



## ***Financial Aid Information Guide*** **NORTH CAROLINA A&T STATE UNIVERSITY**

This guide is intended to assist you with answering some of the questions you may have regarding your financial aid award and /or financial aid policies and procedures. Please be advised that the financial aid administered by the Office of Student Financial Aid (OSFA) is governed by regulations from federal and state agencies, the institution and various donors or outside agencies.

You are encouraged to carefully review the information in this brochure. The staff of the Office of Student Financial Aid is available to assist you throughout the financial aid process. We look forward to working with you.

### ***Financial Aid Award***

There are several factors that determine the amount and type of financial aid you are awarded. They are:

- your financial need
- timing of your application
- your willingness to accept various types of aid
- availability of funds

Depending on the need analysis results and the submission of your completed forms to the Office of Student Financial Aid (OSFA), your award may include need-based and non-need based aid. There are two rules that we would like for you to keep in mind:

**Your total need-based aid cannot exceed your financial need.**

**Your total need-based and non-need-based aid cannot exceed the total Cost of Attendance (COA).**

Your award may include grants, scholarships, work study and loans. Grants and scholarships require no repayment. Work study requires students to work, generally on campus. Loans must be repaid over a period of time.

### ***Cost of Attendance Budget***

The COA is a reasonable estimate of educational expenses associated with attending NC A&T State University for the period of enrollment. It reflects a modest and adequate budget during your attendance at the University. Eligibility for financial aid is based on the standard estimated allowance and not on individual preferences, lifestyles and spending habits. You can access your COA on the web at Aggie Access On-line. The COA budget is not the amount you owe. This is only your 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 graduating in December or attending for one semester must notify the OSFA for an adjustment to the budget and financial aid award. The COA is used to determine eligibility for need-based financial aid and federal loans.

Students receiving any form of aid should note that their aid, inclusive of federal, state, institutional and external aid, should not exceed their estimated COA. The University reserves the right to reduce, return or cancel aid that is in excess of a student's COA without prior notice. Students who receive funds in excess of the estimated COA in the form of a refund/credit balance may be required to repay any funds that are to be returned or cancelled. Students should review their financial aid award and student account on Aggie Access Online.

### ***Expected Family Contribution***

The Expected Family Contribution (EFC) is based upon the information provided on the Free Application for Federal Student Aid (FAFSA). The EFC is used to evaluate your financial need and eligibility to receive federal, state and institutional funds. The EFC is not the amount of money your family will have to pay for college.

### ***Method of Communication***

E-mail is an official method for communication with students at NC A&T State University. Students should check their NC A&T e-mail account regularly during the academic year and summer. The OFSA will be communicating mostly through your NCAT e-mail and messaging on Aggie Access On-line. Some documents and request will be mailed via the US Postal Service. To ensure that requests for documents and other pertinent information are received in a timely manner, you are responsible for viewing your e-mail and Aggie Access record on a regular basis.

Some documents and requests will be mailed via the US Postal Service. It is your responsibility to keep your permanent and local address updated with the Registrar's Office. You may update your address by completing the [Change of Address form](#) and submitting it to the Registrar's Office. This will prevent unnecessary delays in receiving information from the various offices. You should also keep your address updated with the federal processor.

### ***Identification***

Students must provide their picture ID to receive financial information (awards, loan information, etc.) from the OSFA. For your protection, the information provided over the phone will be limited. Students must sign an [Authorization to Release](#) form for the OSFA to release financial aid information to others via in person or phone

### ***Accepting Your Award***

All returning students must accept, reduce or cancel their award on [Aggie Access](#) On-line. Awards for New student will be accepted by the OSFA upon receipt of the Direct or FFELP certification form. New students can accept their aid once the PIN has been received during summer orientation.

All students should read Understanding Your Award in its entirety. Your acceptance of the financial aid indicates that you have read and understand your award and the related conditions.

