



Financial Aid

Conditions of Award 2007-08

9600 College Way North
Seattle, Washington 98103-3514
(206) 527-3688 Fax: (206) 527-3608
NSCCFinancialAid@sccd.ctc.edu

www.northseattle.edu/enroll/finance

Your Seattle Community Colleges
North • South • Central • SVI

Information in this publication is subject to change without notice and does not constitute an agreement between North Seattle Community College and the student.

5/07

North Seattle Community College believes that every individual should have the opportunity to achieve his or her educational goals. The Financial Aid Office helps students who would otherwise not be able to attend school.

North is committed to opportunity and equity in education and employment and welcomes people from all walks of life to all areas of the college. Seattle Community College District VI complies with all Washington state anti-discrimination laws (chapter 49.60 RCW), and the following federal law relating to equal opportunity: Title VI and VII of the Civil Rights Act of 1964; Title IX of the Educational Amendments of 1972; Section 504 of the Rehabilitation Act of 1973 and the American Disabilities Act of 1990.

Your Award Letter

The Financial Aid Notification indicates the kind of aid (grant, work-study, loan) and the amount awarded from each program. North uses an equity packaging approach in making awards. Approximately 50 percent of your budget is gift-aid and 50 percent is self-help aid. **The award letter is based on full-time enrollment, 12 or more credits.** If you are taking less than 12 credits, your award will be pro-rated. You must sign and return your award notification letter, checking if you are accepting or rejecting the aid that is offered within two weeks. **The Financial Aid office cannot authorize payment of tuition costs or order checks until the award notification letter has been returned to the office.**

Tuition, Books, and Supplies

Tuition payments to the college from your financial aid award are available for students who have been awarded grants or tuition waivers and who have signed and returned their Financial Aid Notification three working days before their

payment is due. Tuition payments will be made automatically for these students. Auto application of tuition payments begin approximately 30 days prior to the start of each quarter for students with active awards and the process continues daily until the quarter begins. Students who have additional grant money available after their tuition costs have been paid will receive a check in the remaining amount on or after the second day of the quarter. If a student's grant award(s) are not sufficient to cover all tuition costs, the student will be responsible for paying the remaining balance due by the first day of the quarter or risk being withdrawn from their classes. The Financial Aid Office will put a delayed payment hold on unpaid balances only up to the first day of the quarter. Students who have not been awarded grants or tuition waivers must pay their own tuition costs per the payment schedule set by the Registration/Admissions office. Students who pay their own tuition costs and later receive a financial aid award will have their grant awards disbursed to them in the form of a check on or after the second day of the quarter.

If you are taking a Distance Learning course that is a requirement for your degree, the additional cost may be charged against your financial aid award up to the amount of eligibility.

Students are expected to have sufficient funds for start-up costs, such as books and supplies and are encouraged to purchase these items before classes begin. Books and supplies can cost \$400 or more depending on the number of credits the student is taking and/or their program of study.

Check Disbursement

Checks for grants and Perkins Loans are disbursed starting the second day of the quarter from the Cashier's office. Checks not picked up within 14 days will be canceled. A canceled check can be re-issued at a later date during the quarter if the student is still enrolled. **Summer quarter**

check distribution is an exception to the previous statements. Due to the end of the fiscal year on June 30, check disbursement begins on the first day of the quarter. Checks MUST be picked up by June 30 or be forfeited. Checks CANNOT be re-issued after the June 30 deadline.

A signed Attendance Verification form and photo identification are required to pick up a check. If you are in a distance learning course, you will need to have your instructor(s) email the Financial Aid office at nsccfinancialaid@sccd.ctc.edu and verify that you are in "electronic" attendance. After the aid office receives this information, a staff person can sign the paper Attendance Verification form in lieu of the instructor. Checks will be delayed approximately one week if a student has not registered, has not registered for sufficient credits, has registered late, has dropped credits, or has not returned their financial aid award notification. A student must enroll in the appropriate number of credits at least two weeks before the first day of the quarter for a check to be ready on the 2nd day of the quarter.

