

## EXPENSES

Only one-third of Nassau Community College's operating cost is financed by student tuition. The remaining two-thirds is met by the taxpayers of Nassau County and New York State. Additionally, education costs may be defrayed further through a series of scholarships, awards, grants, and loans available through the College.

Questions about tuition and fees should be directed to the Office of the Bursar, Tower Lower Level, at **(516) 572-7325** or **7326, (TTY, 572-9881)**. Inquiries concerning financial assistance should be directed to the Financial Aid Office, Tower 3rd floor **(516) 572-7396**.

## RESIDENCY REQUIREMENTS

To be eligible for the resident tuition rate, a student must have one year's legal residency in New York State and six months in the County of Nassau immediately preceding the time of registration for any period of attendance. The legal residency of unmarried

students under 21 is deemed to be that of their parents.

New York State students from counties other than Nassau may have the nonresident tuition rate waived by submitting a Certificate of Residency from their home county fiscal office prior to payment of tuition and fees. The submission of a valid Certificate of Residency qualifies students who reside in counties other than Nassau for the Nassau County resident tuition rate.

Applications for a Certificate of Residency are available in the Bursar's Office, Tower, Lower Level and Student Financial Affairs, Tower, 5th floor. For students commencing study in the fall semester, the certificate will cover a full year, including fall and spring semesters and summer sessions. Certificates of Residency must be renewed each year. Individuals on student visas cannot qualify for a Certificate of Residency. Questions about residency status should be directed to the Office of Student Financial Affairs, Tower 5th floor or by telephone at **(516) 572-7563** or **7326**.

## TUITION AND FEE SCHEDULE (PER SEMESTER)

### TUITION:

#### New York State Resident

	FULL TIME (12 or more credits)	PART TIME Per Credit	NON-CREDIT Per Lecture Hour
Nassau County Resident	\$1,776.00	\$148.00	\$148.00
Out of Nassau County Resident with Certificate (Each academic year, a valid Certificate of Residence must be submitted not earlier than sixty (60) days prior to the beginning of the semester) <sup>1</sup>	\$1,776.00	\$148.00	\$148.00
Out of Nassau County Resident Without Certificate	\$3,552.00	\$296.00	\$296.00
Out of New York State Resident	\$3,552.00	\$296.00	\$296.00

Half (1/2) Credit/Lecture Hour Courses – one half of the above rates.

### FEES:

#### Activity/Laboratory/Material Fees:

depending upon course, not to exceed \$100.00

Technology Fee<sup>2</sup> \$40.00 \$15.00

Special Course Fee, costs to be determined by contract . . . . . Cost to be determined

International Student Health Insurance Fee . . . . . Determined by Underwriter, not to exceed . . . . . \$2,000.00

#### Extracurricular Fee:

Full Time, including Student Accident Insurance \$90.00 \$9.00 \$9.00

## TUITION, FEES AND EXPENSES

Students who register for 12 or more credits or their equivalent during the fall and spring semesters are considered full-time students and pay full-time tuition and fees. During the summer semester the full-time rate does not apply; charges are based on credits or their equivalent. The tuition and fee schedule, effective with the fall 2008 semester, is subject to change at the discretion of the College. Registration is complete only upon full payment of tuition and fees.

## BOOKS AND SUPPLIES

Students are required to purchase their own books and supplies which are available at the campus bookstore. Approximate annual costs average \$1,152.00 for a full time student.

### Budgeted Expenses

Dependent Student – Tuition and fees, books and supplies, transportation, personal expenses, and board

Independent Student – Tuition and fees, books and supplies, transportation, housing, food, childcare, and personal expenses.

More detailed budget information may be obtained from the Financial Aid Office, Tower 3rd floor.

