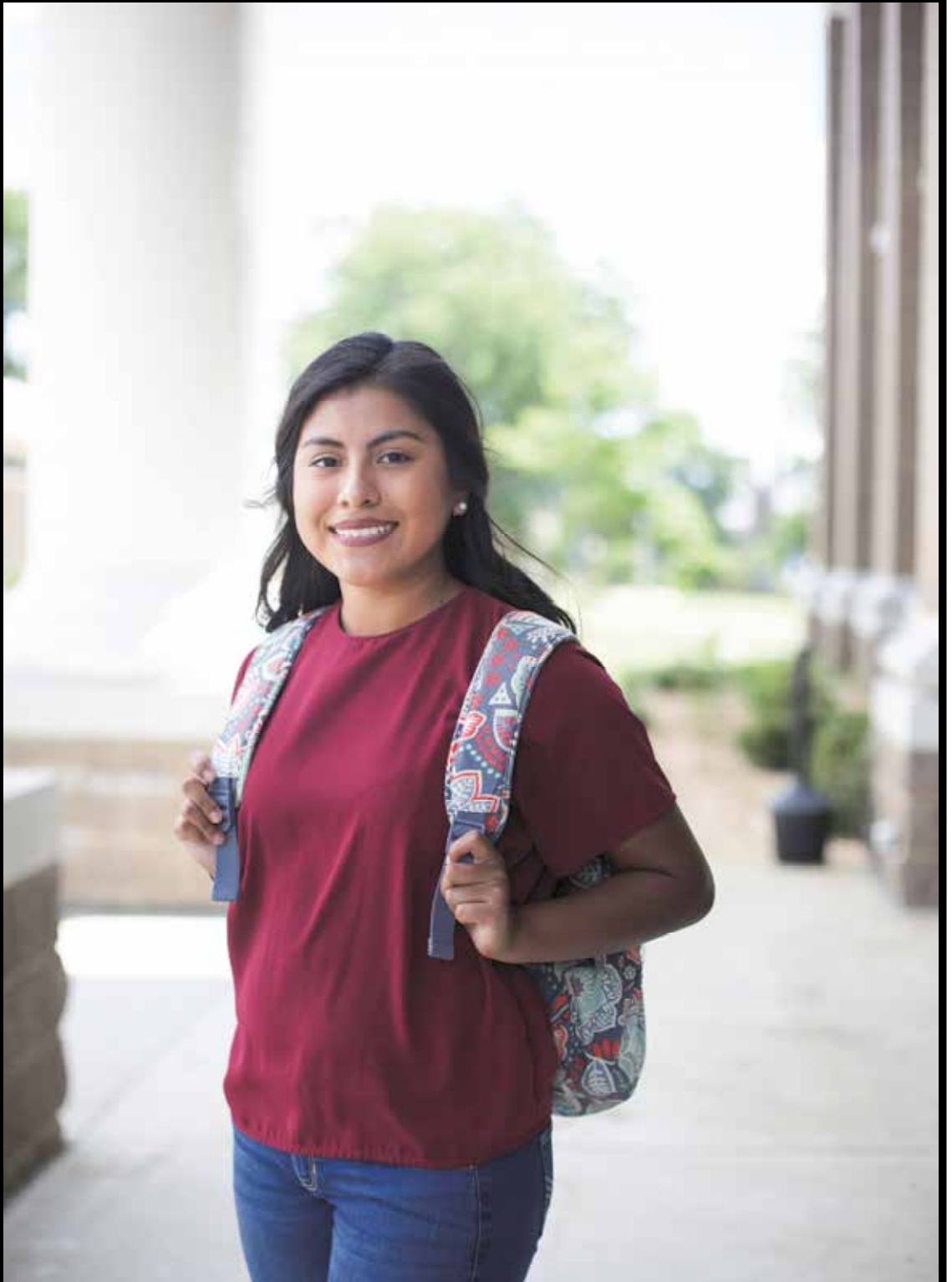


F I N A N C I A L
I N F O R M A T I O N



FINANCIAL INFORMATION

Semester Hours	ALABAMA RESIDENT							NON-RESIDENT						
	REGULAR CLASS						Distance Learning	REGULAR CLASS						Distance Learning
Tuition	Facility	Tech	Spec Bldg	Bond	Total	Tuition		Facility	Tech	Spec Bldg	Bond	Total		
1	\$129	\$9	\$9	\$10	\$1	\$158	\$158	\$258	\$9	\$9	\$10	\$1	\$287	\$287
2	\$258	\$18	\$18	\$20	\$2	\$316	\$316	\$516	\$18	\$18	\$20	\$2	\$574	\$574
3	\$387	\$27	\$27	\$30	\$3	\$474	\$474	\$774	\$27	\$27	\$30	\$3	\$861	\$861
4	\$516	\$36	\$36	\$40	\$4	\$632	\$632	\$1,032	\$36	\$36	\$40	\$4	\$1,148	\$1,148
5	\$645	\$45	\$45	\$50	\$5	\$790	\$790	\$1,290	\$45	\$45	\$50	\$5	\$1,435	\$1,435
6	\$774	\$54	\$54	\$60	\$6	\$948	\$948	\$1,548	\$54	\$54	\$60	\$6	\$1,722	\$1,722
7	\$903	\$63	\$63	\$70	\$7	\$1,106	\$1,106	\$1,806	\$63	\$63	\$70	\$7	\$2,009	\$2,009
8	\$1,032	\$72	\$72	\$80	\$8	\$1,264	\$1,264	\$2,064	\$72	\$72	\$80	\$8	\$2,296	\$2,296
9	\$1,161	\$81	\$81	\$90	\$9	\$1,422	\$1,422	\$2,322	\$81	\$81	\$90	\$9	\$2,583	\$2,583
10	\$1,290	\$90	\$90	\$100	\$10	\$1,580	\$1,580	\$2,580	\$90	\$90	\$100	\$10	\$2,870	\$2,870
11	\$1,419	\$99	\$99	\$110	\$11	\$1,738	\$1,738	\$2,838	\$99	\$99	\$110	\$11	\$3,157	\$3,157
12	\$1,548	\$108	\$108	\$120	\$12	\$1,896	\$1,896	\$3,096	\$108	\$108	\$120	\$12	\$3,444	\$3,444
13	\$1,677	\$117	\$117	\$130	\$13	\$2,054	\$2,054	\$3,354	\$117	\$117	\$130	\$13	\$3,731	\$3,731
14	\$1,806	\$126	\$126	\$140	\$14	\$2,212	\$2,212	\$3,612	\$126	\$126	\$140	\$14	\$4,018	\$4,018
