



Financial Aid GUIDELINES

TRADITIONAL UNDERGRADUATE STUDENTS

YOUR NEXT STEPS . . .

For New 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 must submit an **official final high school transcript** that verifies your graduation date.
3. 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.
4. You are required to review the NDC financial aid policies on page 2.

For Returning 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 3.)
3. You are required to review the NDC financial aid policies on page 2.

For all Students:

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, academic, or residential status. **(Your financial aid may change if you move off campus.)**
2. Your failure to comply with the policies, procedures or laws pertaining to those programs.
3. The availability of federal, state and college funds for each program.
4. Changes in college policy.
5. Receipt of additional grant or scholarship funds.

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 the NDC website.
- To be eligible for federal loans, you must be in attendance at NDC for at least six credit hours per semester.
- To be eligible for institutional scholarships, grants and work-study awards you must be enrolled for at least 12 credit hours each semester.
- You earn your federal funds by maintaining attendance throughout the entire semester. If you cease to attend or withdraw (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.
- Your financial aid is awarded based on your enrollment status. If you do not plan to be enrolled full-time, you must notify the Financial Aid Office. Please use the Enrollment Plan Form/Summer Financial Aid Application found at [My.NDC](#) under the Financial Aid tab.
- Work study funds are not posted to your student account until you have earned them and submitted your paycheck to the Student Accounts Office. (You may set up direct deposit of your work-study pay through [My.NDC](#) under the Student Accounts tab.)
- Work study recipients must locate employment on campus by October 1 (for fall semester) or February 1 (for spring semester) or forfeit the award.
- 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.
- To apply for summer financial aid, use the electronic Enrollment Plan Form/Summer Financial Aid Application at [My.NDC](#) under the Financial Aid tab.
- 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.

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.

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. 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.

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/state financial aid are making Satisfactory Academic Progress (SAP) toward a degree.

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 will result in loss of federal/state financial aid eligibility; however, students who fail SAP may appeal to regain federal/state eligibility.

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 every semester. 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.

SAP Appeal Process

Students who have lost eligibility for federal/state financial aid because of SAP may appeal to regain eligibility for at least one semester. Students must explain any mitigating circumstances that occurred during the semester in question 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 continue to receive federal/state financial aid. At the end of your next semester of enrollment, if you meet the conditions of the plan, 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:

Admissions Office	PH: 216.373.5355	FAX: 216.373.5278	admissions@ndc.edu
Financial Aid	PH: 216.373.5213	FAX: 216.803.6673	finaid@ndc.edu
Residence Life	PH: 216.373.5274	FAX: 216.373.7110	housing@ndc.edu
Student Accounts	PH: 216.373.5213	FAX: 216.916.4588	studentaccounts@ndc.edu

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. Listed below is information about options to cover “out-of-pocket” costs.

PAYMENT IN FULL:

- May be made by cash or check.
- Credit/debit card payments and 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.)

NDC PAYMENT PLAN:

- A five month plan for fall semester and a five month plan for spring semester are available.
- Fall semester payments are due the first of each month beginning August 1 through December 1.
- Spring semester payments are due January 1 through May 1.
- Sign up by logging on to [My.NDC](#) and selecting the Student Accounts tab. Click on the link on the far left menu for Payment Plan Request form. Complete the online form and hit the submit button.
- You will receive a follow up e-mail from the Office of Student Accounts.
- If you plan to use work-study earnings to pay your student account balance, you must sign up for the payment plan.

FEDERAL PARENT PLUS LOAN:

- Parent is the borrower.
- Parent may borrow up to the student’s total cost of attendance minus all other awarded financial aid.
- Apply online at 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. Make sure to choose the correct award year.
- A student whose parent is denied the PLUS loan for credit reasons is eligible for additional unsubsidized Direct student loan funds. (\$4000–\$5000 per year).
- Parents who are denied a PLUS loan may appeal the denial or add an endorser to the loan.
- Parents may begin applying after April 1 for the following award year.

PRIVATE/NON-FEDERAL 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. A few lenders allow a parent, grandparent or guardian to be the borrower.
- Alternative loan applications should be for the entire award year, to minimize the impact on the borrower’s credit score.
- For more information, go to the NDC website at www.notredamecollege.edu/finaid and click on the link for “Alternative Loan Information.”

Annual and Aggregate Loan Limits for Federal Direct Loans

Grade Level	Dependent Students	Independent Students (and students whose parent is declined for a PLUS loan)
Freshman (0-27 earned credit hours)	\$5,500 (No more than \$3,500 of this amount may be in subsidized loans.)	\$9,500 (No more than \$3,500 of this amount may be in subsidized loans.)
Sophomore (28-59 earned credit hours)	\$6,500 (No more than \$4,500 of this amount may be in subsidized loans.)	\$10,500 (No more than \$4,500 of this amount may be in subsidized loans.)
Junior (60-89 earned credit hours)	\$7,500 per year (No more than \$5,500 of this amount may be in subsidized loans.)	\$12,500 per year (No more than \$5,500 of this amount may be in subsidized loans.)
Senior (90+ earned credit hours)	\$7,500 per year (No more than \$5,500 of this amount may be in subsidized loans.)	\$12,500 per year (No more than \$5,500 of this amount may be in subsidized loans.)
Maximum Total Debt from Subsidized and Unsubsidized Loans	\$31,000 (No more than \$23,000 of this amount may be in subsidized loans.)	\$57,500 for undergraduates (No more than \$23,000 of this amount may be in subsidized loans.)