## NON-REFUNDABLE FEES\*

Admissions Application Processing	\$40.00
Late Period Registration <sup>2</sup>	\$25.00
Late Period Change of Program <sup>3</sup>	\$25.00
Late Period Tuition Payment <sup>4</sup>	\$25.00
Tuition Payment Plan Participation	\$25.00
Academic Transcript (EACH)	\$5.00
Certificate of Immunization Document	\$5.00
Replacement ID Card	\$3.00
Returned Check Processing	\$20.00
Liability Insurance required for clinical laboratory courses, (PAYABLE ONCE) each academic year, not to exceed	\$250.00
Advanced Standing Nursing Program Evaluation	\$75.00
Graduation Fee payable during semester completing requirements for each Certificate and Degree	\$30.00
Vehicle Registration Fee, each academic year	

not to exceed	\$45.00
Voluntary Alumni Association Membership	\$50.00
Microsoft Office User Specialist Certificate Fee	\$55.00
Internet Payment Convenience Fee	\$18.00
International Internship Program Fee (per semester)	\$300.00
International Student Dormitory Fee (per semester)	\$100.00

\*Tuition/Fees are subject to change at the discretion of the College

1. Education Law, Section 6305, provides, "The chief fiscal officer of each county, as defined in Section 2.00 of the local finance law shall, upon application and submission to him/her of satisfactory evidence, issue to any person desiring to enroll in a community college as a non-resident student a Certificate of Residence showing that said person is a resident of said county. Such person shall, upon registration for each college year, file with the College such a Certificate of Residence issued not earlier than two months prior hereto, and such Certificate of Residence shall be valid for a period of one year from the date of issuance." Education law, section 6301, paragraph 4, defines "resident" as "a person who has resided in the state for a period of at least one year and in the county, city, town, intermediate school district, or school district as the case may be, for a period of at least six months, both immediately preceding the date of such person's registration in a community college, or for the purpose of section 6305 of this chapter, his/her application for a Certificate of Residency." In the event that a person qualifies as above for the state residence but has been a resident of two or more counties in the state during the six months immediately preceding his/her application for a Certificate of Residency pursuant to section 6305 of this chapter, the charges to the counties of residency shall be allocated among the several counties proportional to the number of months, or major fraction thereof, of residence in each county.
2. Except students registered solely in non-credit Continuing Education and off campus extension classes.
3. The Late period is designated to be within ten (10) business days before the start of each session.
4. The Late Period Tuition Payment Fee will be charged for any form of payment which is made on or after the first day of any semester or session.

Students with overdue tuition and fees may be referred to a collection agency and will incur additional liabilities for all associated collections costs and processes.

## STUDENT TUITION LIABILITY/ REFUND POLICY

Upon written application to the College by a student whose withdrawal from any course had been approved by filing a properly completed Drop/Add Form with the Registrar and verified by Student Financial Affairs, Nassau Community College is authorized to:

- A. Calculate the student’s tuition liability and applicable refund for a fall or spring semester as follows:

<u>Period of Official Withdrawal</u>	<u>Liability</u>	<u>Refund Percentage</u>
Prior to First Day	0%	100%
During 1st Week*	25%	75%
During 2nd Week	50%	50%
During 3rd Week	25%	75%
After 3rd Week	100%	0%

\* The first week of the semester shall be deemed to start with the first calendar day of the College semester, and shall end on the 7th calendar day of the semester.

- B. Tuition Liability During a Mini/Summer Session

<u>** Period of Official Withdrawal</u>	<u>Liability</u>	<u>Refund Percentage</u>
Prior to First Day	0%	100%
During 1st Week	75%	25%
After 2nd Week	100%	0%

\*\* This policy corresponds to the Code of Standards and Procedures for Community Colleges operating under the program of the State University of New York (8 NYCRR 602.11).

Non-attendance in a class, informing the instructor of withdrawal, or stopping payment on a check, does not constitute official withdrawal notification. Students are liable for payment of tuition and fees due up to the date on which the application for withdrawal is officially approved within the refund period. Refunds will be calculated based upon the date of withdrawal as approved by the Registrar and verified by Student Financial Affairs. Students should allow at least six (6) weeks beyond the Liability/Refund

Period for refund checks to be received in the mail.

- C. Grant a full refund of tuition and fees to any student:
1. Whose course has been canceled by the College and who has processed a Drop/Add, or
  2. Who is unable to complete any course because during the semester the student:
    - a. Returns to Federal military service, or
    - b. Enlists and is accepted into Federal military service, or
    - c. Receives a change of student status through action of the Academic Standing Committee
- D. A student who is dismissed for academic or disciplinary reasons prior to the end of an academic term shall be liable for all tuition and fees due for that term.

