



Financial Aid GUIDELINES

GRADUATE STUDENTS

Next Steps for NEW NDC Students

- 1) If you are accepting federal Direct loans, you must complete student loan Entrance Counseling and a Master Promissory Note (MPN) at www.studentloans.gov.
 - If you've already completed an electronic MPN and it has not expired, you are not required to complete a new MPN.
 - If you've completed online Entrance Counseling for another college, go to www.studentloans.gov to request to have your counseling notification forwarded to NDC. (Click on "View My Documents," select "Loan Counseling" as your document type, click on the down arrow and the "Notify Additional School" link. NDC's school code is 003085.)
- 2) You are required to review the NDC financial aid policies on page 2.

All Students:

You are required to review the NDC financial aid policies on page 2.

Notre Dame College reserves the right to review, revise, or cancel a financial aid award at any time due to:

- 1) Changes in your financial or academic status.
- 2) Your failure to comply with the policies, GPA requirements and procedures or laws pertaining to those programs.
- 3) Changes in college, state or federal policy or receipt of additional grant or scholarship funds.

The College is not obligated to satisfy the total financial need of every student.

Checking My.NDC for Missing/Received Documents:

1. Log on to [My.NDC](#) and go to the Financial Aid tab.
2. Under "Missing Financial Aid Documents" click on the link **View Financial Aid Document Tracking**. (Be sure to select the correct award year.)
3. You should see a list of **RECEIVED DOCUMENTS** and **MISSING DOCUMENTS** (with links to instructions or more information).

Viewing Your Financial Aid Award:

1. Log on to [My.NDC](#) and go to the Financial Aid tab.
2. Under "Financial Aid Awards" click on the "View Financial Aid Award" button. (Be sure to select the correct award year.)

Declining or Reducing Your Financial Aid Award:

1. You are not required to notify the Financial Aid Office of your *acceptance* of your financial aid award.
2. To decline or reduce federal loans or work-study awards, log on to [My.NDC](#) and click on the link *Accept/Decline Aid* on the "Financial Aid Awards" screen.
3. Select "Decline" or "Accept a lower amount" (and enter new amount). Click "Next," "Submit," and "Continue."
4. Your changes on [My.NDC](#) will not be updated until the next business day.

Maintaining Your Eligibility FOR FINANCIAL AID

- Utilization of financial aid funds acknowledges the acceptance of all provisions and rules that govern their use as they appear here, and on our website.
- Graduate students may not receive aid for courses not listed as part of their program requirements.
- To be eligible for federal student loans, you must be in attendance at NDC for at least half-time for the semester.
- You earn your federal funds by maintaining attendance across the entire semester. If you cease to attend or withdrawal (earning all F's, W's, or I's) you may lose all or part of these funds.
- You must make [Satisfactory Academic Progress](#) towards your degree. See page 3 for more information.
- Any changes in your enrollment plans must be provided in writing to the Financial Aid Office. Use the electronic Enrollment Plan Form/Summer Financial Aid Application found at [My.NDC](#) under the Financial Aid tab.
- Students who enroll in sub-sessions within a semester (for example D1 and D2) are awarded financial aid based on their entire semester enrollment (the sum of two sub-sessions). Changes to your enrollment across a semester may result in the cancellation of any financial aid already posted to your account.
- Your award notification is valid for only the semesters indicated. If you fail to attend a semester or withdraw during a semester the remaining aid is null and void. You must contact the Financial Aid Office to receive a revised award notification.
- You must notify the Financial Aid Office of any financial aid you may have used during the current academic year including summer, fall or spring semesters while in attendance at another school.
- To apply for summer financial aid, use the electronic Enrollment Plan Form/Summer Financial Aid Application at [My.NDC](#) under the Financial Aid tab.
- Student account information, which includes tuition charges, payment deadlines, book vouchers and refunds can be found at www.notredamecollege.edu/resources-and-services/student-Accounts.

Financial Aid Options

- 1) **Federal Direct Unsubsidized Loan:** Low interest loans available for degree seeking graduate students. Repayment begins six months after you cease to attend on at least a half-time basis. Half-time enrollment is four graduate credits per semester at Notre Dame College. Interest on the unsubsidized Direct Loan accrues while you are in school. You have the option to pay the interest as it accrues or you may defer paying the interest.

Annual loan limits for graduate students: \$20,500

Maximum total debt from Subsidized and Unsubsidized Direct loans: \$138,500

(No more than \$65,500 of this amount may be in Direct subsidized loans.) The graduate debt limit includes all federal loans received for undergraduate study.