Students needing assistance accessing Aggie Access online should follow the directions below:

- [Steps to View Your Financial Aid Award](#)
- [Steps to Accept Your Financial Aid Award Online](#)
- [Steps to View Unsatisfied Requirements \(Missing Documents\)](#)
- [Steps to View Financial Aid Holds](#)
- [Steps to View Financial Aid Messages](#)

### ***Enrollment 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. 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.

<b>Level of Study</b>	<b>Full-Time</b>	<b>3/4 Time</b>	<b>1/2 Time</b>	<b>Less than Half time</b>
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	Not applicable	5-8 credit hours	Less than 5 credit hours

(600 or 700 course levels)

Audit hours do not count in the credit hours. If you enroll less than full-time, your award amount may be reduced or canceled after the **add/drop period**. Graduate students enrolled in undergraduate courses are not eligible for Financial Aid. The OSFA will identify all graduate students who have been awarded financial aid but have registered for less than half-time of graduate coursework.

To receive financial aid, graduate students must be enrolled in at least 5 hours of graduate courses (600 or above course level) unless enrolled in the Teacher Certification Program. You should notify the OSFA of any changes in enrollment so that you can avoid receiving refunds that you were not entitled to receive.

### ***Revision and Cancellation of Aid***

Federal and state regulations require the OSFA to consider all sources of financial assistance when awarding aid. These sources include private scholarships, athletic grants, tuition waivers, VA education benefits, etc. If your Financial Aid Award Letter did not include all of the assistance you are receiving, your award will be revised upon notification. You are responsible for informing the OSFA of all anticipated aid from external sources. The addition of other aid may cause an overaward, which means that the OSFA may have to reduce one or more of your awards.

Your award is subject to change if corrections are made to the information you provided on the Free Application for Federal Student Aid (FAFSA), Renewal Application or you receive additional funds at any time during the academic year. The OSFA reserves the right to revise or cancel your award because of changes in your status.

Adjustment to your financial aid may be necessary if the following occurs:

- Change in your household or financial information;
- Change in enrollment status;
- Change in housing status;
- Change in residency;
- Additional financial assistance not listed on the award is received;
- OSFA is notified that you are in default on a federal student loan; or
- You owe a repayment on your financial aid.

Adjustments are also based on the hours enrolled as of the census date. You are responsible for repayment of funds if an adjustment is made after you have received a refund. Returning students should review change(s) to their award on Aggie Access On-line. Revised award letters are not mailed. The submission of false or misleading information will be considered immediate grounds for cancellation of aid and you will be reported to the Department of Education Office of Inspector General. To maximize the use of grants and scholarships, your award may be revised if additional institutional scholarships are received. The OSFA will cancel your award if it is determined that you are in default on a Federal Student loan or if you owe a repayment on any Title IV federal student aid.

The OSFA does not guarantee substitution of funds for any portion of the award which is declined or reduced by you, the departments or outside agencies.

### ***Aid Disbursement and Refunds***

The OSFA authorizes financial aid awards to be credited to the student's account each semester. The student will receive a refund of the overage amount if the total aid disbursed to the student's account exceeds the charges. Disbursement of certain funds may be delayed for some students based on the request of the awarding department. Disbursement is the date the aid is expected to be credited to the student's account. This is not the same as the refund distribution date. Financial Aid for full-time continuing and graduate students is generally disbursed before or during the first week of classes provided the student's financial aid file is complete, have been awarded, have enough funds to validate their bill and accepted their aid on Aggie Access On-line.

If a Federal Direct Loan is awarded and you are a first time borrower, your loan funds will not be disbursed until you have completed the Entrance Counseling Session and electronically signed a master promissory note (on-line) with the US Department of Education. All students must accept their Federal Direct Loan on Aggie Access

Online. Loan funds will not pay if the loan is not accepted. Federal Direct Loan disbursements are delayed for thirty days from the first day of classes.

All aid is disbursed in two payments (one-half for the Fall semester and the other half for the Spring semester) unless otherwise indicated by the awarding department or donor.

**Disbursement of aid to part-time students does not occur until the week after the last day to drop and add classes as established by the University.**

A refund flyer is prepared each semester indicating the refund dates.

