

# Financial Aid GUIDELINES

## NONTRADITIONAL & ONLINE UNDERGRADUATE STUDENTS

### HOW TO VIEW 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 FINANCIAL AID AWARDS

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 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.

### CHECKING REQUESTED/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).

### REVISIONS AND CANCELLATIONS:

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.

### Notices 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](http://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](http://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. If you are a transfer student, your federal loan eligibility will be reviewed after all of your official college transcripts have been submitted and evaluated.

### Notices for Returning NDC Students:

Your financial aid will be reviewed at the end of the preceding spring semester and may be revised due to the following:

1. Change in grade level: Your Direct loan eligibility may increase if you have advanced a grade level (freshman to sophomore or sophomore to junior).
2. Failure to maintain **Satisfactory Academic Progress** (SAP). (More information on page 4.)



Office of Financial Aid

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# 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.
- To be eligible for federal student loans, you must be in attendance at NDC for at least six credit hours per 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 based on federal regulations.
- You must make [Satisfactory Academic Progress](#) towards your degree. A summary of the policy is attached.
- 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.
- To apply for summer financial aid, use the electronic Enrollment Plan Form/Summer Financial Aid Application at [My.NDC](#) under the Financial Aid tab.
- Students who enroll in online terms within a semester are awarded based on their entire semester enrollment (the sum of two online terms). Failure to maintain at least six credit hours of enrollment across a semester may result in the cancellation of any financial aid already posted to your account. Cancelled aid that has covered tuition costs or issued as a credit refund must be repaid to the College.
- 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.
- 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](http://www.notredamecollege.edu/resources-and-services/student-Accounts).

## 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](mailto:finaid@ndc.edu).

## Pell Recalculation Policy

The federal government requires all colleges to set Pell grant recalculation date(s) for every semester. The policy of the NDC Office of Financial Aid is to review/recalculate Pell grant eligibility at the end of the 100% tuition refund period (add/drop week) of the last class in which a student is enrolled. A Pell grant may be reduced or increased based on changes in enrollment. For example, if a student is registered for courses in both the first and second sub-sessions of a semester (i.e., D1 and D2), Pell grant eligibility will be reviewed at the end of the second sub-session's add/drop week. If the student's enrollment has changed, the amount of Pell grant will be adjusted accordingly. If a student is enrolled in full semester courses only, eligibility will be reviewed (and possibly recalculated) at the end of the full semester's add/drop week. If that student later adds a course in the second sub-session of the semester, eligibility will be reviewed again at the end of the second sub-session's add/drop week. Federal regulations also require the College to recalculate Pell grant eligibility when a student fails to attend any course used to award a Pell grant.

# Payment OPTIONS

The term “out-of-pocket” costs refers to the portion of the cost of your education that may not be covered by your financial aid. You have several options to consider when preparing to cover this balance. Information is listed below to assist you in choosing the best option for your situation.

## PAYMENT IN FULL

- May be made by cash or check.
- Credit/debit card payments are processed through CashNet at <https://commerce.cashnet.com/ndcpay>. (Log in with the NDC student ID number; password is the last four digits of the student’s SSN.)
- ACH payments (direct debit from your checking account) are processed through CashNet at <https://commerce.cashnet.com/ndcpay>. (Log in with the NDC student ID number; password is the last four digits of the student’s SSN.)

## FEDERAL PLUS LOAN

- For parents of **dependent** students only; parent is the borrower.
- Apply at [www.studentloans.gov](http://www.studentloans.gov). Parent must log in with parent FSA ID and password. Select “Apply for a Direct PLUS Loan” and choose the application for parents. Be sure to select the correct award year.

## PRIVATE/ALTERNATIVE LOANS

- Non-federal loan; borrower must be credit-worthy or have a credit-worthy co-signer.
- Most alternative loans are borrowed in the student’s name.
- For more information, go to the NDC website at [www.notredamecollege.edu/finaid](http://www.notredamecollege.edu/finaid) and click on the link for “Alternative Loan Information.”

## NDC PAYMENT PLAN

- A five month plan for Fall term and a five month plan for Spring term is available.
- Fall term payments are due the first of each month beginning August 1 and going through December 1.
- Spring term payments are due January 1 through May 1.
- You may sign up by logging on to [My.NDC](#) and selecting the Student Accounts tab.
- On the far left menu is a link to the Payment Plan Request form. Complete the information requested and hit the submit button.
- You will receive a follow up e-mail from the Office of Student Accounts.

## Student Rights and Responsibilities

***As a student applying for or receiving financial assistance, you have the RIGHT to know:***

- What financial assistance programs are available through the College.
- The procedures and deadlines for submitting applications for each financial assistance program.
- How eligibility is determined, including the cost of education and how assistance is awarded.
- What portion of the financial assistance received must be repaid.
- If the assistance is a loan, you have the right to know the interest rate, the total amount to be repaid, the repayment procedures, when repayment begins, and how much time you have to repay the loan.
- How and when you will be refunded any amount over the cost of tuition, fees, and room charges.

***As a student applying for or receiving financial assistance, you have the RESPONSIBILITY to:***

- Review and consider all information about a college program before you enroll.
- Complete all application forms accurately and submit them on time.
- Provide all information requested by either the Financial Aid Office at Notre Dame College or the federal processor to which the application was submitted.
- Read, understand, and keep a copy of any form you are asked to sign.
- Comply with the provisions of any promissory note or agreements you sign.
- Maintain Satisfactory Academic Progress. (See page 4)
- Perform all work agreed upon after accepting a Federal Work-Study job and see that the hours worked each month are correctly reported and that the amount earned does not exceed the maximum earning limit indicated.
- Re-apply again each year.

# 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 all financial aid. Students who fail SAP are able to appeal.

1. **GPA measurement:** Measured at the end of every semester. Undergraduate students must maintain a 2.00 GPA when attempted hours are 60+.
2. **Credit Hour measurement:** Measured at the end of the academic year after spring semester grades are issued. Undergraduate students must complete at least 70% of their attempted credit hours over the entire program. (Students who have attempted less than 32 credit hours must complete 60%).
3. **Maximum Time Frame measurement:** Measured at the end of every semester. Undergraduate students have until they have attempted 180 credit hours.

Complete copy of the NDC SAP policy is available at [www.notredamecollege.edu/finaid](http://www.notredamecollege.edu/finaid).

## SAP Appeal Process

Students who have lost eligibility for financial aid may appeal that decision. Students who appeal must indicate mitigating circumstances that occurred during the course of 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.

## Important Contact Information:

Finn Center (Adult Admissions)  
Financial Aid  
Registrar's Office  
Student Accounts

PH: 216.373.5173  
PH: 216.373.5213  
PH: 216.373.5213  
PH: 216.373.5213

FAX: 216.373.6330  
FAX: 216.803.6673  
FAX: 216.916.4999  
FAX: 216.916.4588

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