal Direct Loans

### **WHO MUST MEET THESE CRITERIA?**

- Students currently receiving financial assistance under the programs listed above who are classified as degree-seeking graduates and doctoral students (including full-time and part-time students).
- Students who have not applied for financial assistance, but who have attended North Central College and transfer students seeking financial assistance will be expected to meet the minimum cumulative grade point average prior to receipt of financial assistance.

### **POLICY**

A student is considered to be making satisfactory academic progress if he or she:

- Completes with passing grades at least 67% of the attempted credit hours financial aid was based upon.  
AND
- Maintains a minimum cumulative grade point average of 3.0 (Note: This requirement does not apply to doctoral students. See "POLICY NOTES" below)  
AND
- Attempted courses have not exceeded more than 150% of the length of the program in credit hours (includes courses taken while not receiving federal aid.)

### **POLICY NOTES**

- These standards will be measured at the end of each academic year.
- Some awards require a higher-grade point average for yearly renewal.
- For students who transfer hours to North Central, only the credit hours that count toward the current degree program at North Central are included in this monitoring process. All accepted transfer courses will be used in calculating your completion percentage and the 150% total attempted credits.
- If a student would like to change his or her major/degree program, and s/he has reached the 150% attempted credit hour threshold, the student may provide a letter of appeal in writing to the Office of



Financial Aid explaining the change in major/degree program. The Office of Financial Aid will make a determination of whether or not the student's federal aid eligibility can be extended.

- If a student is not meeting satisfactory academic progress, he/she will be mailed/emailed a letter explaining the failure to meet the required standards.
- As all grades for doctoral students are exclusively Pass/No Pass (P/NP) grades, GPA is not considered a component of satisfactory academic progress for a doctoral student. Only a completion percentage and a maximum time frame of 150% are considered for satisfactory academic progress. This only applies to students enrolled in a doctoral program.

## **DEFINITIONS**

*COMPLETION OF COURSES* is defined as receiving one of the following grades: A, B, C, D, or P. Credit hours with F grades, withdrawals, non-credit courses, audits, or work in progress courses (incompletes) are considered attempted hours but are not considered completed. Although you may not receive credit for some of these courses, they may have been used to determine your financial aid eligibility. Therefore, they must be included in "attempted credits." Courses dropped during the 100% refund period are not included in a student's attempted credits.

*COMPLETION RATE:* The 67% completion rate is measured by taking the total cumulative attempted hours divided by the total cumulative completed hours. The 150% maximum timeframe is determined by taking the scheduled length of the student's program and multiplying it by 150%. For example, a 36-credit hour program at NCC it would be 54 attempted credit hours (36 credit hours x 150%.) Credit completion percentage and 150% maximum timeframe will be measured at the end of each semester.

*MINIMUM CUMULATIVE GRADE POINT* requirements will be measured at the end of each academic year. The grade point requirements are listed under the "POLICY" section.

*PASS/NO PASS (P/NP) GRADES:* Pass/No Pass (P/NP) grades will be counted as attempted credits but will not be counted towards the semester GPA or the cumulative GPA.

*CLASS REPEATS* are for the purpose of this policy, any class that can be repeated for a change of grade will count toward completion percentage and enrollment status. However, a failure in a repeated course may affect your ability to maintain satisfactory academic progress. Refer to the sections entitled "COMPLETION OF COURSES" and the "POLICY" for minimum cumulative grade point average.

*INCOMPLETE GRADES:* It is the student's responsibility to notify the Office of Financial Aid when incompletes have been satisfactorily completed. An incomplete is considered an "F" for SAP purposes. Once an incomplete is converted to one of the letter grades, the financial aid SAP status can be reevaluated upon student request.

*COURSE WITHDRAWALS (W) GRADES:* Course withdrawals (W) after the add/ drop period are not included in the GPA calculation, but are counted as attempted but not earned coursework

*DISMISSAL:* If a student is dismissed from North Central College for any reason, he/she is not eligible for further financial assistance. If the student should be readmitted, he/she must be re-evaluated for financial aid.

## **FAILURE TO MEET SATISFACTORY ACADEMIC PROGRESS**

*FINANCIAL AID CANCELLATION:* Cancellation occurs if the student is not meeting the required cumulative grade point average, not maintaining the proper completion rate, or has exceeded the 150% of the length of their program. The student is ineligible for financial aid while they are in a “cancellation” status. See “APPEAL PROCEDURE” below.

*FINANCIAL AID PROBATION:* As you will see in the "APPEAL PROCEDURE" below, a student has the ability to appeal a cancellation. If an appeal is granted, he/she will be placed on probation. The student will receive a letter outlining the terms of their probation.

Probationary terms are dependent on the type of SAP requirement the student is not meeting. In general, students must have a cumulative GPA above 3.0 each academic year they are on probation and if completion percentage is also an issue, the student will be expected to complete 100% of the courses they are enrolled in (for each semester they are on probation). As long as he/she follows the terms of the probation letter, he/she will be eligible to receive financial aid for the upcoming term(s). If the student does not meet the terms of their probation letter, he/she will be placed back on financial aid cancellation and may be ineligible to receive additional financial aid. Students are limited to two appeals for the same reason.

## **REGAINING ELIGIBILITY FOR FINANCIAL ASSISTANCE**

*REINSTATEMENT:* If a student is denied aid because the required number of courses was not completed for the period that aid was received, the student must complete the necessary course work at his/her own expense before being considered for future aid, unless an appeal is granted. See “APPEAL PROCEDURE.” A student denied aid because he/she did not meet the minimum cumulative grade point average must bring his/her average to the minimum standard to regain eligibility. Course work needed to complete this requirement will be undertaken at the student's own expense unless an appeal is granted. See “APPEAL PROCEDURE.”