15	\$1,935	\$135	\$135	\$150	\$15	\$2,370	\$2,370	\$3,870	\$135	\$135	\$150	\$15	\$4,305	\$4,305
16	\$2,064	\$144	\$144	\$160	\$16	\$2,528	\$2,528	\$4,128	\$144	\$144	\$160	\$16	\$4,592	\$4,592
17	\$2,193	\$153	\$153	\$170	\$17	\$2,686	\$2,686	\$4,386	\$153	\$153	\$170	\$17	\$4,879	\$4,879
18	\$2,322	\$162	\$162	\$180	\$18	\$2,844	\$2,844	\$4,644	\$162	\$162	\$180	\$18	\$5,166	\$5,166
19	\$2,451	\$171	\$171	\$190	\$19	\$3,002	\$3,002	\$4,902	\$171	\$171	\$190	\$19	\$5,453	\$5,453
20	\$2,580	\$180	\$180	\$200	\$20	\$3,160	\$3,160	\$5,160	\$180	\$180	\$200	\$20	\$5,740	\$5,740
21	\$2,709	\$189	\$189	\$210	\$21	\$3,318	\$3,318	\$5,418	\$189	\$189	\$210	\$21	\$6,027	\$6,027
22	\$2,838	\$198	\$198	\$220	\$22	\$3,476	\$3,476	\$5,676	\$198	\$198	\$220	\$22	\$6,314	\$6,314
23	\$2,967	\$207	\$207	\$230	\$23	\$3,634	\$3,634	\$5,934	\$207	\$207	\$230	\$23	\$6,601	\$6,601
24	\$3,096	\$216	\$216	\$240	\$24	\$3,792	\$3,792	\$6,192	\$216	\$216	\$240	\$24	\$6,888	\$6,888

*Out-of-state tuition costs are waived for those students who are residents of Georgia counties Bartow, Catoosa, Chattooga, Dade, Floyd, Gordon, Hardison, Polk, Walker, and Whitfield, and Tennessee counties of Franklin, Hamilton, Lincoln and Marion served by Northeast.

OTHER COSTS

Late Registration Fee (incurred if registration is not completed on designated date without special provision being made)25.00
 Returned Check Fee.....25.00
 Graduation Expense: A fee of the actual cost of graduation is charged.