Disbursement of certain funds (i.e., Tuition Remission for Graduate Students, Athletes and others) may be delayed from posting to the student's account until after the census date or after the student has satisfied the initial requirement of the award.

- All of your financial aid will first be applied towards your tuition and fees and other education charges. Once your billed charges have been paid, a credit will be available on your account and issued to you as a refund.
- Direct Deposit is the fastest method for obtaining your refund. Paper checks will be mailed to your permanent address unless you have indicated a different mailing address.

Students are responsible for any charges added to their account after aid disbursement.

**To ensure a smooth registration process, it is imperative that all documents are complete and on file in the OSFA at least thirty days before registration.**

## ***STUDENT LOAN INFORMATION***

If you were awarded a Federal Direct or Federal Stafford Loan at NC A&T State University and you wish to accept the loan, there are certain items that must be completed before the loan process is complete. 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, you must enroll 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 you have completed all of your loan requirements.

### ***Right to Cancel Your Federal Stafford Loan***

As a Federal Direct Loan borrower, you have the right to cancel or reduce your loan within 14 days of disbursement. Your bill from the University indicates the date the loan proceeds are credited to your account.

### ***Promissory Notes***

**Continuing** students who were enrolled and received a loan during the prior academic year, do not have to complete a new master promissory note. **First-time borrowers** must sign an electronic master promissory note on-line at <https://studentloans.gov>. You will need your FAFSA PIN to electronically sign your Federal Direct Loan 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. New and Returning students borrowing for the first time through the Federal Direct Loan program must complete the Entrance Counseling session on-line at <https://studentloans.gov>. The OSFA will be electronically notified when the session has been successfully completed.

### ***Federal Perkins Loan***

Students who are awarded a Federal Perkins Loan must sign a promissory note. The Federal Perkins Loan promissory note will be mailed to you at a later date. Students must understand their rights and responsibilities as a Perkins Loan borrower.

### ***Right to Refuse or Reduce a Loan***

You have the right to refuse or reduce the amount of your Federal Direct, Federal Stafford and Federal Perkins Loan after you have signed your promissory note. If you would like to reduce or cancel your loan, you may do so by completing the bottom of the Loan Certification Form and submitting it to the OSFA. You have the right to cancel your loan within 14 days after disbursement. Alternative payment or arrangements should be made prior to the loan being canceled. The OSFA has the right to deny your request for cancellation after the 14 days has expired. The OSFA does not guarantee substitution of funds for any portion of the award which is declined or reduced by you.

### ***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 1.073 percent for student loans and 4.292 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.

### ***National Student Loan Data System (NSLDS)***

Students may view information on previous federal loans and grants via the National Student Loan Data System. Students are encouraged to periodically review the loan amount borrowed. The NSLDS system can be viewed at [www.nslds.ed.gov](http://www.nslds.ed.gov).

### ***Satisfactory Academic Progress***

Each student must maintain [Satisfactory Academic Progress](#) according to the University policy to continue receipt of federal and state financial assistance. All courses that a student enrolls in after the census date will be counted as attempted hours and used to determine Satisfactory Academic Progress. Students who withdraw and return to the University at a later date will be re-evaluated for financial aid eligibility.

### ***Graduate Students***

To be in compliance with the Satisfactory Academic Progress standards, graduate students must meet the following requirements:

- Must have a cumulative grade point average (GPA) of 3.0 or better, unless enrolled as a Graduate PBS Licensure Program.
- Must complete the number of credit hours enrolled as of the census date successfully; Cannot exceed 54 attempted hours or 90 attempted hours for Counseling Education, Agency Counseling and Human Resources majors;
- Must be enrolled in graduate level courses (**600** and **700** level courses).

The OFSA can only award aid up to 186 attempted hours provided the student is maintaining satisfactory academic progress according to the University's policy.