*SUMMER SCHOOL:* If a student is denied aid at the end of an academic year, he/she may enroll in summer school (either at North Central College or another college) to regain eligibility for assistance. NOTE: Before enrolling in summer school elsewhere, check with the Office of the Registrar at North Central College for approval.

*APPEAL PROCEDURE:* The Office of Financial Aid acknowledges there are certain uncontrollable circumstances that may have influenced the student's ability to maintain satisfactory academic progress (death of a relative, an injury or illness of the student or family member, or other special circumstance). If the student has been placed on SAP cancellation, the student may submit a SAP Appeal form. This appeal form can be found on our [website](#). If the appeal is approved, the student will be placed on probation, and receive a letter from the Office of Financial Aid with specific requirements that must be met in order to maintain financial aid eligibility. While on probation, a student's progress will be monitored each semester. If the appeal is denied, the student will not be eligible for any type of financial aid listed above until the student takes the necessary steps needed to meet the requirements outlined in the “POLICY” section of this document.

## **Withdrawal and Return of Title IV Funds Policy**

Federal regulations require that North Central College have a written policy for the refund and repayment of Federal Aid (Supplemental Educational Opportunity Grant, TEACH Grant, Pell Grant, Iraq & Afghanistan Grant, Federal Direct Loans, Federal Graduate PLUS, and Federal Parent PLUS) received by students who withdraw during a semester for which payment has been received. This policy is effective only for those students who completely terminate their registration (i.e. cancels registration, withdraws or is dismissed) or class attendance before completing 60% of the enrollment period. For purposes of this policy, a refund refers to the difference between monies originally paid for institutional charges by financial aid and/or cash payments and the amount retained by the institution after withdrawal. A repayment can occur when cash has been disbursed to a student from financial aid funds in excess of institutional charges. If the student receives federal financial assistance and withdraws or ceases attendance in academic activities prior to completing 60% of the academic semester, a portion of these funds must be returned to the programs.

The calculation is based on the period of enrollment completed. As a credit hour institution, that percentage is computed by dividing the total number of calendar days in the semester into the number of calendar days completed, as of the date of the student withdrawal. The percentage of federal assistance to which the student is entitled (has "earned") is equal to this percentage of the semester completed, up to 60%. If the withdrawal occurs after 60% of the semester is completed, the student is considered to have "earned" all the federal aid disbursed. If a student has withdrawn, the institution will determine any possible returns within 30 days from the date it learns of the student withdrawal. A letter will be either mailed to the student or sent through electronic means and will indicate the amount of funds being returned and an overview of the process

In certain situations, a student may be eligible for a post-withdrawal disbursement for federal aid that could have been disbursed, but was not disbursed before the withdrawal occurred. If the student is eligible for a post-withdrawal disbursement, the institution will contact the student in writing giving the student 14 days to approve post-withdrawal disbursements.

If funds must be returned, they are returned in the following order, as directed on the R2T4 calculation worksheet:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Federal Direct Graduate PLUS Loan
- Federal Direct Parent PLUS Loan
- Federal Pell Grant
- Federal SEOG
- Federal TEACH Grant
- Iraq & Afghanistan Service Grant

Notification: If a student withdraws completely from all coursework in a semester, a review must be completed.

Our office is notified of withdrawals in one of the following ways:

1. Student officially withdraws with the office of academic affairs and a withdrawal notification is sent by academic affairs to our office.
2. Student unofficially withdraws by dropping all of their courses in the Merlin student portal and we run an Informer report, "Cleanup-Withdrawn with Aid" report which shows the date the student dropped all courses. This can also be confirmed with screen XSTSC in Colleague.
3. At the end of each semester, our office reviews students for Satisfactory Academic Progress. Through this process, we are able to determine any student who attempted coursework but did not receive any credit. We confirm, with the Registrar's office, the last data of attendance for the student in each course, according to faculty records, which is the date used as the WD date. If no date can be determined by the Office of the Registrar, last date of attendance for Return of Title IV purposes will be the 50% point of the term.

If the student has received any form of federal aid for the semester they withdrew from, a Return of Title IV calculation must be performed on the Common Origination and Disbursement website.

The R2T4 calculator will request the following items:

- Date form completed: today's date
- Date school determined that student withdrew – the date that our office received notification
- Date of withdrawal: Actual date that the last course was dropped by registrar's office
- Institutional Charges incurred by student (use original tuition charges and actual room and board charges)
- Amounts of federal grant disbursed/could have disbursed
- Amounts of federal loan that disbursed/could have disbursed (make sure to use net amount after fees)

The calculator will determine what percentage of the semester was completed as well as if/how much federal money the school needs to return.

Amounts are then adjusted/transmitted in AIDE. Make sure to properly calculate the gross amount based on origination fees in place at time of original disbursement to return.

Students are notified of the process via email to NCC email account.

If a student was not a recipient of federal financial aid, but had other programs through institutional or state funding, the withdrawal must still be evaluated, though no federal calculation is required.

If the WD occurred during the 90% or 50% tuition refund period, institutional grants and scholarships are also reduced by 90% or 50%, respectively. If student WDs after the tuition refund period and is charged fully, they are allowed to keep the full amount of institutional awards.

If the student was a recipient of the state of IL MAP grant, ISAC's rule states that if the student was eligible for the grant at the time of disbursement and the tuition charges are not less than the amount of the grant, the student can keep the funding. ISAC tracks MAP usage through units used, so the MAP grant applied during the term of the WD is included as units used.

Any aid amounts are adjusted in AIDE and transmitted to the account and the student is notified.