Fees for drops/adds, parking decals, transcripts, and applications have been eliminated.
 Students may pay tuition and fees by check, cash, money order, MasterCard, Visa, or Discover Card.

FEES AND TUITION ARE SUBJECT TO CHANGE
 WITHOUT NOTICE UPON ACTION BY THE
 COLLEGE'S GOVERNING BODY.

GUIDELINES FOR DETERMINING STUDENT ELIGIBILITY FOR "IN-STATE" OR "OUT-OF-STATE" TUITION RATES

For purposes of assessing tuition, applicants for admission shall be classified in one of three categories as outlined below:

- 1.1 Resident Student
 - A Resident Student shall be charged the in-state tuition rate established by the Board.
 - 1.11 A Resident Student is an applicant for admission who is a citizen of the United States or a duly registered resident in the State of Alabama for at

least 12 months immediately preceding application for admission, or whose non-estranged spouse has resided and had habitation, home and permanent abode in the State of Alabama for at least 12 months immediately preceding application for admission.

Consequently, an out-of-state student cannot attain Resident Student status simply by attending school for twelve months in the State of Alabama.

- 1.12 In the case of minor dependents seeking admission, the parents, parent, or legal guardian of such minor dependent must have resided in the State of Alabama for at least 12 months immediately preceding application for admission. If the parents are divorced, residence will be determined by the residency of the parent to whom the court has granted custody.

MINOR: An individual who because of age, lacks the capacity to contract under Alabama law. Under current law, this means a single individual under 19 years of age and a married individual under 18 years of age, but excludes an individual whose disabilities of nonage have been removed by a court of competent jurisdiction for a reason other than establishing a legal residence in Alabama. If current law changes, this definition shall change accordingly.

SUPPORTING PERSON: Either or both of the parents of the student, if the parents are living together, or if the parents are divorced or

living separately, then either the parent having legal custody or, if different, the parent providing the greater amount of financial support. If both parents are deceased or if neither has legal custody, supporting person shall mean, in the following order: the legal custodian of the student, the guardian, and the conservator.

1.13 In determining Resident Student status for the purpose of charging tuition, the burden of proof lies with the applicant for admission.

a. Students having graduated from an Alabama high school, or having obtained a GED in the state of Alabama, within two years of the date of application for admission shall be considered Residential students for tuition purposes.

b. An individual claiming to be a resident shall certify by a signed statement each of the following:

1. A specific address or location within the State of Alabama as his or her residence.
2. An intention to remain at this address indefinitely.
3. Possession of more substantial connections with the State of Alabama than with any other state.

c. Though certification of an address and an intent to remain in the state indefinitely shall be prerequisites to establishing status as a resident, ultimate determination of that status shall be made by the institution by evaluating the presence or absence of connections with the State of Alabama. This evaluation shall include the consideration of all of the following connections

1. Consideration of the location of high school graduation.
2. Payment of Alabama state income taxes as a resident.
3. Ownership of a residence or other real property in the state and payment of state ad valorem taxes on the residence or property.
4. Full-time employment in the state.
5. Residence in the state of a spouse, parents, or children.
6. Previous periods of residency in the state continuing for one year or more.
7. Voter registration and voting in the state; more significantly, continuing voter registration in the state that initially occurred at least one year prior to the initial registration of the student in Alabama at a public institution of higher education.

8. Possession of state or local licenses to do business or practice a profession in the state.

9. Ownership of personal property in the state, payment of state taxes on the property, and possession of state license plates.

10. Continuous physical presence in the state for a purpose other than attending school, except for temporary absences for travel, military service, and temporary employment.

11. Membership in religious, professional, business, civic, or social organizations in the state.

12. Maintenance in the state of checking and savings accounts, safe deposit boxes, or investment accounts.

13. In-state address shown on selective service registration, driver's license, automobile title registration, hunting and fishing licenses, insurance policies, stock and bond registrations, last will and testament, annuities, or retirement plans.

1.14 Students determined to be eligible for resident tuition will maintain that eligibility upon re-enrollment within one full academic year of their most previous enrollment unless there is evidence that the student subsequently has abandoned resident status, for example, registering to vote in another state. Students failing to re-enroll within one full academic year must establish eligibility upon re-enrollment.

