
*North Carolina Agricultural
and
Technical State University*



Student Handbook for Financial Aid

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“Education is the most powerful weapon which you can use to change the world.” – Nelson Mandela

A Message from the Office of Student Financial Aid

The Office of Student Financial Aid would like to welcome our students as they embark on their journey to *Explore, Discover* and *Become*. It is an honor to be a part of this critical step in their lives. The Office of Student Financial Aid developed this handbook to provide the policies, procedures and resources available to its students. All of the policies and procedures have been designed with the students in mind so that there is less worrying about financing an education and more focus on advancing their education.



Statement of Purpose

The primary purpose of the Office of Student Financial Aid is to provide financial assistance to help students pay for the cost of an education. Students apply for need based and some non-need based financial aid by completing the Free Application for Federal Student Aid (FAFSA). Students should complete the FAFSA at www.fafsa.ed.gov every year immediately after October 1st. There is no processing fee and all students are encouraged to complete the application. North Carolina Agricultural and Technical State University's school code is 002905. North Carolina Agricultural and Technical State University's priority filing deadline for completing the FAFSA is January 1st. Students who miss this priority deadline may still complete the FAFSA.

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FEDERAL STUDENT AID ELIGIBILITY

To be eligible to receive Federal and State aid, a student must meet the following requirements:

1. Have a processed Free Application for Federal Student Aid (FAFSA) on file.
2. Be admitted as a regular student in a degree seeking program.
4. Be a Citizen of the U.S. or an eligible non-citizen.
5. Maintain satisfactory academic progress.
6. Males between the ages of 18-25 must register with Selective Service
7. Not be in default or owe a repayment of any Title IV Funds.
8. Register for sufficient number of credit hours for certain types of aid.

A student enrolled as a “Special Student” or non-degree student is not eligible for Federal and State financial aid. Students who have earned a Bachelor’s Degree and seeking another degree are generally only eligible for loans through the Office of Student Financial Aid.

DRUG CONVICTION

Students who have been convicted of possession or sale of drugs while receiving federal aid may be ineligible for federal aid. It is determined that a student is ineligible for federal aid due to a drug conviction, the Office of Student Financial Aid will inform the student in writing of their ineligibility and the methods of reestablishing eligibility.

The following chart illustrates the period of ineligibility of federal aid funds:

	Possession of Illegal Drugs	Sale of Illegal Drugs
1st Offense	1 year from date of conviction	2 years from date of conviction
2nd Offense	2 years from date of conviction	Indefinite period
3+ Offenses	Indefinite period	

If a student was convicted of both possession and selling illegal drugs, the student will be ineligible for a longer period. The student regains eligibility the day after the period of ineligibility ends or when they successfully complete a qualified drug rehabilitation program or pass two unannounced drug test given by such a program. A student is eligible for federal student aid if a conviction was reversed set aside, removed from the student’s record, or if the student was convicted as a juvenile. Conflicting information within a student file will require the student to submit documented proof of their drug conviction status.

APPLYING FOR FEDERAL FINANCIAL AID

The Office of Student Financial Aid at NC A&T State University administers federal funds such as the Pell Grant and Direct Loans to ensure students obtain the financial assistance needed to continue their education. Federal Student Aid from the U.S. Department of Education is the largest source of aid in America and students are encouraged to apply.

The following steps are meant to assist you in applying for financial aid. Please do not hesitate to call the Office of Student Financial Aid at (336) 334-7973 or 1- (800) 443-0835 for assistance. Students must reapply for financial aid each academic year.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) & FEDERAL STUDENT AID ID (FSA)

STEP 1 – Obtain FSA ID

Each person completing the FAFSA are required to apply for an [FSA ID](#) in order to electronically sign the FAFSA. Dependent students are required to provide parental information in order to complete the application. Consequently, parents must apply for their own FSA ID individually. Only the owner of an FSA ID should create or use the account. The FSA ID can be obtained by:

- Logging into www.studentloans.gov.
- Create a FSA ID.
- Create email and password for login access
- Enter all of the requested information

New students and parents can request their FSA ID early so that it will be available for filing of the FAFSA on October 1st.