Important Note: Students who add or drop classes or change credits after their financial aid check has been calculated must contact the Financial Aid office. **During the first week of each quarter,** enrollment status can be changed and aid award amounts can be adjusted. This could mean an increase or decrease to the amount of a student's original financial aid check. **After the first week of the quarter, awards will not be adjusted and checks will not be re-calculated for students who have begun attendance.** If a student drops credits after the first week it could jeopardize their future financial aid eligibility. If a student adds credits after the first week of the quarter, their awards cannot be increased to accommodate the additional credit load. Please refer to the Satisfactory Academic Progress section of this brochure for more information.

Students receiving financial aid for the first time at North are encouraged to attend a financial aid forum before receiving their first checks. Students awarded a Perkins Loan must also attend a promissory note signing session to learn about their rights and responsibilities **before receiving their loan checks.**

Work-study Placement

The dollar amount listed beside work-study on your award notification is the gross amount you can earn from a work-study job. Work-study is not a grant. Students generally work up to 19 hours a week to earn their allocation. The actual number of hours you will work will depend on the amount of your allocation, the rate of pay and the needs of your employer.

Securing Your Work-study Job

1. All work-study students will be required to attend a work-study orientation session before the start of Fall quarter. An orientation schedule and return enrollment sheet is enclosed. You will be able to review position openings and receive referrals for jobs at that time. Job placement is not guaranteed. On-campus and off-campus job listings will be available. If you have not found a job within 30 days from the start of Fall quarter, your Work-Study award will be cancelled unless prior arrangements have been made with the Work-Study Coordinator.
2. Employers may interview several students before selecting the most qualified person. If you do not get the job you initially applied for, continue to return to the work study coordinator for additional referrals until you are placed. You will be paid every two weeks if you work on campus. Off-campus employers pay according to their own pay schedules.
3. It is to your advantage to seek work-study jobs with relevance to your educational and career goals. Job experience in your career area will be a significant asset when you seek a permanent career position after your education is complete.
4. **Summer Work Study** awards are very limited and depend on a student's eligibility for aid in the 08/09 academic year. A separate Summer Work-Study application will be available at the Financial Aid office on March 31, 2008 and will be due on May 2, 2008.

It is the policy of North not to convert work-study awards to a loan. Documented, extenuating circumstances may be reviewed with the Financial Aid director.

Financial Aid Conditions at North

1. You must have met the student eligibility criteria as determined by the U.S. Department of Education. Please contact the Financial Aid office for information on these requirements or check online at 'www.ed.gov/prog_info/SFA/StudentGuide'
2. You must be enrolled in an eligible program of study of at least six months duration that leads to a certificate or degree offered by North Seattle Community College.
3. You are expected to attend class regularly and make satisfactory academic progress as outlined in this brochure.
4. Students attending less than full time (12 credits) are eligible for a pro-rated financial aid award. For financial aid purposes, full time is defined as 12 or more credits; three-quarter time is 9 to 11 credits; and half time is 6 to 8 credits. There is limited financial aid for fewer than 6 credits.
5. Students who have earned a bachelor's degree from any institution are not eligible for federal or state grants. Work-Study, tuition waivers and/or Perkins Loans may be available to students pursuing a Professional/Technical degree or certificate at North.
6. The Financial Aid Office reserves the right to adjust your financial aid due to the availability of federal and state funds or to changes in your economic circumstances.
7. This award is subject to any changes which affect the total resources available to you, such as changes in parents' income, marital status, spouse's income, your earnings, scholarships, loans, grants, awards from other agencies or gifts.
8. A financial aid award does not imply an obligation or a commitment on the part of the college to continue assistance beyond the period stated in the Financial Aid Notification. However, students who have continuing financial need may reapply each year for further assistance until they reach the maximum time frame of financial aid eligibility described in the section on satisfactory academic progress. Please remember to re-apply for financial aid every January!
9. By applying for aid you authorize North to apply any grant funds from your financial aid to be used toward payment of tuition and fees and understand that the funds used to pay these charges will not be included in your financial aid check. If you decide not to attend, you must formally withdraw from your classes prior to the

first week of the quarter in order that the funds used towards your tuition can be returned to the aid programs. Failure to do so could result in a loss of your financial aid and repayment