2.1 Non-Resident Student (additional persons for resident tuition)

A Non-Resident Student, one who does not meet the standard of having resided in the State of Alabama for at least 12 months immediately preceding application for admission, shall be charged the in-state tuition rate established by the Board under the following circumstances, provided such student is a citizen of the United States.

2.11 The dependent student

- a. whose supporting person is a full-time permanent employee of the institution at which the student is registering; or
- b. whose supporting person can verify full-time permanent employment in Alabama and will commence said employment within 90 days of registration; or
- c. whose supporting person is a member of the United States military on full-time active duty stationed in Alabama under orders for duties other than attending school; or

- d. whose supporting person is an accredited member of a consular staff assigned to duties in Alabama.
- 2.12 The student is not a dependent (as defined by Internal Revenue Codes) who
- a. is a full-time permanent employee of the institution at which the student is registering or is the spouse of such an employee; or
 - b. can verify full-time permanent employment within the State of Alabama or is the spouse of such an employee and will commence said employment within 90 days of registration with the institution; or
 - c. is a member of or the spouse of a member of the United States military on full-time active duty stationed in Alabama under orders for duties other than attending school; or
 - d. is an accredited member of or the spouse of an accredited member of a consular staff assigned to duties in Alabama.
- 2.13 In determining Non-Resident Student status for the purpose of charging tuition, the burden of proof lies with the applicant for admission. The college may request proof that the applicant meets the stipulations noted above prior to admission.

REFUND POLICY

1. Refund for Complete Withdrawal

An student who officially or unofficially withdraws from all classes before the first day of class will be refunded the total tuition and other institutional charges.

An student who officially or unofficially withdraws completely on or after the first day of class but prior to the end of the third week of class will be refunded according to the withdrawal date, as follows:

 - Withdrawal during first week 75% of tuition and other institutional charges
 - Withdrawal during second week 50% of tuition and other institutional charges
 - Withdrawal during third week 25% of tuition and other institutional charges
 - Withdrawal after end of third week No refund
2. Administrative Fee

An administrative fee not to exceed 5 percent of tuition and other institutional charges or \$100, whichever is smaller, shall be assessed for each withdrawal within the period beginning the first day of class and ending at the end of the third week of class.
3. Refund for Partial Withdrawal

Students who do not completely withdraw from the college but drop a class during the regular drop/add period will be refunded the difference in tuition paid and the tuition rate applicable to the reduced number of hours, including fees appropriate to the classes dropped. There is no refund due to a student who partially withdraws after the official drop/ add period.

4. Refund in Compliance with Federal Regulations

All colleges shall comply with federal regulations relative to refund of tuition and other institutional charges for first time, first-term Title IV recipients.
5. Refund for Alabama National Guard and Reservists Called to Active Duty

Students who are active members of the Alabama National Guard or reservists or who are active duty military who are called to active duty in the time of national crisis shall receive a full tuition refund at the time of withdrawal, if such student is unable to complete the term due to active duty orders or assignment to another location.

PAYMENT PLAN

The College has partnered with Nelnet Business Solutions (NBS) to allow students to pay for tuition and fees over time. The payment plan provides a flexible payment option with no interest and affordable setup fees. Students must have their student number and the correct amount of tuition and fees before enrolling in the payment plan. Students may enroll in the payment plan by visiting www.MyCollegePaymentPlan.com/nacc. Students wishing to participate in the payments plan must complete all steps by the last day of add/drop. Students can obtain additional information by contacting NBS at 1-800-609-8056.

REGISTRATION PROCESS FOR INSTITUTIONAL, PRIVATE, AND AGENCY SCHOLARSHIPS

Each semester a student can pre-register for classes with the academic advisor or online through the NOAH account. A student may pre-register online only if authorized by the advisor. Recipients of private scholarships (civic clubs, churches, corporations and businesses, etc.) should take proof of scholarship to the Financial Aid Office. Students whose tuition is being paid by an agency or governmental source (WIOA, TRA, GI Dependents, Voc Rehab, VA Rehab) should see Jennifer Brown in the Financial Aid Office.

SCHOLARSHIPS

Institutional scholarships are provided by Northeast, as authorized by the Alabama Community College System, to high school seniors who will attend Northeast. Students must complete the "Scholarship Application" to qualify for institutional scholarships. These applications are provided on the NACC website in November of each year. The deadline to apply is late January.