STEP 2 – File a FAFSA

In order to receive federal, state and some scholarships, students must complete a Free Application for Federal Student Aid (FAFSA) every academic year to be considered for financial aid. The FAFSA can be completed via the web at www.fafsa.ed.gov and is available every October 1st. The University's school code is **002905**.

When a Student is Attending College (School Year)	When a Student Can Submit a FAFSA	Which Year's Income and Tax Information is Required
July 1, 2019-June 30, 2020	October 1, 2018-June 30, 2020	2017
July 1, 2020-June 30, 2021	October 1, 2019-June 30, 2021	2018

STEP 3 – Requests for Additional Documentation

Students are encouraged to monitor their NCAT email and Aggie Access online for important notification concerning your financial aid status. Students will be notified in writing by the Office of Student Financial Aid if additional documentation is required.

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AWARDING FINANCIAL AID

The Office of Student Financial Aid award students by academic year and produces an award letter outlining the student's financial aid eligibility using the results of the processed FAFSA.

STUDENT AID REPORT (SAR)

Once a student completes the FAFSA, they will receive a Student Aid Report (SAR) that summarizes the data from the FAFSA and determines the student's official [Expected Family Contribution \(EFC\)](#). This is not the amount the family has to pay.

RECEIVING YOUR SAR

Students will receive a copy of their SAR within a few days of submitting the FAFSA if an email address was provided on the FAFSA. The email will contain a secure link to access your SAR online.

If an email address wasn't provided, the SAR will be mailed approximately four weeks from the date the FAFSA was submitted.

The official EFC may not appear on the SAR if additional information is required from the student.

REVIEWING YOUR SAR

Students should review their SAR for accuracy. If there is any incorrect information, it can be corrected by accessing the FAFSA using the FSA ID and make the appropriate corrections. Errors may also be fixed by writing the correct information on the Information Review Form on the back of the SAR and mailing it to the address designated on the SAR.

DETERMINING NEED

The Office of Student Financial Aid determines the amount of need-based aid a student is eligible to receive by using the following formula:

- Cost of Attendance minus the Expected Family Contribution equals Need (COA – EFC = Need)

COST OF ATTENDANCE

The Cost of Attendance (COA) is a reasonable estimate of educational expenses associated with attending North Carolina Agricultural and Technical State University (NCAT) for the period of enrollment. It reflects a modest and adequate budget during a student's attendance at the University. Eligibility for financial aid is based on the standard estimated allowance and not on individual preferences, lifestyles and spending habits. NCAT **uses** average expenses, rather than actual expenses, to determine approximately what it will cost to *attend school and live* for a given enrollment period. The COA budget **is not** the amount owed but reflects the budget established for your attendance for the academic year or semester. The COA budget includes an allowance for tuition, fees, room, board, books & supplies, personal and transportation costs. Students can access your COA on the web at [Aggie Access On-line](#). Students graduating in December or attending the University for only one semester must notify the OSFA for an adjustment to their budget and financial aid award. **The COA is used to determine eligibility for need-based financial aid and federal loans.**

VERIFICATION

North Carolina Agricultural and Technical State University is obligated to check the accuracy of all applications the Central Processing System (CPS) selects for verification. The CPS selects applications for verification due to edit checks which identify inconsistencies or potential errors, as well as randomly selected applicants identified for verification. The University must also verify any application information which is conflicting incorrect or discrepant. If an application is selected for verification, the Office of Student Financial Aid is required to verify the following major data elements:

- Household size
- Number enrolled in college
- Adjusted gross income
- U.S. income tax paid
- Certain untaxed income and benefits
 - Social Security Benefits
 - Child Support Received
 - IRA/KEOGH
 - Foreign income exclusion
 - Earned income credit
 - Interest on tax free bonds
 - Welfare Benefits including TANF
 - Untaxed pensions

Students selected for verification are notified with instructions regarding the documents that should be submitted to NC A&T State University. The file is held until all documents are received. No award will be made until the requested documentation has been received, reviewed and processed.

The data reported on the verification worksheet, federal tax return transcripts, and other requested documentation provided is compared to the appropriate data elements on the Institutional Student Information Record (ISIR).

When new information conflicts with the original information inputted on the FAFSA; corrections, updates and/or adjustments may need to be made and a new expected family contribution (EFC) must be

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calculated. The new EFC will be calculated by CPS when adjustments are made to a student’s FAFSA data. The updated ISIR will inform the Office of Student Financial Aid of the new EFC.

