

FINANCIAL ASSISTANCE

Financial assistance information is available through the Office of Financial Aid at 308-367-5207 or by emailing nctafinancialaid@unl.edu.

If you are or will be receiving financial assistance, it is important for you to carefully read the following Satisfactory Academic Progress Policy:

Satisfactory Academic Progress Policy

Nebraska College of Technical Agriculture is required by federal regulations to establish a Satisfactory Academic Progress (SAP) policy students must meet to be eligible or maintain eligibility for federal and state financial aid. This includes but is not limited to grants, loans and federal work study. There are three components to the Satisfactory Academic Progress Policy which are:

1. pace
2. grades
3. time frame

These are monitored each semester.

Pace

A student must be making progress through his/her educational program at a pace of 67% or higher. Pace is calculated by dividing the cumulative number of successfully completed credit hours by the cumulative number of attempted credit hours. Credit hours that will not count as successfully completed include letter grades of F (Fail), I (Incomplete), NP (No Pass), W (Withdrawal), AU (Audit) or NR (Not Reported). A student that is able to have one of the above listed grades changed to a grade of D or higher should contact the Financial Aid office to see if the change impacts the pace calculation. A repeat class will be funded only the second time taken provided the student is meeting the SAP policy.

Grades

A student must maintain a minimum grade point average depending on the number of credit hours attempted:

- 1 through 17 credit hours: Cumulative Grade Point Average 1.5 or higher
- 18 through 35 credit hours: Cumulative Grade Point Average 1.75 or higher
- 36 and above credit hours: Cumulative Grade Point Average 2.0 or higher

Time Frame

Students are permitted to receive financial aid only until the total number of credit hours attempted equals 150% of the length of his/her program. (see program descriptions in the NCTA course catalog) For a 76 credit program, the total allowed credit hours attempted would be $76 \times 150\% = 114$ hrs. Transfer hours count toward the total number of credit hours attempted. A second course of study must also fall within this 150% time frame in order to receive federal financial aid.

Warning

A student will be placed on financial aid warning for one semester if he/she fails to maintain the required cumulative GPA and/or fails to meet the 67% pace requirement. All aid will be paid during the warning semester. If standards are not met at the end of the warning semester, all aid will be suspended until eligibility is re-established.

Suspension

A student will be placed on financial aid suspension and receive no federal or state financial aid if he/she fails to meet the Satisfactory Academic Progress requirements at the end of the warning semester.

Regaining Eligibility after Suspension

A student that has had financial aid eligibility suspended has two options for regaining his/her eligibility:

1. A student may qualify for reinstatement of financial aid eligibility by enrolling at his/her own expense. A student must bring his/her cumulative GPA back to the level necessary for the number of hours attempted and bring his/her pace up to the 67% to meet the minimum requirements of the Satisfactory Academic Progress policy.
2. A student may appeal his/her financial aid suspension if extenuating circumstances (death of a relative, injury or illness of the student, or other special circumstances) exist. A Satisfactory Academic Progress Appeal form should be completed and must include supporting documentation of the extenuating circumstances. Examples: Letters from health providers, copies of medical bills showing health provider visits, or any other statements or documentation to support the extenuating circumstance that prevented the student from making satisfactory progress. Also include information about what has changed in the student's situation that would allow him/her to demonstrate satisfactory academic progress at the next evaluation.

If the Appeals Committee approves the appeal, the student is placed on Financial Aid Probation for the subsequent semester of enrollment. At the end of Financial Aid Probation, the student must meet the Satisfactory Academic Progress standards or meet the expectations of the Academic Plan the Appeals Committee established to continue receiving financial aid.

Planning and Assistance

In planning to attend the Nebraska College of Technical Agriculture, a student should expect the following typical expense items for each semester: tuition and general fees, room, board, books and supplies. In addition, allowances should be added to these figures for personal expenses, transportation and extra charges for special curriculums (such as Veterinary Technology lab jackets, supplies, and higher book costs, etc.) The Financial Aid Office will consider the total costs for attendance, including the items listed above, when making a financial aid commitment.

Procedures for Applying for Financial Aid

To apply for all need-based financial assistance (Federal Pell Grant, Federal Supplemental Education Opportunity Grants (FSEOGs), Nebraska Opportunity Grant (NOG), Federal Student Loans, or Work Study), you and your parents must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA may be filed electronically at www.fafsa.gov.

To avoid any delays in processing your FAFSA, please follow these helpful hints:

- File your tax returns electronically.
- File the FAFSA using IRS data retrieval process (IRS data will be available two weeks after filing your tax return electronically).
- Complete your FAFSA as soon as possible after October 1.
- Read the instructions carefully.

