

Federal Financial Aid Application Procedures

To be considered for Federal Pell Grant, Direct Loans, FSEOG, FWS and ASAP a student must complete the Free Application for Federal Student Aid (FAFSA). The student's and/or parents' prior year's income and any current assets determine the applicant's financial aid need. Students must submit a FAFSA every year at www.studentaid.gov to be considered for Federal Aid.

Students may apply for financial aid at any time. However, processing time can be from three to four weeks; therefore, the application process should begin as early as possible. **Please apply for aid and follow up by checking your My NWSCC Banner account via the nwsc.edu website.**

Each semester students are reviewed for eligibility. Beginning two weeks after the semester starts, if the student is eligible, financial aid is disbursed as a payment on the student's account. The Business Office will balance the student's account and refund the credit balance within 14 days.

Verification of Financial Aid Eligibility

The FAFSA determines the initial eligibility for the student. The Student Financial Services Office determines whether an eligible student (based on need) is also eligible to receive payment. Federal regulations require verification of adjusted gross income, tax paid, household size, untaxed income, and other items. If a student's application is selected for verification:

1. He/she will be required to submit a verification worksheet.
2. He/she could be required to submit a copy of a tax return transcript for the student, his/her parents (if he/she applies as a dependent student) and his/her spouse's transcript (if he/she is married and his/her spouse filed a separate return). Call 1.844.545.5640 or go to the IRS website at www.irs.gov to obtain tax return transcripts.
3. He/she must provide records of benefits received upon request. If he/she is considered a dependent student, they must provide parent information.

Students must check their My NWSCC account by logging into www.nwsc.edu for all additional requirements. This documentation must be received before the financial services personnel can complete the processing of the application.

Return to Title IV Policy

The College complies with Federal regulations for the Return of Title IV Funds. When a student withdraws during a payment period or period of enrollment, the amount of Federal Title IV aid program assistance earned up to that point is determined by a specific formula on a pro-rata basis.

If a student completed 30 percent (30%) of the payment period or period of enrollment, he or she earns 30 percent(30%) of the assistance the student was originally scheduled to receive. Once the student completes more than 60 percent(60%) of the payment period or period of enrollment, he or she earns all for the assistance. **The 60% date will be published in each semester guide.**

The withdrawal date is the date the student confirms their withdrawal with the College. For students who unofficially withdraw without notification, the withdrawal date is the mid-point (50%) of the term.

If the student receives more assistance than earned, the excess funds must be returned. The school must return a portion of the excess equal to the lesser of the institutional charges multiplied by the unearned percentage of the funds, or the entire amount of the excess funds. Students will be required to repay the College any funds the institution had to pay the US Department of Education (USDE) as a result of their withdrawal. Any loan funds that the student must return must be repaid in accordance with the terms of the promissory note. That is, the student

makes scheduled payments to the holder of the loan. Students who do not meet the policy guidelines and have charged registrations to financial aid will be notified that they must pay the cashier in order to maintain their class schedule.

The student will be notified in writing within 30 days of the withdrawal. The Cashier's office will place the student on hold until the balance is paid in full.

If the student received (or the College received on the student's behalf) less assistance than the amount earned, the student may receive a post-withdrawal disbursement (PWD). The College will notify students in writing regarding the type and amount of PWD funds available. The student may accept or decline all or part of the disbursement and must notify the school within 30 days.

Return of Title IV funds are calculated and returned to USDE within 30 days of notification of withdrawal. Title IV funds are returned in the following order: Direct Unsubsidized Loans, Direct Subsidized Loans, then Pell Grants.

Satisfactory Academic Progress Requirements for Financial Aid

Federal, Title IV Student Financial Aid Regulations require that all students who receive financial assistance maintain minimum standards of satisfactory academic progress (SAP).

Minimum Standards of Satisfactory Academic Progress:

Time Frame: Each student receiving financial assistance will be expected to complete his/her course of study within a period not to exceed 1.5 times the length of his/her program of study; e.g. a two-year program of study (4 semesters, 64 hours) must be completed within 3 years (6 semesters, 96 hours) of attendance.

Qualitative (GPA) Measures: Each student will be expected to meet or exceed the following GPA values and pass two-thirds of the hours attempted based on the chart below when SAP is checked:

Hours Attempted	GPA	Completion Rate
1-21	1.50	58%
22-32	1.75	62%
33 and above	2.00	67%

Quantitative Measure:

The Completion Rate is defined as the pace the student must progress through their program of study. The Completion Rate is determined by dividing the total number of attempted hours by the total hours passed. Example: If a student attempted 25 hours and passed 19, the completion rate would be 76% ($19/25 = 76$). Students will be expected to meet or exceed the Completion Rate values based on the chart above when SAP is checked.

Additional Regulations:

1. All prior coursework at NWSCC will be included in the completion rate, GPA, and time frame. Satisfactory progress is not "reset" for a change of major or degree completion.
2. If a student doesn't meet SAP requirements they are allowed one warning semester in which he/she will be eligible to receive aid. There is no warning period for Max Timeframe. After their second consecutive semester of NOT maintaining SAP their financial aid is suspended. Not attending one or more semesters will not affect or change SAP status.
3. Information as to the treatment of repeat, incompletes, withdrawals, transfer credit, bankrupted, forgiven and transitional (remedial) classes is as follows:
 - Incompletes will be factored into the completion rate and maximum time frame calculations.

- Withdrawals will not be factored into the GPA calculation but will be included in the completion rate and maximum timeframe calculations.
- Transfer credits from an accredited college(s) will not be factored into the GPA calculation but will be included in the completion rate and maximum timeframe calculations.
- Forgiven/Repeated classes will automatically only count the highest grade in the GPA and all other attempts are excluded in the GPA. All forgiven and repeats will be factored in maximum timeframe calculations. A passed class is only counted one time in the completion rate calculation. In addition, a student can only repeat a successfully-passed class using federal aid once.
- Developmental Education Classes will be factored into the GPA, completion rate, and maximum timeframe calculations.
- Dropped courses during the add/drop period will not be factored into GPA, completion rate, or maximum timeframe calculations.
- Bankrupted classes will be factored into the GPA, completion rate and maximum time frame calculation.
- Once admitted, dual credit will be included in GPA, completion rate, and maximum timeframe

Satisfactory Academic Progress Review Process

Each student's SAP will be evaluated at the end of each semester. A student whose progress has been determined to be unsatisfactory and who elects to re-enroll at his or her own expense will have his/her progress re-evaluated at the end of each semester to see if he/she has regained satisfactory academic progress.

Satisfactory Academic Progress Appeal Process

Students may submit a Financial Aid Appeal if he/she can provide documented proof of extenuating circumstances. Please visit our website at www.nwscc.edu for more information.

Extenuating Circumstances are those that are beyond the student's control. For example: Serious illness or injury to the student that required extended recovery time. Death or serious illness of an immediate family member. Significant trauma in a student's life that impaired the student's emotional and/or physical health. Students must submit the appeal form and all documentation pertaining to the appeal, by the published appeal deadline. Submitting a Financial Aid Appeal is NOT an automatic approval. The Appeals Committee will meet each semester to consider completed appeals. Students will be notified by email of the decision. The decision of the Appeal Committee is final. If the student is granted an appeal he/she will be placed on financial aid probation. Students on financial aid probation must meet the requirements of their academic plan every semester. If the student fails to meet the terms of the academic plan their financial aid will be suspended.