Financial Aid Information for Registering Students

Financial Aid is available to qualified students for full-time or part-time study

To qualify for financial aid you must…

1. **Meet economic criteria**
2. **Be enrolled in a degree or certificate program**
3. **Maintain good academic standing**
4. **Attend your classes** (*Census Date – third week into classes*)

Student Status	Credit Hour Requirements	Eligible Aid
Full Time Student	12 or more credit hours	Federal Aid (Pell, Loans),NYS Tuition Assistance Program (TAP)
Part Time Student	Less than 12 credit hours	Federal Aid (Pell, Loans-taking at least 6 credit hours), NYS Aid for Part-time Study (APTS)

Federal Aid (Pell, Loans**)**	Students may use **Pell** to repeat a class one time regardless of the grade that they have previously received. **LOANS** are not affected by repeated classes.
State Aid (TAP, APTS)	Limited to 6 semesters at a Community College. State Aid <u>cannot</u> be used to repeat a passed course, but may be used to repeat I, W, X, F, or U grades. (Exception: a D may be repeated if a C grade is required by <u>current</u> curriculum.)

Payment by financial aid can only be made for courses applicable to current curriculum

However, if a student is registered for 12 credit hours of curriculum-required coursework, credits/courses not in the curriculum may be added.

Example: If you're a Music major but you want to take a Criminal Justice course, you will need to have at least 12 credit hours that count towards your Music degree and then you can take a CRJ course.

The 150% Rule…

Students who exceed the required number of credits in their certificate or degree program by 50% will be cut off from Financial Aid. This regulation also includes re-admitted students and students who are pursuing a second degree or certificate at NCCC as this policy is institutionally based. This policy also includes all of a student's previous attempted hours at NCCC whether the student has received financial aid or not.

Example: For a <u>Degree</u> of 62 credits - 93 credits earned or attempted (62 credits) x (1.5) = 93 credits max
<u>Certificate </u>of 30 credits - 45 credits earned or attempted (30 credits) x (1.5) = 45 credits max

If you use financial aid to cover your tuition bill and your aid is later reduced or cancelled, your bill becomes your responsibility

If you sign up for classes and then decide not to attend, it is important that you file a formal withdrawal in Records and Registration (A201) immediately to minimize your financial and academic penalties. In order to receive financial aid for modular classes (less than 15 week courses) a student is required to take at least one course that is 15 weeks in length for the semester.

You must apply for financial aid each academic year

NCCC's priority deadline is April 1 to ensure that your aid is processed by the time your bill is mailed to you. You can use computers in NCCC's Financial Aid Office or apply from anywhere on-line at: **www.fafsa.ed.gov**

Important: You must electronically sign your financial obligation agreement to have your financial aid applied to your charges

Even though you have applied for Financial Aid, received letters about how much aid you will receive and submitted all your forms, **you still need to electronically sign your financial obligation agreement (bill) online through Banner Web**. Signing your financial obligation agreement is you agreeing to apply the financial aid to your bill in lieu of payment.

Apply for Scholarships online at - www.niagaracc.suny.edu/scholarships

For additional information and assistance, contact NCCC's Financial Aid Office, room A114.
Telephone (716) 614-6266, Email address: FinAid@niagaracc.suny.edu   2/9/2016