- Always use your correct Social Security number. Your Social Security number is the primary means of identifying your records.
- Designate the Nebraska College of Technical Agriculture as a recipient of the information on your FAFSA (federal school code is 007358).

After applying, regularly check your MyNCTA.nebraska.edu (<https://myncta.nebraska.edu>) account for awards and requests of additional documents. Respond quickly and accurately to any requests for additional information. Some of the financial aid that is available will only be available to students who apply and submit any necessary documentation early in the award process. Notice of Awards and Acceptance will be found on MyNCTA after the verification process has been completed.

Refund Policy

The Higher Education Amendments of 1998 state that when a student receives Title IV, HEA program funds to attend an institution and subsequently withdraws, drops out, or otherwise fails to complete the period of enrollment for which he or she was charged, **the institution is required to make a refund of "unearned tuition, fees, room and board and other charges" assessed the student by the institution.** Federal regulations require that the Student Services Office and Financial Aid Office determine the last day of attendance for all students who do not officially withdraw from the college. If the last date of attendance is not reported for each student, the law stipulates the mid-point of the payment period be used as the drop date, which could result in a substantial aid repayment penalty for the student.

The amount of Title IV grant and loan assistance the **student must repay** is calculated by determining the complement of the percentage of assistance the student earned and applying it to the total amount of grant and loan assistance that was disbursed to the student for the period of enrollment as of the day the student withdrew. A printed example of the application of the refund policy is available upon request.

Title IV funds returned by the school or student are credited to outstanding Title IV loan balances for the student. If excess funds remain after repaying all outstanding loan amounts, the remaining amount is credited to grant programs beginning with the Pell Grant. It is NCTA's policy that a portion of the funds that it is required to return to comply with Title IV requirements may be charged back to the students for unpaid services payable to NCTA.

For students who withdraw from college before the end of each session, tuition fees and housing charges will be refunded based upon the following schedule:

Room and Board refunds are based on a 16-Week session.

Withdrawal Time, Percentage of Tuition and Fees Refunded

16 Week Sessions (Fall and Spring Semesters)

1st Week	100%
2nd Week	75%
3rd Week	50%
4th Week	25%
No refund after the end of the 4th week	

8 Week Session

Prorated

Summer Session

1st Week	Prorated
No refund after the end of the 2nd week	

Rehabilitation Benefits

Anyone 16 years of age or over with a permanent disability may be eligible for benefits if schooling will allow him/her to become employable within a reasonable length of time. Financial assistance provided may include cost of living expenses, books, tuition, and transportation during training. Further information may be obtained from your local State Department of Education, Division of Rehabilitation Services.

We strongly encourage students to work closely with rehabilitation counselors and have them maintain contact with the students' academic advisors.

Selective Service Registration

Federal Law requires young men to register with the Selective Service System at any U.S. Post Office, or on-line. Young men are to register sometime during the period beginning 120 days prior to their 18th birthday until 30 days after their 18th birthday. No financial aid may be awarded until this requirement is met.

Sources of Financial Assistance

- Federal Pell Grants
- Campus-Based Programs
 - Federal Supplemental Education Opportunity Grants (FSEOGs)
 - Federal Work Study (FWS)
 - NOG – Nebraska Opportunity Grant
 - Federal Perkins Loans
- Federal Direct Loans
 - Federal Subsidized Stafford Loans
 - Federal Unsubsidized Stafford Loans
 - Federal PLUS Loans

Grants (Pell Grants, FSEOG's, and NOG's) do not have to be repaid; loans (Perkins Loans, Federal Direct Loans, and PLUS loans) must be repaid. FWS provides students with income from part-time jobs. Federal Pell Grants are awarded through strict rules set by the Department. If a student is eligible on the basis of these rules, an eligible school pays the student his or her Federal Pell Grant using federal funds.

For the campus-based programs, the Department funds participating schools annually at a specified level. The school then awards these funds to students following federal guidelines. When those funds are spent, no more campus-based aid is available at that school. Therefore, the earlier an eligible student applies, the more likely he or she is to receive campus-based aid.

1. Perkins Loan - The Federal Perkins Loan Program provides long-term, low interest loans to students with established financial need. The maximum amount a student can receive is \$5,500 per year. Interest starts accumulating at the rate of 5% annually nine months after you leave college, repayment begins 12 months after you leave college. You may be allowed up to 10 years to repay the loan. NCTA, however, has a limited amount of Federal Perkins Loan money so eligible students must apply early to receive these funds.