AGENCY SPONSORSHIP PROGRAMS

Northeast participates in the following agency programs which assist qualified students with funding and/or services:

- WORKFORCE INVESTMENT OPPORTUNITY ACT (WIOA)
- TRADE READJUSTMENT ACT (TRA)
- VETERANS ADMINISTRATION REHABILITATION

VOCATIONAL REHABILITATION
ALABAMA COMMISSION ON INDIAN AFFAIRS

Northeast will assist students interested in these programs by referring them to the proper sponsorship agency and by coordinating funding and services provided by an agency.

EMPLOYER SPONSORED PROGRAMS

Northeast also coordinates employer sponsorship programs through the Financial Aid Office. Contact Jennifer Brown.

GED SCHOLARSHIP

GED recipients are eligible to apply for the Northeast Alabama Community College GED scholarship. Full tuition two-year scholarships and summer scholarships are available. Applications are due by the middle of April, and scholarship recipients are announced at the annual GED graduation ceremony. Additionally, any person who passes the GED can receive one free class to any community college in the state of Alabama. For more information about these scholarship opportunities, please contact Julia Sanford.

SENIOR ADULT SCHOLARSHIP PROGRAM

The Alabama Community College System has authorized a Senior Adult Scholarship Program at Northeast. The scholarship automatically waives tuition for college-credit courses for any student who is 60 years of age or older and who meets the admissions standards of the College and program. The scholarships apply only to credit courses in which space is available and only to tuition. Participants are responsible for paying for all course fees, textbooks, materials and supplies.

**ALABAMA G.I. DEPENDENT
SCHOLARSHIP PROGRAM**

Alabama Department of Veterans Affairs offers financial assistance to eligible dependents (child, stepchild, spouse or unremarried widow(er)) of disabled veterans (living or deceased) who were permanent civilian residents of Alabama prior to entry into military service. Special consideration is given to permanently and totally disabled veterans who are bona fide residents or were prior to their death. Other qualifying veterans' categories are former prisoners of war (POW), declared missing in action (MIA) and those who died in service.

Maximum educational benefits include free tuition, required textbooks and laboratory fees for four standard academic years or a prescribed technical course at any state supported junior or community college, university or technical school. Currently, participants must pay \$9 per credit hour for facility renewal fee, and \$10 per credit hour for Special Building fee. This program will not pay for tuition or books for developmental courses.

Dependent children must file an application prior to age 26 (may be extended to age 30 in certain cases). A spouse or widow(er) does not have a filing deadline or age limitation.

For more information and application procedures, contact your nearest Veterans Affairs Office located in each county

courthouse or you may write to the Alabama G.I. Dependents' Scholarship Program, P.O. Box 1509, Montgomery, AL 361021509.

Students who qualify for Alabama benefits (books and tuition) should contact the Financial Aid Office.

**VA EDUCATIONAL BENEFITS
(MONTHLY CHECK PROGRAMS)**

The college is approved for veterans' training. Students who are eligible for monthly VA educational assistance checks should contact the Financial Aid Office in the Wallace Building for additional information. This office will submit the proper paperwork to the Veterans' Administration on behalf of veterans, GI Dependents who are eligible for Chapter 35 (federal) benefits, National Guardsmen/Reservists, and VA Rehabilitation students.

The following individuals shall be charged the in-state/in-district rate, or otherwise considered a resident, for tuition purposes:

- A Veteran using educational assistance under either chapter 30 (Montgomery G.I. Bill – Active Duty Program) or chapter 33 (Post-9/11 G.I. Bill), of title 38, United States Code, who lives in the State of Alabama while attending a school located in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of discharge from a period of active duty service of 90 days or more.
- Anyone using transferred Post-9/11 GI Bill benefits (38 U.S.C. § 3319) who lives in the State of Alabama while attending a school located in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of the transferor's discharge from a period of active duty service of 90 days or more.
- A spouse or child using benefits under the Marine Gunnery Sergeant John David Fry Scholarship (38 U.S.C. § 3311(b)(9)) who lives in the State of Alabama while attending a school located in the State of Alabama (regardless of his/her formal State of residence) and enrolls in the school within three years of the Service member's death in the line of duty following a period of active duty service of 90 days or more.
- Anyone described above while he or she remains continuously enrolled (other than during regularly scheduled breaks between courses, semesters, or terms) at the same school. The person so described must have enrolled in the school prior to the expiration of the three year period following discharge or death described above and must be using educational benefits under either chapter 30 or chapter 33, of title 38, United States Code.