Students must submit all verification requirements prior to the end of the semester in which the student wishes to receive financial aid. Students should be advised that the award may vary based on available funding after verification completion.

SCHOOL SERVICING CENTER

North Carolina Agricultural and Technical State University’s Office of Student Financial Aid has partnered with the College Foundation of North Carolina School Servicing Center (SSC) to assist students complete the verification process. If selected for verification by SSC, the student will receive an email sent to the NCAT email requesting the additional information. For additional information regarding the School Servicing Center, please <https://www.sscwp.org/>. Students should watch for emails with instructions on what documents are needed to complete the process. Please follow the instructions carefully in order to prevent any delays in processing your financial aid package. The emails may come from verification@sscwp.org and/or echosign@echosign.com. Students can check their financial aid requirements on Aggie Access Online regularly because additional documents may be requested.

ENROLLENT STATUS

To be eligible for aid, students must meet the minimum enrollment requirements. Most awards are based on the assumption that you will enroll full-time (12 or more credit hours). **Students who are enrolled less than full-time at the end of the add/drop period will have their cost of attendance budget revised and aid possibly reduced or canceled.**

Level of Study	Full-Time	3/4 Time	1/2 Time	Less than Half Time
Undergraduate	12 or more credit hours	9 - 11 credit hours	6 - 8 credit hours	Less than 6 credit hours
Graduate & Doctoral	9 or more credit hours	8-7 credit hours	6-5 credit hours	Less than 5 credit hours

(600 or 700 course levels)

CHANGE IN CLASSIFICATION

The student's classification at the beginning of the fall semester is used in awarding financial aid for the academic year. Financial aid will not be revised to reflect a classification change until the next academic year. Those students classified as undergraduates in the fall semester but who continue as graduate students in the spring must notify the Office of Student Financial Aid for revision of the aid awarded.

CHANGE IN CIRCUMSTANCES

In the event of a change in the family's status has changed since completing the FAFSA due to a loss of employment, loss of other income, separation, divorce or death, students should discuss the situation with a financial aid counselor. A Special Circumstance form must be submitted with all of the supporting documentation. Submission of the form does not guarantee approval or any additional funding.

TYPES OF FINANCIAL AID

There are four main types of financial aid. To apply, a student must complete a FAFSA. Students are offered a combination of aid from 1) Grants; 2) Work-Study; 3) Grants; and 4) Scholarships.

Federal Grants

- [Federal Pell Grant](#) is a federal grant based upon need as determined by the FAFSA and does not require repayment. Students must be enrolled as an undergraduate student currently working on their first bachelor's degree and must be maintaining Satisfactory Academic Progress (SAP). The grant amount varies depending on the student's [Expected Family Contribution \(EFC\)](#).
- [Federal Supplemental Educational Opportunity Grant \(SEOG\)](#) is a need-based federally funded program awarded to students with an exceptional need as determined by the FAFSA. Generally, students with a zero (0) EFC are awarded the SEOG. The amount can range from \$200 to \$4,000 per award year.
- [Federal TEACH Grant](#) is a federal grant awarded to eligible students planning to complete or currently enrolled in a program to complete coursework which will allow him/her to teach in a high need field. Eligible students must maintain a 3.25 cumulative grade point average; sign a TEACH Grant Agreement to serve; completed a TEACH Grant Entrance Counseling Session and complete four years of teaching in a high need field serving low income students within eight years of receiving the grant. If a recipient does not complete the service obligation, the Grant converts to a Federal Unsubsidized Loan with the interest from the date the Grant was originally disbursed. The maximum amount of the award is \$3,728 per award year. Students must complete an [application](#). The amount is prorated based on attendance – full time, three quarter time or half time.

State Grants – North Carolina Residents

North Carolina residents are eligible for state grant funding. To apply, a student must complete a [FAFSA](#). There is no deadline date, however, students are encouraged to apply early for best consideration of funding.