10. If you deliberately falsify, misrepresent, or fail to fully disclose all requested data on the financial aid application forms, you will be denied aid. If you have already received money based on falsified information, you will be referred to the Department of Education Investigation Division for possible criminal prosecution.

Summer Quarter Aid 2008

Summer quarter financial aid is extremely limited. You must complete a one-page separate application in addition to your current year FAFSA to be considered for summer quarter financial aid. (Students with Pell eligibility for summer quarter must also complete this separate application.) **Applications are available on March 31, 2008 at the Financial Aid Office and are due on May 2, 2008.** Because funds are limited they will be allocated based on the following priority basis. (1) students enrolled in a continuous vocational program; (2) students who will graduate at the end of summer quarter; (3) admission to a four-year college is contingent on completing courses offered in summer; and (4) all other requests. **Please note: Due to the end of the fiscal year on June 30, tuition payments and disbursement of financial aid checks are extremely time sensitive. Any enrollment changes after June 25 could adversely affect your financial aid. Checks must be picked up by June 30 or be forfeited. Please contact the Financial Aid office for information before registering for summer quarter.**

Financial Aid Counseling

Most questions can be answered at the counter. Questions that require more time or are of a confidential nature are best handled by making an appointment to see a financial aid counselor.

Academic Advising

Financial Aid strongly encourages all financial aid recipients to meet with an academic advisor and complete an educational plan. Students are responsible for making certain they take courses that pertain to their program of study or risk exhausting their financial aid before they complete their degree or certificate. Advisors in the North Advising Center can assist you in choosing a program of study and appropriate classes. All new students to NSCC will receive a Registration

appointment that will include dates of upcoming new student sessions provided by the Advising Center. Please plan to attend one of these sessions or make a separate appointment with an advisor. If you are pursuing a degree or certificate in one of the Health/Medical, Watch Technology or Child & Family programs, please see the department for advising assistance.

Satisfactory Academic Progress

Students who receive financial aid are required to make satisfactory academic progress in a course of study. The following descriptions and charts outline the satisfactory academic progress requirements.

Qualitative Measure

You must have earned a quarterly G.P.A. of 1.0 and a cumulative G.P.A. of 2.0 at the end of each quarter.

Quantitative Measure

At the end of each quarter, your progress will be determined according to the following chart:

If you have attempted this number of credit hours:		
1 - 30	31- 60	61+
65%	70%	75%
You must have successfully completed at least this percentage of all credits attempted. You must earn a minimum of 50 percent of attempted credits each quarter.		

Courses for which a grade of 1.5 or higher, or S or I were previously received may not be repeated. Courses for which other grades were received may be repeated once. Grades of 0.7 - 4.0, S, and Y (where appropriate) will count toward completed credits. Grades below 0.7, I, NC, N and W do not count toward completed credits.

Students who have previous college credits from North or any other institution and who are applying for aid for the first time will have their academic transcripts evaluated as follows:

(1) Eligible — making satisfactory progress, (2) Probationary — academic record is marginal and must improve, (3) Ineligible — not making satisfactory progress. Any "Ineligible" student may review his/her situation with a financial aid counselor to determine if it is possible to meet the satisfactory progress requirements sometime in the future and establish aid eligibility. Please note that the satisfactory academic progress limitations (following) are taken into account when eligibility is being evaluated.