### ***Class Attendance***

Students who are enrolled in classes should attend each class. Failure to attend one or all of your classes will require your financial aid to be adjusted or canceled and may cause you to repay funds already disbursed. If you

register for a semester and you do not attend please contact Counseling Services to complete the withdrawal process. If you receive a refund and you do not attend class, you are required to return the funds as soon as possible to the Treasurer's Office

### **Withdrawals**

Students withdrawing from the University should follow the withdrawal procedure at the University. Students who received federal Title IV financial aid and withdraw from classes before completing 60 percent of the semester (as determined by the University) will have a portion of their financial aid returned to the various aid programs. The Federal Government has implemented a withdrawal policy for institutions called the Return of Title IV Funds. **If you receive financial aid and withdraw or receive all F's, you may be required to repay any refund received and other aid disbursed on your account.**

If you officially or unofficially withdraw from NC A&T State University or your professor cannot verify that you attended through the 60% of the semester, the aid you received will be returned in the following order:

- Federal Stafford Unsubsidized Loan
- Federal Stafford Subsidized Loan
- Federal Perkins Loan
- Federal PLUS Loan
- Federal PELL Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)

You will be notified, in writing, of the amount that must be repaid. For the purposes of refunds of federal and state funds, if you leave but do not formally withdraw from the university, the official withdrawal date is the midpoint of the semester. If you register, receive aid and a refund and never attend classes, your financial aid will be canceled and you must repay all refunds received. You will be notified, in writing, of the amount that must be repaid for adjustments made due to official or unofficial withdrawal.

## **SCHOLARSHIPS**

### **Scholarship Policy**

Scholarship funds awarded through the University may be limited to an amount up to and not to exceed tuition and fees, and campus room and board costs according to the University unless the department indicates otherwise. Scholarship awards in some cases will cover the cost of books, personal and transportation cost.

Funds received from federal and state grants may reduce or cancel the amount of the University scholarship. University based awards will not be reduced by external awards received from entities such as high schools, churches, fraternities/sororities, etc. Federal and State financial assistance may be reduced or canceled to prevent an over-award or over-budget caused by another award as determined by the OSFA.

### **Scholarship Award**

If you are receiving a University scholarship or other outside assistance that is not on your award notification, a revised award notification or e-mail notification will be sent to you once the department or outside agency submits the Scholarship Award Form or Letter to the OSFA. A copy of your outside scholarship award(s) should be forwarded to the OSFA immediately upon receipt.

### **Outside and Other Awards**

Students receiving assistance from outside agencies must report all scholarships and assistance awarded to them for the academic year. You should review the award notification to ensure that all awards are listed. A copy of the award letter from the donor should be sent to the OSFA. An additional award may cause a reduction or cancellation in aid already awarded. An e-mail is sent advising that your award has been revised. Students should review Aggie Access On-line to check the revision. You must report all financial assistance you will receive that is not listed on your Award Notification. Other financial assistance includes, but is not limited to the following: Private Scholarships, Tuition Assistance, Stipends, Graduate Assistantship, Vocational Rehabilitation

and NC A&T Scholarships not listed. It is your responsibilities to notify the OSFA of outside assistance. Receipt of additional funding may require your aid to reduce and may leave you with a balance due the University.

## Stipend

A stipend is a form of scholarship award paid directly to a student for participating in a program. This award is included in the student's financial aid package and may reduce or cancel previous awards. Federal and State taxes are not withheld from scholarship stipends. Students, who receive a stipend award, after aid has been disbursed, may have to repay some or all of the refund received from federal or state aid. If your stipend payments are more than your COA or unmet need, your financial aid must be reduced. This is considered an overaward and you will be responsible for repaying the amount overpaid to you.

## Taxability of Scholarships

The Internal Revenue Service (IRS) may consider portions of your grants, scholarships, assistantships, etc., in excess of tuition, fees, book and supplies as taxable income. You should contact the IRS at 1-800-829-1040 or your accountant if you should have questions.

## OTHER PAYMENT OPTIONS

Do not have enough funds to cover your direct cost or your educational expenses? There are a variety of options to assist you and your family with meeting your cost to attend NC A&T State University. Other options available are:

### Payment Plan

The University participates in the payment plan program with Tuition Pay Plan. This service allows parents and students the opportunity to set up monthly payments for the remaining balance on the student's account (the amount owed to the university). Additional information concerning the payment plan can be obtained by calling Tuition Pay Plan at 1-800-635-0120 or visiting their website at [www.tuitionpay.com](http://www.tuitionpay.com).