- [North Carolina Education Lottery Scholarship \(ELS\)](#) is available to needy North Carolina residents attending eligible colleges and universities. The amount of the grant ranges from \$152 to \$2,852 per award year. Eligibility and award amounts are determined by the State. The award amounts varies each academic year.
- [UNC Need Based Grant](#) is available to eligible students attending one of the sixteen public Universities of North Carolina. Amounts vary and are based on legislative appropriations. Eligibility and award amounts are determined by the State.
- State Grant is awarded to North Carolina residents demonstrating financial need. The award amount varies per academic year and are limited on funding availability.

Campus Based Funds are awarded to students with financial need. The award amount varies per academic year.

FEDERAL WORK-STUDY

Federal Work-Study Program

[Federal Work-Study \(FWS\)](#) program provides students with an opportunity to work part-time to assist with educational costs. Work-study may be awarded to undergraduate and graduate students. The program consists of jobs both on-campus and off-campus community service opportunities.

Eligible students must be enrolled at least part-time, eligible to receive federal aid and have financial need as determined by the FAFSA.

Students who are eligible earn \$9.00 per hour on-campus and \$11.00 per hour working at off-campus community service sites and are paid bi-weekly.

Once awarded, students must attend a work-study workshop to receive their assignment and instructions on the policy and procedures for the academic year. Students are also provided an Authorization and Referral Form authorizing them to work for the year

FEDERAL LOANS

Student Loan Information

If a student was awarded a Federal Direct Loan at NCAT and he/she wish to accept the loan, there are certain items that must be completed before the loan process can be finalized. Accepting a loan means that you understand that the funds received must be repaid with interest.

- ***Loan Disbursement***

All completed documents must be on file for your loan to be disbursed. To be eligible for a Federal Direct Student Loan, a student must be enrolled at least half-time (6 hours for an Undergraduate student and 5 hours for a Graduate student). All Loans will be disbursed in two payments, one-half for the first semester and the remainder for the second semester. Students who are borrowing for one-semester will receive two disbursements (one half at the beginning of the semester and the second disbursement after the mid-point of the semester). First time undergraduate borrowers will receive their first disbursement 30 days after the first day of classes. This will not prevent students from registering. Loan proceeds will not be disbursed until all of the loan requirements have been completed.

- ***Right to Cancel Your Federal Direct Loan***

As a Federal Direct Loan borrower, a student has the right to cancel or reduce their loan within 14 days of disbursement. The student's bill from the University indicates the date the loan proceeds are credited to their account.

- ***Right to Refuse or Reduce Your Federal Direct Loan***

Students have the right to refuse or reduce the amount of their Federal Direct Loan(s) after signing the Master Promissory Note (MPN). If a student would like to reduce or cancel their loan, they may do so by completing the bottom portion of the [Direct Loan Certification Form](#) and submitting it to the OSFA. Students have the right to cancel their loan within 14 days after disbursement. If cancelling the loan results in a balance owed to the University, students should make alternative payment arrangements prior to the loan being cancelled.

- ***Master Promissory Note (MPN)***

First-time loan borrowers must sign an electronic master promissory note on-line at www.studentloans.gov. Students will need their [FAFSA FSA ID](#) to electronically sign their Federal Direct Loan Master Promissory Note. **Continuing** students who were enrolled and received a loan during the prior academic year, **do not** have to complete a new master promissory note.

- ***Entrance Counseling Session***

Federal Law requires each student awarded a Federal Direct Loan to complete an Entrance Counseling session before the loan is disbursed. Students borrowing for the first time through the Federal Direct Loan program must complete the Entrance Counseling session on-line at www.studentloans.gov. The OSFA will be electronically notified when the session has been successfully completed.

- ***Loan Fees***

Certain loans may have an origination fee deducted from the loan amount. The fee may vary depending on the lender. The Federal Direct Loan program origination fee is currently 1.062 percent for student loans and 4.248 percent for parent loans. A disclosure statement will be mailed to you from your lender. The disclosure statement will list the amount and disbursement date for each semester. Please note the interest rate changes each October 1st.