2. Federal Direct Stafford Loans – There are two types of Federal Direct Stafford Loans – Subsidized and Unsubsidized. A student qualifies for a Federal Direct Subsidized Stafford Loan based on financial need, as determined under federal regulations. A student's need is not a factor in determining eligibility for a Federal Direct Unsubsidized Stafford Loan. It is possible for a student to have a Direct Subsidized and Direct Unsubsidized Stafford Loan for the same award year. A student can borrow a combination of loans based on the cost of education minus other financial aid up to maximum annual loan limits and/or cost of education. **Important** – Federal Direct Unsubsidized Stafford loans have many of the same terms and conditions as the Federal Direct Subsidized Stafford Loan (i.e., loan limits, origination/insurance fees, and deferments). However students are responsible for the interest during in-school, grace and deferment periods. Interest accruing during those periods may be paid or capitalized as agreed to by the borrower and the servicer.
3. Federal Direct PLUS Loans – The Federal Direct PLUS Loan Program assists eligible parents in meeting educational expenses. The Federal Direct PLUS Loan allows parents to borrow up to the cost of attendance minus other resources. The U.S. Department of Education is the lender and delivers the loan money to you through NCTA. Students must be attending school at least half-time to be eligible. PLEASE NOTE: Federal Direct PLUS Loan funds are applied ahead of all other financial aid funds your student may receive, regardless of when the PLUS Loan funds are applied.
2. Apply for admission to NCTA and submit copies of your DD 214 form (discharge from active duty) if applicable.
3. Complete an "Application for Education Benefits" (VONAPP) at www.benefits.va.gov/gibill/ (<http://www.benefits.va.gov/gibill/>) as soon as you are admitted.
4. Submit your NOBE (Notice of Basic Eligibility) form when received.
5. In order to receive monthly benefits, you must enroll in classes and report your NCTA enrollment to the NCTA VA Certifying Official prior to each semester and/or summer session you wish to receive benefits. The official will not assume that you want to receive benefits for any given term.
6. It is the responsibility of the VA student to notify the Certifying Official of any changes in the program such as changes in classes each semester, dropping individual classes, withdrawal from school, or the addition of classes. This must be done in writing on the appropriate form obtained from the certifying official.
7. A veteran and/or eligible person must make satisfactory progress toward an approved educational objective leading to employment. Veteran and/or eligible person Standard of Progress is determined utilizing the Satisfactory Academic Progress policy as listed in the college catalog consisting of overall grade point average, pace, program length, maximum time for completion, attendance and conduct.
8. To qualify as a full-time student in an associate degree program, veterans must take a minimum of 12 credit hours each semester, 9 hours for three-quarter time and 6 hours for one-half time.
9. If you are a veteran who previously received benefits at another institution, you must complete a "Request for Change of Place of Training" (VA Form 22-1995) and return it to the NCTA VA Certifying Official.

Scholarships

The Nebraska College of Technical Agriculture (NCTA) is committed to assisting current and potential students achieve their educational goals by offering scholarships that help pay for tuition, books and school related expenses. With the support of generous donors, scholarships can range from \$100 to \$2,500. To be eligible for scholarships students must be accepted and enrolled as a student at NCTA. Monies received in the form of scholarships do not have to be repaid.

To be considered for a scholarship at the Nebraska College of Technical Agriculture a student must:

- Have a 2.5 CGPA (most scholarships require a 2.5 or higher)
- Complete the admissions process
- Take the ACT or SAT and have the scores sent to NCTA.

Student Employment

Federal Work Study (FWS) - provides federal funds for work opportunities for students. To be eligible for this program, you must demonstrate financial need. By submitting a Free Application For Federal Student Aid (FAFSA) you will automatically be considered for FWS.

Part-time Employment - NCTA and surrounding area businesses (including farm and ranch operations) offer some part-time employment to students. Interested students should inquire at the NCTA Business Office.

Veterans BENEFITS

NCTA cooperates with the Veterans Administration in providing for the education of veterans under United States Code. Veterans interested in utilizing benefits at NCTA should:

1. Contact NCTA's Veteran Certifying Official to inform them of intention to use VA benefits.

Nebraska College of Technical Agriculture (NCTA) Chapter 31 (Vocational Rehabilitation) or Chapter 33 (Post 9/11 GI Bill®) Benefits Policy

A Covered Individual is any individual who is entitled to educational assistance under Chapter 31 or Chapter 33. Any Covered Individual is permitted to attend or participate in the course of education during the period beginning on the date on which the individual (under Chapter 33) or the VA Case Manager (under Chapter 31) provides a certificate of eligibility for entitlement to NCTA and ending on the earlier of the following dates:

1. The date on which payment from the VA is made to NCTA,
2. 90 days after the date NCTA certified tuition and fees following the receipt of the certificate of eligibility.

NCTA will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a Covered Individual borrow additional funds, on any Covered Individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of funding from the Department of Veterans Affairs under Chapter 31 or 33.

Additionally, this requirement is limited to the portion of funds paid directly to NCTA by the VA.

For more information please visit: https://benefits.va.gov/gibill/fgib/transition_act.asp#