### Federal Graduate and Parent Plus Loan Online Application "New"

The Federal Parent PLUS Loan is a loan borrowed by a parent on behalf of your son or daughter to help pay for tuition and school related expenses at NC A&T State University. Parents may borrow up to the COA minus any other financial aid received. The Plus Loan can be applied for online at <https://studentloans.gov>. It is for parents who are interested in borrowing for their **dependent** child's education. Parents interested in applying for a PLUS loan should log in to <https://studentloans.gov> website. A credit check will be performed by the Common Origination Disbursement Center (COD) to determine approval or denial of the loan. The parent will be notified by mail or email of the loan status. If the parent signed a master promissory note (MPN) for a PLUS Loan in the previous year, a new master promissory note (MPN) does not have to be completed unless; the PLUS loan was approved with an endorser. The MPN allows a parent to receive additional funding (within eligibility) without signing another note. A promissory note will be mailed to the parent for completion by the parent or it may be completed on-line for a new PLUS Loan borrower. If the PLUS loan is denied, the parent has the option of obtaining an endorser or appealing the credit decision. The Parent will be able to complete the endorser form or appeal the credit decision online at <https://studentloans.gov> in the PLUS loan application.

Effective March 29, 2015, a new PLUS counseling requirement must be completed by Direct PLUS Loan applicants (parents of dependent undergraduate students as well as graduate/professional students with an adverse credit history who qualify for a Direct PLUS loan by obtaining an endorser who does not have an adverse credit history or who document to the satisfaction of the Department that there are extenuating circumstances related to the adverse credit information.

If the parent does not obtain an endorser or appeal the credit decision, the student will be awarded the Unsubsidized Loan provided a processed Free Application for Federal Student Aid (FAFSA) is on file in the OSFA. If an Unsubsidized Loan is awarded, the student is responsible for payment of interest while enrolled in school. This loan or any loan may be decreased if the student receives additional financial assistance. If the Unsubsidized loan is awarded and the PLUS Loan is later approved, the unsubsidized loan will be canceled.

**Students cannot sign or submit THE FEDERAL DIRECT PLUS LOAN DATA SHEET for the parent.**

**The Federal Graduate PLUS loan is a** federally guaranteed loan that can be used to cover the costs of graduate school including reasonable living costs. Graduate students must be enrolled in a graduate program at least half time and have acceptable credit. Students must first exhaust Unsubsidized loan eligibility before getting a Grad PLUS loan. The Plus Loan can be applied for online at <https://studentloans.gov>.

### **Alternative Loan**

The University does not select lenders for students. The OSFA has reviewed several lenders. If you were not awarded enough funding to cover your educational expenses, you may apply for an Alternative Loan. Alternative loans are private loans between you and a lender of your choice. Alternative Loans are made available through banks and other lending agencies. Most alternative lenders conduct a credit check to determine qualification. A co-signer may be required if you cannot show sufficient income or credit worthiness. You are responsible for researching your lender to ensure the best terms. We encourage you to seek all other options before borrowing an alternative loan.

Some alternative loan funds are disbursed electronically. If disbursement of funds is made via checks for Alternative Loans, the check is forwarded to the Treasurer's Office for the student's endorsement.

**Validated Bill** - If your bill is validated at NC A&T for any semester and you never attend any classes, you will be responsible for repaying any funds disbursed to you. You should contact the University Counseling Services Office at 336-334-7727 to begin the process.

## ***OTHER IMPORTANT INFORMATION***

### **Book Voucher**

Students, who will have excess funds after the assessment of the semester charges, may request a book voucher on Aggie Access On-line.