SAMPLE LOAN REPAYMENT SCHEDULE

Estimated Monthly Payments for Direct Loans by Repayment Plan and Debt Borrowers When Your Loan Enters Repayment - Non Consolidation Borrowers								
Debt When Loan Enters Repayment	Standard		Extended Fixed		Extended Graduated		Graduated	
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
5,500.00	58.00	6,904.00	N/A	N/A	N/A	N/A	40.00	7,275.00
10,000.00	115.00	13,809.00	N/A	N/A	N/A	N/A	79.00	14,550.00
25,000.00	288.00	34,524.00	N/A	N/A	N/A	N/A	198.00	36,375.00
50,000.00	575.00	69,048.00	347.00	104,109.00	284.00	112,678.00	396.00	72,749.00
100,000.00	1,151.00	138,096.00	694.00	208,217.00	568.00	225,344.00	792.00	145,498.00

Please Note: The above chart is an estimated monthly repayment amount using total loan payments and different payment plans. The sample payments are calculated using the fixed rate of 6.8% for the student borrowers.

Consequences of Not Paying Your Loan

Students are expected to repay their student loans when the loan enters repayment. Students face many serious consequences when their loans default. Such as eligibility loss for any other aid benefits; interest is capitalized and added to the loan; your income tax refund or wages can be garnished; revocation or suspension of your driver's license and credit scores can be impacted.

Solutions

If a student has already defaulted, they can resolve the default through rehabilitation, consolidation or by paying the loan in full.

ANNUAL AND AGGREGATE LOAN LIMITS

The amount of federal student loans which may borrow is dependent upon many factors including grade level, dependency status and federal loan limits. The chart on the next page provides maximum annual and aggregate (total) loan limits for Subsidized and Unsubsidized Direct Loans.

Year	Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS Loans)	Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS Loans)	Graduate and Professional Degree Students
First	\$5,500 (No more than \$3,500 of this may be in Subsidized Loans)	\$9,500 (No more than \$3,500 of this may be in Subsidized Loans)	\$20,500 (All Unsubsidized)
Second	\$6,500 (No more than \$3,500 of this may be in Subsidized Loans)	\$10,500 (No more than \$4,500 of this may be in Subsidized Loans)	\$20,500 (All Unsubsidized)
Third and beyond (Each Year)	\$7,500 (No more than \$5,500 of this may be in Subsidized Loans)	\$12,500 (No more than \$5,500 of this may be in Subsidized Loans)	\$20,500 (All Unsubsidized)
Maximum Total Debt from Direct Loans (Aggregate Loan Limits)	\$31,000 (No more than \$23,000 of this may be in Subsidized Loans)	\$57,500 (No more than \$23,000 of this may be in Subsidized Loans)	\$138,500 (No more than \$65,500 of this may be in Subsidized Loans) (The Graduate debt limit includes Direct Loans received for Undergraduate study.)

These annual loan limit amounts are the maximum yearly amounts you can borrow in both Subsidized and Unsubsidized Direct Loans. Students can have one type of loan or a combination of both. Students cannot borrow more than their cost of attendance minus any other financial aid. Consequently, a student may receive less than the annual maximum amounts. Also, the annual loan limits assume that a student's program of study is at least a full academic year.

FEDERAL PLUS LOANS

The Federal Parent PLUS Loan is a [low interest](#) loan program for parents of eligible dependent undergraduate students. The amount parents may borrow is the COA minus any other aid (grants, scholarships, work-study and loans) the student will receive for the academic year. The parent must begin repaying both principal and interest within sixty days after the loan is disbursed. Students must be maintaining Satisfactory Academic Progress to be eligible for this loan.

To apply for a Parent PLUS Loan, the parent must complete the Federal PLUS Application online at www.studentloans.gov for the academic year of enrollment.

GRADUATE PLUS LOANS

Graduate students may borrow up to their COA less any other aid for the academic year. Graduate students are required to complete the Graduate PLUS Loan application online at www.studentloans.gov. Please follow the link for the current [low interest](#). First time graduate borrowers must complete a Graduate Entrance Counseling Session at www.studentloans.gov.

REFUSAL TO ORIGINATE/CERTIFY A LOAN

North Carolina Agricultural and Technical State University and the Office of Student Financial Aid reserves the right to refuse to originate and/or certify a Direct Loan or may reduce the loan amount. Such decision is made on a case-by-case basis and they must involve the respective directors of the Admissions Office, Student Affairs, Compliance and the Office of Student Financial Aid. The borrower will be notified in writing of the reason for the decision and documentation will be maintained by the Office of Student Financial Aid.

