

Financial Aid GUIDELINES

TRADITIONAL UNDERGRADUATE STUDENTS

- Use 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. (See Return to Title IV Policy on next page.)
- You must make [Satisfactory Academic Progress](#) towards your degree. See page 3 for more information.
- 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, GPA requirements and procedures or laws pertaining to those programs.
 - 3) The availability of federal, state, or college funds for each program.
 - 4) Changes in college policy or receipt of additional grant or scholarship funds.
- 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](#) on the Financial Aid tab.
- The federal government charges a guarantee fee on your student loan that reduces the amount you receive.
- 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 advances and refunds can be found at www.notredamecollege.edu/resource-and-services/student-Accounts.

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.

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- **Transfer Students:** Your federal loan eligibility will be reviewed after all of your official college transcripts have been submitted and evaluated. If you have completed student loan Entrance Counseling for another college, go to www.studentaid.gov to request to have your counseling notification forwarded to NDC.
 - **Returning Students:** Your federal loan eligibility will be reviewed at the end of the award year (spring semester) to determine if you are eligible for an increase based on a change in grade level. (From freshman to sophomore or sophomore to Junior.)
 - **First-Time Freshmen:** All first-time freshmen must submit an official final high school transcript that verifies graduation date. (Students who participate in CCP are considered first-time freshmen.)
 - **First-Time Loan Borrowers:** All first-time Direct loan borrowers must complete student loan Entrance Counseling and a Master Promissory Note (MPN) at www.studentaid.gov.
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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.

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

Federal regulations require that Notre Dame College establish and implement a policy to measure that students receiving federal and state financial aid are making satisfactory academic progress (SAP) towards a degree.

There are three measurements that are used to determine eligibility: (1) Grade Point Average, (2) Credit Hour Requirement, and (3) Maximum Time Frame. Failure to meet one or more of these requirements after a Financial Aid Warning period may result in loss of all federal and state financial aid.

Monitoring of Academic Progress

An evaluation of SAP measurements will be made after grades are finalized for each semester. A student who fails one of the measurements will be placed on a **Financial Aid Warning** for one semester. During the warning period, the student may continue to receive federal and state financial aid without 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 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
<https://www.notredamecollege.edu/federal-standards-of-academic-progress/>.

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.

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.

Deadline for appeal: Students should complete all SAP appeals (including submission of the signed Academic Plan form) prior to the start of the next enrolled semester to keep their student account in good standing. Appeals that occur after the end of next enrolled semester are not retroactive. For example, if you fail a SAP measurement at the end of the spring semester, your appeal (and submission of the signed Academic Plan form) should be completed prior to, or by the start of, the next enrolled semester (either summer or fall), but no later than the end of the next enrolled semester in order to receive federal aid for that semester.

Additional **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	<ul style="list-style-type: none"> • May be made by cash, check, or credit (processing fee applies to credit/debit card payments). • Credit/debit card payments and ACH payments (direct debit from your checking account) are processed through CashNet, our secure payment center.
NDC payment plan	<ul style="list-style-type: none"> • 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 under the student accounts tab on My.NDC by completing the Payment Plan Request Form. • You will receive a follow up e-mail from the Office of Student Accounts with detailed payment information
Federal parent PLUS loan	<ul style="list-style-type: none"> • 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.studentaid.gov. Additional instructions are available on My.NDC. • 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.
Private/alternative loans	<ul style="list-style-type: none"> • Non-federal loan; borrower must be credit-worthy or have a credit-worthy co-signer. • Most private loans are borrowed in the student’s name. • A few lenders allow a parent, grandparent or guardian to be the borrower. • Private 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 https://www.notredamecollege.edu/admissions/financial-aid/.

Office of Financial Aid
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216.373.5213