SUSPENSION FROM VA BENEFITS

It is the policy for VA educational benefits recipients at Northeast to achieve certain academic standards of progress satisfactory to the Veterans Administration's rules and regulations. Therefore, in order to comply with the Veterans Administration G.I. Bill of Rights, the following minimal cumulative grade point averages must be achieved:

1-24 semester hours	1.5
25-48 semester hours	1.75
49 or more semester hours	2.0

It is not intended for this policy to be in conflict with approved institutional policies relative to probation and suspension. There may be cases in which a VA educational benefits recipient could remain enrolled at Northeast as a regular student who could not make these minimal cumulative grade point averages; however, he or she would be suspended from VA educational assistance payments.

Complaint Policy for Students Receiving VA Education Benefits – For students receiving VA education benefits, any complaint against the school should be routed through the VA GI Bill Feedback System by going to the following link: <http://www.benefits.va.gov/GIBILL/Feedback.asp>. The VA will then follow up through the appropriate channels to investigate the complaint and resolve it satisfactorily.

FINANCIAL AID PROGRAM

- A FAFSA (Free Application for Federal Student Aid) must be submitted to determine eligibility for financial assistance including: Pell, student loans, Alabama Student Assistance Program Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study and certain scholarships. www.fafsa.gov
- Students will also need to obtain a FSA ID at www.fsaed.gov to e-sign the FAFSA. Parents of dependent students must obtain a FSA ID, also.

To have funds available by the first day of class, students should complete the FAFSA 3 to 4 weeks in advance. FAFSA worksheets for web applications are available from high school guidance counselors or from the Financial Aid Office.

SPECIAL CIRCUMSTANCES

Eligibility is normally based upon the prior year's income. Under certain circumstances, however, eligibility may be based on current income. Death of a parent or a spouse, loss of income due to natural disaster, unemployment or displaced worker status may allow one to file for special conditions and base eligibility on current income. A student with one of these conditions should contact the Financial Aid Office.

GENERAL INFORMATION

The objective of the Financial Aid Program is to assist students who have a financial need by providing an aid package that may include scholarships, grants, loans and work on campus.

The primary responsibility for meeting college costs lies with the student's family and with the student. A financial need is established when it is determined that the resources of the family (expected family contribution) do not meet the cost of attending a particular college. Costs include items such as board, books and supplies, personal expenses and allowable transportation costs. For financial aid purposes, the cost of attendance budget for dependent and independent students is \$13,400. A student's computed financial need is the total cost of attending a particular college minus the expected family contribution.

Any student enrolled or any prospective student may apply for financial aid. However, no offer of financial assistance will be made until the student has been accepted for admission.

VERIFICATION OF STUDENT AID INFORMATION

Verification is a process used to make sure that the information applicants report is accurate. This prevents ineligible students from receiving aid by reporting false information, and it ensures that eligible students receive all of the aid for which they are qualified.

Each year the Department of Education selects a group of applications for verification. Some of these applicants are selected because of FAFSA information that is inconsistent with information elsewhere on the application; others are chosen at random.

In any case, a student whose application is selected must give the financial aid office certain documentation to show that the application information is correct. The sooner the student verifies this information, the sooner he/she will be able to receive financial aid, if eligible.

The Student Must Apply for Aid Each School Year. At Northeast, Fall always begins the new year and Summer is always the last semester.

The priority deadline to apply for financial aid is July 15th. FSEOG funds and ASAP funds are awarded to those students with the greatest need. Students who apply after the priority deadline are given consideration only if funds are available.

FEDERAL TITLE IV AID AND PROGRAMS AVAILABLE (NEED BASED)

FEDERAL PELL GRANT – The Pell Grant is an entitlement program which does not have to be repaid. The award will range from \$611 – \$6,095 per academic year. Pell Grant payments will be paid to eligible students who have a completed Financial Aid File. Pell Grant money will be available for book purchases at Textbooks, Etc. one week prior to first day of class. Any funds remaining will be paid directly to the student by check. The Business Office will issue and mail checks within 14 calendar days after the first day of class.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG) – The Federal Supplemental Educational Opportunity Grant may range from \$100 to \$1,200 per academic year and does not have to be repaid. It is based on the lowest expected family contribution (EFC). The Business Office will issue and mail checks in a timely manner.

ALABAMA STUDENT ASSISTANCE PROGRAM GRANT (ASAP) – The Alabama Student Assistance Program Grant may range from \$300 to \$1,200 per academic year and is determined by the lowest Expected Family Contribution (EFC) number and need based. The Business Office will issue and mail checks in a timely manner.