ACCEPTING THE FINANCIAL AID AWARD

All students are encouraged to accept, reduce or cancel their Federal Direct Loan(s) on [Aggie Access On-line](#). Another option would be to complete, sign and submit to the OSFA the Direct Loan Certification form located at (<https://www.ncat.edu/admissions/financial-aid/pdf/2018-2019/direct-loan-certification-form-2018-2019.pdf>).

All students should read [Understanding Your Award](#) in its entirety. Acceptance of the financial aid award indicates a student has read and understands the award as well as the related conditions.

Students requiring assistance accessing [Aggie Access On-line](#) should use the directions at <https://www.ncat.edu/admissions/financial-aid/pdf/2018-2019/steps-for-viewing-accepting-and-other-financial%20aid-award-information-2018-2019.pdf>. Here, students have the option to view the following:

- Financial Aid Award
- Unsatisfied Requirements (Missing Documents);
- Financial Aid Holds
- Financial Aid Messages

TUITION PAYMENT PLAN

The Office of Student Financial Aid serves as a resource for prospective and current students seeking scholarship funding. The primary task of our Scholarship Office is to administer university-wide merit-based scholarships. In addition, to serve as a clearinghouse for scholarships awarded by academic departments and third-party outside agencies. For additional assistance and information regarding available scholarships, please select the specific link(s) below:

- [Incoming Freshman Students](#)
- [Current Students](#)
- [Transfer Students](#)
- [Graduate Students](#)
- [International Students](#)

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TUITION PAYMENT PLAN

Tuition Pay Plan

The University is pleased to offer the [Tuition Pay Plan](#)! This is an affordable, interest-free alternative to paying tuition and other campus expenses (excluding books, parking permits and prior term charges) in full prior to each term. Enrollment in this plan provides the following benefits:

- Interest Free Payment Option
- No Credit Check
- More Time to Pay – make tuition more manageable by paying in monthly installments
- Flexible Payment Options – choose from a 4 or 5 month payment option.

OTHER FINANCIAL ASSISTANCE

Qualified students may be eligible for [military tuition assistance](#), [military veteran education benefits](#), [tuition discounts](#) and [employee tuition waiver](#).

SATISFACTORY ACADEMIC PROGRESS (SAP)

The Higher Education Amendment Act of 1965, as amended, mandates institutions of higher education to establish a minimum standard of “Satisfactory Academic Progress (SAP)” for students receiving federal aid. North Carolina Agricultural and Technical State University makes its standard applicable to all federal, state and some institutional funds.

Satisfactory Academic Progress applies to all terms regardless of whether financial aid was received. SAP is evaluated for all students (full or part-time) annually (at the end of each spring semester). Students who enroll at the mid-point (January) of an academic year or attend one semester only will also be evaluated at the end of the spring semester. Students who begin enrollment in the summer will not have their SAP reviewed until the end of the next spring semester.

Students re-admitted under the “five year rule” or any other rule must also meet SAP standards to receive financial aid.

Students must meet all of the following standards to ensure SAP:

- Minimum cumulative grade point average (GPA);
- Minimum completion standard for attempted credit hours; and
- Maximum time frame for degree completion.

UNDERGRADUATE SAP REQUIREMENTS

To ensure SAP, undergraduate students must meet all of the following standards:

- Must have a cumulative grade point average of 2.0 or higher at the end of each semester;
- Must earn 67% of total number of attempted hours; and
- Must not exceed 150% of hours required for degree completion.

Students who fail to meet one of more of the Satisfactory Academic Progress standards at the time their academic progress is reviewed are not eligible for financial aid and will be placed on financial aid suspension.

GRADUATE AND DOCTORAL SAP REQUIREMENTS

To ensure SAP, undergraduate students must meet all of the following standards:

- Must have a cumulative grade point average of 3.0 or higher at the end of each semester;
- Must earn 67% of total number of attempted hours; and
- Must not exceed 150% of hours required for degree completion.

Students who fail to meet one of more of the Satisfactory Academic Progress standards at the time their academic progress is reviewed are not eligible for financial aid and will be placed on financial aid suspension.