Satisfactory Academic Progress Limitations

1. You have a time limit for completing a program of study at North. You may attempt one-third more credits than are required for completion of your program if circumstances make this necessary. If you have accumulated credits from another school, you may attempt only the number of credits needed to complete your program at North. Incoming transfer credits from other colleges will be subtracted from the credits required for your program of study at North. **You must enroll in classes required for your degree or certificate or risk losing your financial aid eligibility before you complete your program of study. For example: Only 4 credits of Physical Education coursework are allowed for an Associate of Arts degree.**

2. The maximum credits attempted by full-time students must be earned within four quarters for a one-year program, eight quarters for a six-quarter program and nine quarters for a seven-quarter program.

These limits may be pro-rated for part-time students. All quarters and all credits taken at all colleges will be considered regardless of whether or not you received financial aid.

3. Up to a maximum of 45 required remedial credits may be added to the allowable credits attempted to complete your program of study. This includes remedial or developmental credits earned at other institutions. ESL (English as a Second Language) classes are not counted as part of the 45 remedial or developmental credits allowed.

4. A maximum of two programs of study may be pursued within the past five years. However, only the longer time frame of the two programs is allowed, NOT the addition of the two time frames.

5. Only one quarter of "Probation" status will be allowed unless extenuating circumstances can be documented. If you are placed on probation, you must complete all attempted credits (minimum of six credits) with a 2.0 cumulative GPA to be removed from probation and retain aid eligibility.

6. If you are in a "Canceled" status from aid eligibility, you may:

a) be considered for reinstatement of financial aid after enrolling in a minimum of 6 credits and successfully completing 100% of the credits with a 2.0 GPA. You must submit an appeal form requesting reinstatement at the end of the quarter in which you complete the 6 credits.

b) petition for reinstatement on a "probationary" status due to circumstances beyond your control. An appeal form with appropriate documentation must be submitted to the financial aid appeals committee for review. Appeals without documentation will not be considered.

7. If you owe a repayment of financial aid funds due to zero credits completed, you must make repayment before any additional aid can be disbursed. Guidelines for "canceled" status also apply.

8. If you are transferring from other colleges and have either exceeded the limits as stated above or were terminated from aid for lack of satisfactory progress, you will not be eligible for financial aid at North. You can submit an appeal if you had extenuating circumstances.

9. Regulatory changes made to the Washington State Need Grant program limit the number of quarters/credits for which you may receive the grant. You cannot receive the State Need Grant to pursue a second Associate degree until 5 years have elapsed since obtaining the first degree. Any quarter that a student has received the State Need Grant at other institutions counts toward the total number of quarters of eligibility.

10. You are no longer eligible for financial aid at North whenever one of the following occurs:

- You have attempted (at all colleges attended within the past 5 years) the maximum number of credits allowed for your program or have completed the program; or
- You have used the maximum number of quarters allowed (at all colleges attended); or
- You have exceeded the two programs of study limit; or
- You did not meet the qualitative and/or quantitative requirements.

Probation and Cancellation Status

Financial aid recipients who fail to make satisfactory progress during any given quarter will be placed on probation or have their aid canceled according to the following criteria:

1. Probation Status is assigned when academic progress is only marginally satisfactory. A student is allowed one quarter with aid to meet the satisfactory progress standards stated above. Probation will be lifted if the standards are met in the following quarter. You will be placed on probation if:

- a) Quarterly G.P.A. is 1.0 or above, but cumulative G.P.A. is less than 2.0.
 - b) Credit completion percentage is at least 50 percent but less than the minimum required of all credits attempted.
2. Cancellation Status is assigned when academic progress is not satisfactory. Financial aid will not be provided, but may be reinstated in a subsequent quarter after you have met the standards of satisfactory progress outlined above. You are canceled from aid when:

- a) Cumulative or quarterly G.P.A. is below 1.0
- b) Cumulative credit completion percentage is less than 50 percent.
- c) Quarterly completion of attempted credits is less than 50 percent.
- d) Terms of probation are not met.

Appeal Procedure

If extenuating circumstances (something beyond your control, such as prolonged hospitalization from a car accident) exist and can be documented, a petition for reinstatement of aid can be filed. The Financial Aid director reserves the right to determine continued eligibility.