FEDERAL COLLEGE WORK-STUDY – Federal College Work-Study provides jobs on campus for students who need financial aid and who must earn a part of their educational expenses. Students work an average of 15 hours per week at the minimum wage rate and are paid at the end of each month. Limited positions are available each year. The Business Office will issue checks on the last day of each month.

DIRECT LOANS

To receive a Direct Loan, students

- **Must have submitted a FAFSA.**
- **MUST complete required loan counseling in the Financial Aid Office.**

Federal Family Education Loans are either subsidized or unsubsidized. Repayment of these loans will begin six months after the student's enrollment level drops below half-time. With a subsidized loan you will not be charged any interest while enrolled. With an unsubsidized loan you will be charged interest from the time the loan is disbursed until it is paid in full.

The Federal Family Education Loans are need-based loans. Annual loan limits will be determined using information received from the Free Application for Federal Student Aid (FAFSA).

ENROLLMENT POLICY

Students must be enrolled or accepted for enrollment in a program leading to a degree or certificate from Northeast. Students admitted as special, dual enrolled temporary, transient, post-baccalaureate, and non-degree graduate do not meet this requirement. Students will not be paid retroactively for terms for which they were classified as ineligible.

The list below can be used to determine your status.

- Full time: 12-24 plus semester hours
- 3/4 time: 9-11 semester hours
- 1/2 time: 6-8 semester hours
- 1/4 time: 1-5 semester hours

DEPENDENT/INDEPENDENT POLICY

The Federal Government has identified, for student financial assistance programs, certain categories of students who must be considered independent financial aid applicants. For 2018-2019, a student is considered an independent financial aid applicant if he or she meets one of the following criteria:

- was born before January 1, 1995
- is a veteran of the U.S. Armed Forces
- is an orphan or ward of the court
- has a legal dependent other than a spouse
- is a married student
- is a graduate or professional student
- see FAFSA Application

An independent financial aid applicant is not required to submit parental information in the application process.

However, if the independent applicant is married, spousal information must be reported. A student who cannot meet at least one of the criteria is considered a dependent applicant and must provide parental information in the application process.

NORTHEAST ALABAMA COMMUNITY COLLEGE RETURN OF TITLE IV STUDENT FINANCIAL AID FUNDS FOR WITHDRAWALS

Sec. 484B, 485(a)(1)(F), 34 CFR 668.22
The Higher Education Amendments of 1998,
Public Law 105-244

The Higher Education Amendments of 1998, Public Law 105-244 changed substantially the way funds paid toward a student's education are to be handled when a recipient of Student Financial Aid Program funds withdraws from school.

Up through the 60% point in each payment period or period of enrollment, a pro rata schedule is used to determine how much Student Financial Aid (SFA) Program funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the SFA Program funds.

Calculation of Amount of SFA Program Assistance Earned

The amount of SFA Program assistance earned by the student is determined by multiplying the percentage of the payment period completed by the total amount of SFA Program assistance that was disbursed or that could have been disbursed for the payment period or period of enrollment as of the day the student withdrew.

Percentage of the Payment Period or Period of Enrollment Completed

The percentage of the payment period or period of enrollment completed is the total number of calendar days in the payment period or period of enrollment for which the assistance is awarded divided into the number of calendar days completed in that period as of the day the student withdrew.

Disposition of Differences between Amount Earned and Amount Received

If the student receives less SFA Program assistance than the amount earned, the school must comply with the procedures for late disbursement specified by the Department in regulations. If the student receives more SFA Program assistance than the amount earned, the school, or the student, or both, must return the unearned funds as required, and in the order specified, below.

Return of Unearned SFA Program Funds

Northeast Alabama Community College must return the lesser of-

- The amount of SFA Program funds that the student does not earn; or
- The amount of institutional costs that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that was not earned.
- The student must return or repay, as appropriate, the remaining unearned SFA Program grant funds.

Method of Return of Funds by the Student

Grant overpayments are subject to repayment arrangements satisfactory to the school, or overpayment collection procedures prescribed by the Secretary of Education. In the event of overpayment, students will be notified of terms of repayment.

Order of Return of SFA Program Funds

- Federal Student Loan
- Federal Pell Grants for the payment period for which a return of funds is required.
- Federal Supplemental Educational Opportunity Grants (FSEOG) for the payment period for which a return of funds is required.
- Other assistance under this Title for which a return of funds is required.