COMPLETION STANDARD FOR ATTEMPTED CREDIT HOURS

Financial aid recipients must successfully complete a minimum of 67% of all attempted hours. If the number of completed hours drops below 67%, the student will be ineligible for financial aid. Attempted hours include all hours attempted at the University and transfer hours, whether or not the student earns a grade or receives credit. Successful completion of a course means the students must obtain a grade of A, B, C, D, P or S.

To calculate 67%, multiply the total number of attempted hours by 0.67 (rounded downward to the nearest whole number). As an example, if a student attempted credit hours are 30, the student must complete a minimum of 20 credit hours ($30 \times 0.67=20$) in order to ensure SAP for the year.

MAXIMUM TIME FRAME

The number of credit hours a student attempts may not exceed 150% off the number of credit hour required for graduation in their program of study, as published in the University Bulletin. If the published number of hours required for graduation is 120, an undergraduate student may not attempt more than 180 credit hours ($120 \times 1.5=180$) and continue to receive financial aid. All attempted hours are counted in determining the 180 hours limit, including transfer hours, whether or not financial aid is received or the course work was successfully completed.

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FINANCIAL AID TERMINATION

Students who do not meet Satisfactory Academic Progress standards are not eligible for further financial aid, including summer school. Students will be notified by the Office of Student Financial Aid of their financial aid termination at the end of the spring semester through a letter sent to their permanent home address with a copy to their University email account. Students whose financial aid is terminated must remove their academic deficiencies or have a Satisfactory Academic Progress Appeal approved before their aid eligibility can be reinstated.

APPEAL PROCEDURE

Students not meeting Satisfactory Academic Progress may appeal for reconsideration of financial aid. To appeal for the reinstatement of financial aid eligibility, students must complete and submit the Satisfactory Academic Progress appeal form to the Office of Student Financial Aid indicating the extenuating circumstance(s) (i.e. personal illness, injury, medical problems, undue hardship, death of a parent or immediate family member, or other special circumstances) that may have prevented them from performing at their academic best. Documents supporting the student's appeal must accompany the Satisfactory Academic Progress appeal form. Students must also submit a signed Academic Plan of Action from their Academic Advisor or department detailing how the student will successfully complete the academic semester, year or program of study. ***It is important to note that submitting a Satisfactory Academic Progress Appeal form does not guarantee a student's eligibility will be reinstated.***

CONDITIONS FOR REINSTATEMENT

Students will be notified, in writing of the appeal decision within fifteen days. If an appeal is approved, the student will be placed on financial aid probation and must sign a Satisfactory Academic Progress Action Plan with the Office of Student Financial Aid before aid is awarded. Students who are granted an appeal and do not meet the requirements as stated will be ineligible to receive financial aid until Satisfactory Academic Progress is achieved.

Appeals are reviewed within the Office of Student Financial Aid by an In-house Committee. If an appeal is denied, it will automatically be reviewed by the University's Financial Aid Appeals Committee. The Chair of the Appeals Committee notifies the student of the decision in a letter to their permanent home mailing address and to their University e-mail account.

Any student whose financial aid has been terminated may reestablish Satisfactory Academic Progress based on the individual student's academic standing by any of the following methods:

- Enroll and pass a course or courses for Summer I, Summer II and/or Dual Session.
- Repeat courses in which a grade of "F" was earned.
- Satisfy requirements for all incomplete "I" grades.
- Receive an Approved appeal.
- Complete a semester or semester(s) using their own resources.

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It is the responsibility of the student to be aware of his/her satisfactory academic progress status.

The awarding of financial aid will depend on the student's eligibility and the availability of funds at the time of the appeal approval or reinstatement of eligibility.

Submitting an appeals **does not** guarantee approval. Appeals are reviewed and approved based on individual extenuating circumstances; individual academic performance and documentation submitted.

Once an appeal and all of the supporting documentations and requirements are submitted to the Office of Student Financial Aid, it will take approximately two-three weeks for a response.

Students who are not meeting the SAP requirements may explore alternative options. For instance, the University's monthly tuition payment plan or applying for an alternative student loan.

SECOND DEGREE

Students who have already earned a bachelor's degree and are pursuing another undergraduate degree must submit a completed Second Degree form to the Office of Student Financial Aid. Second degree students cannot exceed the aggregate loan limit for an undergraduate student. Second degree students must maintain a 2.0 cumulative grade point average annually and pass at least 67% of all attempted hours.