- E. To consider a tuition liability/refund appeal procedure:

Once the student has officially withdrawn from the College, a student who believes an exception to the College’s Refund Policy is justified must submit a written and documented appeal to the President’s Refund Committee, Student Financial Affairs, Nassau Community College. Exceptional circumstances such as serious illness, disability, pregnancy, or a death in the family, may warrant exceptions to the normal refund policy. The Committee reviews appeals from students on a monthly basis and will notify the student of its decision promptly. All such refund requests must be submitted within **ONE YEAR** after the end of the term in question.

## FINANCIAL AID

The Financial Aid Office is committed to providing financial assistance to students. In addition, the staff assists students and their families in developing financial plans for paying for this valuable investment – education.

## General Information

Financial aid is assistance that the Federal government and New York State offer to eligible students to assist them in meeting educational expenses while attending college. Students who feel they will have a difficult time in meeting the total cost of attending college are encouraged to apply for financial aid. Most financial aid is awarded on the basis of financial need, which is defined as the cost of attendance minus the family’s expected contribution (EFC). The College uses the federally mandated need analysis calculation to assess the family’s expected contribution toward the cost of education. Financial

aid may never exceed financial need.

The cost of education includes the yearly cost for full-time, three-quarter time, half-time and less than half-time tuition, fees, home maintenance living expenses, personal expenses, transportation, books and supplies. The following are estimated college costs at Nassau Community College for 2008-2009.

### Dependent Student

Full-time - 9 months \*

Tuition/Fees	\$3,812
Books and Supplies	\$1,152
Transportation	\$1,630
Personal	\$2,080
Room and Board	\$3,926
	\$12,600

### Independent Student

Full-time - 9 months \*

Tuition/Fees	\$3,812
Books and Supplies	\$1,152
Transportation	\$1,630
Personal	\$2,080
Room and Board	\$12,654
	\$21,328

\* May be subject to change

Once the family's expected contribution is subtracted from the total cost of education, the remainder is the student's financial need. The College will attempt to meet this need by means of a "Financial Aid Package", which may consist of a combination of grants, loans, and/or employment opportunities.

### Rights and Responsibilities

1. All students have the right to apply for both Federal and State financial aid.
2. Students also have the right to question the application process and how their financial aid award was determined. These questions can be directed to both the Federal and State agencies responsible for administering financial aid programs or to the College's Financial Aid Office.
3. It is the student's responsibility to ensure that all items needed to complete the application and award process are completed prior to their last date of attendance for each academic year.
4. If your bill is being held based on estimated financial aid, it is your responsibility to ensure that your application has been fully processed by the Financial Aid Office. Estimated

financial aid indicates that you may be eligible to receive enough funding to cover all or a portion of your semester bill. A final determination of the exact amount of funding you are eligible to receive will be made once your financial aid application is fully processed. If your aid has been fully processed, you should receive an award letter from our office indicating the amount of aid you are eligible to receive. If in doubt, please contact our office (516) 572-7397 or e-mail our office at finoff@ncc.edu.

5. Students who obtain their degree or complete their certificate program at the end of the semester will not be eligible for financial aid in subsequent semesters unless they are enrolled in another degree program.
6. Students must officially withdraw from classes at the Registrar's Office prior to the first day of the semester in order to avoid a tuition liability.
7. For students in remedial classes: First-time TAP Grant recipients must be registered for non-remedial courses equal to three (3) credits. Second-time TAP Grant recipients must be registered for non-remedial courses equal to six (6) credits. The remaining classes can be non-credit provided the total enrollment equals full-time status, which is twelve (12) or more credits.
8. Repeat Courses: Courses in which the student has already received a passing grade cannot be included in meeting full-time study requirements for state-sponsored financial aid. Repeat courses may be counted toward full-time study requirements if a failed course is repeated or when a student has received a grade that is passing at the College but is unacceptable in a particular curriculum or area of concentration.
9. In order to avoid delays in the processing of your financial aid application, be sure that the full name shown on your birth certificate, marriage certificate or alien registration card matches the name that appears on your social security card, your financial aid application and the name on file in the Registrar's Office.
10. All males between the ages of 18 through 25 must be registered with the Selective Service Administration in order to be eligible to receive Federal financial aid.
11. When declaring a major, applying for a second degree, and when changing from one area of concentration to another, you must follow the course curriculum as per the College catalog. This may affect your financial aid eligibility. Please check with a financial aid counselor for the implications of these changes. Also, if you do decide to change your area of concentration or apply for a second degree, you must fill out the appropriate forms.