- 2) **Federal Graduate PLUS Loan:** Federal student loan available to students attending graduate school and professional school. It offers a fixed interest rate and flexible loan limits. Borrower cannot have an adverse credit history. To apply, go to www.studentloans.gov.
- 3) **Private Loans:** Many banking institutions provide educational loans outside of the federal loan programs to credit-worthy students or student's with a co-signer. For more information, visit our [Alternative Loan Information page](#). You must contact the bank directly.
- 4) **Federal TEACH Grant/Loan Program:** Provides grant assistance to students who agree to serve for at least four years as full-time "highly qualified" teachers in high need fields in elementary or secondary schools that serve students from low income families. Students enrolled in the M.Ed. program, with a major of Mild Moderate Intervention Specialist, may apply for a Federal TEACH Grant. Refer to the [TEACH Grant Program](#) for application and further requirements and obligations. *Note: a student receiving a TEACH Grant must fulfill the teaching obligation or the grant will convert to an unsubsidized Stafford loan, with interest accruing from the date of disbursement.*

New TEACH Grant applicants may apply using the "TEACH Grant Application" at [My.NDC](#) under the Financial Aid tab. Renewal TEACH Grants will be automatically awarded to students who meet TEACH Grant eligibility requirements.

What are Standards of **SATISFACTORY ACADEMIC PROGRESS?**

Federal regulations require that Notre Dame College establish and implement a policy to measure whether students applying for and/or receiving federal financial aid are making Satisfactory Academic Progress (SAP) toward a degree.

This regulation applies to all students applying for aid, whether or not financial aid has been previously received.

Three measurements are used to determine eligibility: (1) Grade Point Average, (2) Credit Hour Requirement, and (3) Maximum Time Frame.

Failure to meet at least one of these requirements may result in loss of federal financial aid. Students who fail SAP have the ability to appeal.

1. **GPA measurement:** Measured at the end of every semester. Graduate students must maintain a 3.00 GPA.
2. **Credit Hour measurement:** Measured at the end of every semester. TEEL students must complete at least 75% of their attempted credit hours over the entire program.
3. **Maximum Time Frame measurement:** Measured at the end of every semester. Graduate students have until they have attempted more credit hours than needed in their program.

Complete copy of the NDC SAP policy is available at www.notredamecollege.edu/finaid.

What happens if you withdraw from all of your classes after the first day? (Return to Title IV Policy)

Federal financial aid is awarded at the beginning of the semester with the assumption that you will attend throughout the entire term. When you withdraw (either officially, through the Registrar's Office, or unofficially, by not going to your classes), the Financial Aid Office is required by federal regulation to calculate how much of your financial aid you have "earned" through your attendance.

Unearned federal aid must be returned to the federal government, which likely will create a balance on your student account. If you have questions about how dropping or withdrawing from your courses might affect your financial aid, contact the Financial Aid Office for assistance at 216.373.5213 or finaid@ndc.edu.

SAP Appeal Process

Students who have lost eligibility for financial aid because of SAP may appeal that decision. Students must explain any mitigating circumstances that occurred during the semester in question that could not have been anticipated prior to that period, and that adversely affected their ability to successfully complete their required coursework. The submitted SAP Appeal Form will be reviewed by the appeals committee. One of two decisions will be made:

- 1) If your SAP Appeal is approved, you will be given a Financial Aid Academic Plan, which will outline the conditions you will need to meet to receive financial aid again. At the end of your next semester of enrollment, if you meet the conditions then you may continue to receive aid under the Academic Plan until you are back in sync with the SAP policy as outlined above.
- 2) If your SAP Appeal is denied, financial aid will be cancelled. ***See "Regaining Financial Aid Eligibility."**

Regaining Financial Aid Eligibility

Students denied financial aid after submitting an appeal can regain full eligibility for financial aid by:

- Successfully completing coursework that will raise their cumulative GPA to meet or exceed the minimum required for their total attempted hours and
- Raising their overall cumulative completion rate for all coursework attempted to the 70% level.

Students who have reached maximum time frame are not able to regain eligibility for financial aid. Students who are ineligible to receive financial aid may use one or more of the following payment options while attempting to regain eligibility: student's own resources, Notre Dame College Payment Plan or Alternative/Private Educational Loans. Students who have taken the necessary measures to regain eligibility for financial aid must contact the Financial Aid Office immediately upon doing so and apply for Reinstatement of Eligibility. The student's academic performance will then be reviewed, and if all required SAP criteria is met, full financial aid eligibility will be reinstated, effective the following semester.

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