### **Teacher Certification Students**

Teacher Certification students must have a Teacher Certification Form completed by their academic advisor with a list of courses required to complete the certification. The form can be obtained from the OSFA. Students enrolled in the Teacher Certification Program must maintain a 2.0 cumulative grade point average (GPA). Students working on certification can only borrow at the undergraduate level while maintaining Satisfactory Academic Progress (SAP) or eligibility is exhausted unless the student is taking at least 5 hours of graduate courses then the student must maintain a 3.0 cum GPA. Teacher Certification students must be enrolled at least half-time (**6 hours**) to receive federal funds.

### **Change in Classification**

The student's classification during 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 Financial Aid Office for revision of the aid awarded.

### **Change in Circumstances**

If your family's status has changed due to a loss of employment, loss of other income, separation, divorce or death, you should discuss the situation with a financial aid counselor.

### **Federal Work Study Students**

All Federal Work Study recipients are required to attend a Federal Work Study Workshop after enrollment to obtain his/her job assignment. If you are awarded Federal Work Study, it will be listed on your award letter. You should not begin work until the agreement form has been signed by your supervisor, Human Resources and returned to the OSFA. Students are not allowed to work more than twenty (20) hours per week to ensure that you do not exceed the amount of the award. The Work Study award is generally based on approximately twelve (12) hours per week. It is your responsibility to monitor your hours and award. The award amount is found on the

award notification and the Federal Work Study Agreement Form. Federal Work Study students are paid an hourly wage. Federal Work Study assignment may be on or off campus. Federal Work Study cannot be used as credit towards charges for tuition, fees, room and board.

### **U.S. Department of Education PIN Number**

It is very important that every financial aid recipient who completes the Free Application for Federal Student Aid apply and maintain their PIN. If you do not have a PIN, you may apply for one at [www.pin.ed.gov](http://www.pin.ed.gov). The Federal PIN is your electronic signature. Please be advised that each parent must have a PIN to electronically sign the FAFSA form and MPN if applying for a Parent PLUS Loan.

A Federal PIN may be used to access the following web sites:

FAFSA, RENEWAL APPLICATION AND CORRECTIONS ON THE WEB ([www.fafsa.ed.gov](http://www.fafsa.ed.gov))

DIRECT LOAN SERVICING ([www.studentloans.gov](http://www.studentloans.gov))

NATIONAL STUDENT LOAN DATABASE SYSTEM ([www.nslds.ed.gov](http://www.nslds.ed.gov))

### **Direct Deposit**

Most students receive their refund by direct deposit into their bank accounts. The University encourages students to sign up for direct deposit. Direct deposit forms should be returned to the Treasurer's Office located on the 1<sup>st</sup> floor of the Dowdy Administration Building. For students who have not signed up for direct deposit, refund checks will be mailed to the student's permanent home address on file. You may check the address on file on Aggie Access On-line.

### **Reapplication**

The continuation of your financial aid from year to year is not automatic. All recipients must reapply for aid each academic year. Students can apply at ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)). FAFSA forms are generally available after January 1 each year.

### **Drug Convictions and Federal Student Aid**

If you are convicted of any offense under federal or state law involving the possession or sale of illegal drugs, during a period of enrollment for which you receive Title IV, Higher Education Act (HEA) Federal Student Aid, you will lose your eligibility for any Title IV, HEA grant, loan, or work-study assistance.

### **Rights**

The OSFA reserves the right to review, modify or cancel your financial aid award at any time due to changes in your or your parent's financial status, academic status or changes to your Expected Family Contribution (EFC) or if additional funds are received.

### **Renewal**

Financial aid is awarded on an annual basis. Students should complete the Free Application for Federal Student Aid (FAFSA) beginning January of each year. NC A&T State University priority filing date is March 1 each year.

Should you have any questions, please contact the Office of Student Financial Aid at 336-334-7973. Additional information concerning financial aid can be obtained by visiting our website at [www.ncat.edu](http://www.ncat.edu). Information can be faxed to 336-334-7954.

<b>Office Hours:</b>	<b>Monday, Wednesday, Thursday &amp; Friday</b>	<b>8:00 a.m. – 5:00 p.m.</b>
	<b>Tuesday</b>	<b>8:00 a.m. – 5:30 p.m.</b>