Typical cost of education for students attending Northeast Alabama Community College during the academic year 2018-2019 is:

Tuition/fees (in-state)	\$4,500
Books/Supplies	2,400
Room/Board	3,500
Transportation	2,000
Personal/Miscellaneous	1,000
<u>Total</u>	<u>\$13,400</u>

Northeast Alabama Community College students who register for classes, benefit from Title IV student financial aid and then withdraw are subject to the withdrawal policy as stated in the Higher Education Amendments of 1998.

Students who do not repay will be reported to the Federal government for collection.

Procedures for Students in Default of Loans

Students who owe a repayment on Title IV funds or who are in default on a federal loan are not eligible to receive Title IV funds and will have a hold placed on their file for registration and for requesting an official transcript.

Students in default of a federal loan must see the Student Financial Aid Director who will counsel the student concerning his/her financial obligations and assist the student in contacting the lender. The Student Financial Aid Director will determine whether the student can enroll or receive an official transcript once satisfactory repayment arrangements have begun.

Follow-up counseling sessions will be scheduled each semester until the student is taken out of default status. Students who refuse to adhere to the counseling schedule will not be permitted to enroll in subsequent semesters or receive an academic transcript.

When reimbursement of Title IV funds has been made or a loan has been taken out of default, the student can be reinstated for financial aid, register for classes and become eligible to receive official transcripts without review by the Student Financial Aid Director.

ACADEMIC REQUIREMENTS FOR RECEIVING FINANCIAL AID

Satisfactory Academic Progress Requirements

The Higher Education Act of 1965, as amended, mandates that institutions of higher education establish a standard of satisfactory academic progress for students who receive financial aid. This standard will apply to the student's entire college academic history at NACC and/or other colleges, whether Title IV financial aid was received or not. In order to remain eligible to receive aid at Northeast Alabama Community College, students must meet the standards specified for acceptable academic performance and for satisfactory progress toward completion of their program of study.

Incremental Progress. To receive financial aid at Northeast Alabama Community College, a student must complete 67% of all attempted coursework at all colleges.

Academic Progress. To receive financial aid at Northeast Alabama Community College, a student must maintain a minimum Grade Point Average (GPA) of 2.0.

Maximum Time Frame. Students may receive consideration for financial aid during the first 96 hours of coursework attempted at Northeast Alabama Community College for a two-year program; eligibility is limited to 45 hours of attempted coursework for a one-year certificate program. This applies regardless of whether or not the student received financial aid for coursework. Students may receive funding for up to 30 hours of required remedial coursework.

Review Procedures

Satisfactory progress is measured at the end of each semester. The Student Financial Aid Office will determine each semester

whether the student has successfully completed the minimum expected number of hours with the required grade point average and shows progress toward the educational objectives for all completed semesters.

A grade of “W” will be treated as attempted coursework and will be computed in the quantitative measure of satisfactory academic progress.

Grades of “A,” “B,” “C,” “D,” “F,” and “I” will be treated as completed grades and will be taken into consideration when calculating the number of hours completed and the GPA.

Course Repeats

Courses for which a “A,” “B,” “C,” or “D” was received may be repeated a maximum of one time. Such courses are counted as enrollments toward the hours attempted for calculation of required grade point average and the maximum time the student is eligible to receive aid.

Financial Aid will not be provided for courses taken by audit, nor for any non-credit coursework not leading to a certificate or degree.

Financial Aid

Warning/Probation/Suspension/Termination

Following the first semester in which the standards of academic progress are not met, the student will be placed on

warning or probation with academic plan for the next semester. The student who fails to meet the standards of academic progress during the semester of attendance while on probation with academic plan will be placed on suspension for financial aid purposes and denied further funding. Students who are suspended from aid may become eligible again, by bringing themselves into compliance with the requirements at their own expense. Students who have attempted 96/45 hours (see maximum time frame) are automatically ineligible for financial aid and are placed on financial aid termination.

Appeal

A student whose financial aid has been suspended or terminated may submit an appeal to the Director of Financial Aid for consideration of mitigating circumstances. Appeal forms are available in the Student Financial Aid Office. The appeal must be in writing and supporting documentation regarding special circumstances must be provided. Appeals are considered for extenuating circumstances such as serious personal injury, illness, death in the immediate family or undue hardship. Students who have their appeals approved will continue on financial aid probation with academic plan provided the student meets the terms and conditions set forth in the appeal approval letter.