Reinstatement of Financial Aid

Students who were canceled from aid due to the lack of satisfactory progress may petition for reinstatement of aid after you have attended school at your own expense and have met the standards of satisfactory progress outlined above.

Debt Management

Since 1994, North does not participate in the Federal Family Education Loan Program (Stafford Loan). Previous participation in the program resulted in 16 percent of our students defaulting on their loans. You are strongly urged to cover the expenses of attending college from current resources such as savings, part-time work, spouse's earnings, assistance from parents and other relatives, scholarships and financial aid grants. The vast majority of students should be able to complete their education at the community college level without taking out loans which significantly affect the quality of life for many years into the future. Please note: Information about private "career/alternative" loans is available at the Financial Aid Office. The interest on many private loans is not deferred during a student's attendance.

Students who borrow money under the Federal Perkins Program must attend an exit counseling session before the end of their final quarter at North. This session will provide:

- 1. A review of available Perkins Loan benefits.
- 2. Anticipated monthly repayments.
- 3. A review of repayment options available, together with debt management and planning to facilitate the repayment.

Withdrawal and Repayment Policy

Financial aid recipients who withdraw from school or stop attending classes before the dates listed below may be required to repay a percentage of the tuition paid and cash disbursed.

Fall Quarter 2007	November 11, 2007
Winter Quarter 2008	February 19, 2008
Spring Quarter 2008	May 15, 2008
Summer Quarter 2008	July 28, 2008

You must inform the financial aid office of the date of your official withdrawal processed by the Registrar's office. If you stop attending class and/or attend classes but earn no credits, the financial aid office will assume that you unofficially withdrew. Any funds owed to the financial aid programs or the institution will need to be repaid before any consideration will be given to further financial aid, future enrollment at the college or the release of any academic transcripts.

Please see the Financial Aid office for detailed information on repayment policies and regulations.

Transfer Financial Aid to Another College

Your financial aid award package will not transfer to another college. You will need to apply for aid at the college where you plan to transfer and follow the policies set forth by that college. Whether you receive aid will depend upon the availability of funds at the other school. The following procedures should be followed to determine if you are eligible to receive aid when transferring to another college. This applies to all colleges including Seattle Central and South Seattle Community Colleges.

- 1. Contact the aid office at the other college and request instructions.
- 2. Add the federal school code for the other college by contacting the Department of Education at <http://www.studentaid.ed.gov> <<http://www.studentaid.ed.gov>>

Things to Remember

1. Managing money wisely is especially important for a student on a tight budget. Having a budget will help you gain a perspective on your financial circumstances and assure adequate resources while you are attending school. Seek assistance from a financial aid counselor if you need help with this task.
2. Plan to have enough of your own money for tuition, books and living expenses for the first two weeks of the quarter. There are many things that could delay your financial aid when you need it the most.
3. Tell us immediately of any address and phone number changes. If we can't reach you and need something from you, your file will remain inactive until you contact us. Please be aware that an address change at the Registration office will not update your address at the financial aid office. For students receiving a Perkins Loan, it is required by federal regulations that you keep the financial aid office apprised of any address changes.
4. The dollars you receive in grants and scholarships that exceed the cost of tuition, books and supplies are taxable. Keep your receipts for tuition, books and supplies and a record of the amount you receive in grants and scholarships.
5. Keep this publication and the brochure you received with the application packet for future reference and answers to questions. Your award notice requires you to certify that you have received, read, understand and agree to abide by the rules and conditions contained therein.
6. Ask questions whenever you are in doubt. Keep us informed of any new developments or changes you make. If you fail to inform us that you have changed programs or left school, you could incur substantial repayments and loss of future aid eligibility.
- 7. Remember to re-apply for financial aid every year in January. Be early! Make the priority deadlines for maximum funding!**

Information in this publication is subject to change without notice and does not constitute an agreement between North Seattle Community College and the student.