WITHDRAWAL

- **Withdrawal "W" grade** – A withdrawal is recorded on the student's academic record and will be included as credits attempted and will have an adverse effect on the student's ability to maintain satisfactory academic progress. Students who officially withdraw from the University must make up the deficit hours and are encouraged to attend summer school to remove the deficient hours.
- **Incomplete "I" grade** – An incomplete grade indicates that a student has not finished all course-work required for a grade and is included in the cumulative credits attempted. An incomplete will count towards attempted hours but not as hours passed until a final grade is posted in the Registrar's Office.
- **Repeated courses** – A student who has received a failing grade in a required course at this University must repeat and pass the course unless otherwise indicated by the Registrar or Dean. Students (undergraduate and graduate) may only receive federal financial aid for one repetition (repeat) of a previously passed course. Students who have already passed a course with a grade of a "D" or better may only repeat the class one additional time and receive financial aid for that course. All repeated courses are included in the total attempted hours for SAP evaluation.
- **Change of Major** - A student may change from one degree to another during attendance at the University. Students who change from one major to another are still expected to maintain

Satisfactory Academic Progress and complete the course work within the time frame or hours limitation stated unless an appeal is approved. All attempted hours from a prior major are included in the total attempted hours.

UNOFFICIAL WITHDRAWAL

In the event a student leaves the university without official notification, the Office of Student Financial Aid uses the midpoint of the semester or uses the student's last day of attendance as documented by an academically related activity. If a student earns all F's during a semester, it may be considered an unofficial withdrawal if the last date of attendance cannot be determined.

Students who fail to earn a passing grade for any of the courses they attempted due to non-attendance or unofficially withdrew from the University, may be required to repay all or a portion of aid for the term not eligible for future financial aid unless a Satisfactory Academic Progress Appeal is submitted and approved.

ACADEMIC SUSPENSION OR DISMISSAL

Students who have been placed on Academic Suspension or Dismissal from the University must meet the Satisfactory Academic Progress policy once they are readmitted. Readmitted students are not automatically eligible for financial aid. If readmitted students are not meeting the required standards, they have an option to submit an appeal.

Students who are academically suspended at the end of the spring semester but are allowed to enroll in the summer term (s) as a condition of their reinstatement are not eligible to receive financial aid during the summer term(s).

PURCHASING BOOKS

It is strongly suggested that all students plan ahead and save money to purchase their required books as the cost is not included in the tuition and/or fees. Students with financial aid in excess of all charges may request a book voucher of no more than \$800 by visiting [Aggie Access On-line](#). Students who do not have financial aid excess of all charges **are not** eligible to receive a book voucher.

CENSUS DATE

The census date for North Carolina Agricultural and Technical State University is the 10th day of class of each semester. A student's enrollment on the census date is locked for financial aid purposes. If a student adds or drops courses prior to the census date, this could result in changes in the student's financial aid eligibility. Financial aid eligibility will be based on the student's enrollment status on the census date. A student's cost of attendance will be based on the student's enrollment on the census date.

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SUMMER SCHOOL

Since the summer semester is at the end of the aid year at NCAT, eligibility for the summer semester is based on the student's summer enrollment and annual eligibility minus any aid received during the fall and spring semesters. Applications are available during the spring semester on the [Office of Student Financial Aid website](#).

CONSUMER INFORMATION

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, can be reviewed at <https://www.ncat.edu/admissions/financial-aid/cons-info.html>.

If you would like a hard copy, please contact the Office of Student Financial Aid at 336-334-7973 or finaid@ncat.edu.

RIGHTS

The Office of Student Financial Aid reserves the right to review, modify, or cancel a student's financial aid award at any time due to changes in their or their parent's (if dependent) financial status, academic status or changes in the Expected Family Contribution (EFC) or if additional funds are received.

CONTACT INFORMATION

Office of Student Financial Aid
1601 East Market Street
Greensboro, NC 27411

Telephone: (336) 334-7973 or (800) 443-0835

Facsimile: (336) 334-7954

Email: finaid@ncat.edu

Office Hours
Monday, Wednesday, Thursday & Friday
8:00 a.m. – 5:00 p.m.
Tuesday
8:00 a.m. – 5:30 p.m.

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