12. Aid for Part-Time Study grant recipients must be enrolled for at least 3 but fewer than 12 credits (3 to 11.5). Students carrying a part-time course load that includes non-credit remedial courses must carry at least three semester hours of credit-bearing work.
13. Your award is determined by the number of credits for the courses that you are enrolled in at the end of the College's refund period. This is normally at the end of the third week of the semester. If you totally withdraw from your classes, your award may be reduced based upon a federal refund calculation. If you register for more courses than you attended and incur a tuition liability for non-attended courses, financial aid cannot be credited toward that tuition liability. Any cash the College disburses or credits to your account that is determined to be an overpayment because you withdraw, drop out, or are expelled, must be repaid immediately. We must receive correct and complete application data before your last day of enrollment in the school year, to be considered for any aid payments.
14. You must have an accurate Expected Family Contribution (EFC) in our database when your semester bill is produced. If you fail to have the necessary information in the Financial Aid database by that time, you may make a partial payment on your bill in order for your classes to be held.
15. To be eligible for the Bookstore Voucher, a Financial Aid application must be in our database prior to the start of each semester. It is based upon the fact that your FEDERAL GRANTS exceed your tuition and fee liability.

## Courses Toward Your Degree

In order to receive Federal and State financial aid, eligible students must follow their degree program requirements. Students cannot be funded with financial aid for courses that do not count toward their degree requirements. The only exception is for non-credit or remedial courses which are part of the student's regular program. Check with your academic advisor to make sure you are enrolled in the correct courses.

## Application Procedure

Nassau Community College

- Federal School Code: 002873
- Tuition Assistance Program Code: 2113

## A. Federal

- Step 1: Complete the Free Application for Federal Student Aid (FAFSA)
- There are three ways you can complete the FAFSA:
  1. Online:
 

Apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). It's fast, easy, and efficient. Before you complete the FAFSA, you must request a Personal Identification Number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov). If you are a dependent student, then your parent will need to request a PIN as well. The PIN will act as your electronic signature.
  2. Renewal FAFSA:
 

If you applied for financial aid during the previous academic year, you will be able to complete the Renewal FAFSA online. You can access your Renewal FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). However, you will need your PIN. You can request a PIN at [www.pin.ed.gov](http://www.pin.ed.gov) if you do not already have one.
  3. Paper Application:
 

Complete paper application and mail to the processing agency. You can obtain a paper FAFSA by calling 1-800-433-3243 or by downloading a copy at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)

## Helpful Tips

1. You must complete a FAFSA each academic year.
2. Do not wait until you have been admitted to the College to apply.
3. You are not allowed to complete, mail or sign the FAFSA before January 1st. for September admission. First time applicants beginning their studies in the January (spring) semester should speak with the financial aid office about correct filing time.
4. On the FAFSA, you must indicate **Nassau Community College federal school code, which is 002873.**
5. Keep copies of all documents that you used to complete the FAFSA in case your application is selected for federal "verification". More than 30% of applicants must verify the data on their application. Therefore, applicants should be prepared to submit verification documents (including IRS income tax forms) to the Financial Aid Office upon request.

## Why should everyone file a "Free Application for Federal Student Aid" (FAFSA)?

Nassau Community College's Financial Aid Office recommends that every student complete a FAFSA because:

- Every student is eligible for some type of financial assistance.
- A FAFSA must be filed in order to receive any type of Federal or State financial aid, including loans.

The Free Application for Federal Student Aid (FAFSA) is an annual document used to collect information for determining need for aid. The information is confidential and is sent only to schools listed by the prospective student. By listing Nassau Community College along with the school code #002873, financial aid information is loaded into the College's database electronically.

Approximately two weeks after submitting the FAFSA, a Student Aid Report (SAR) will be mailed to the student's home address or e-mailed to the student. Since Nassau will receive the information electronically, the Student Aid Report does not have to be submitted to the Financial Aid Office. The information provided on these forms determines the amount of the award(s). All awards are based on financial need and the cost of education.

Federal programs require that the recipient be matriculated in a state-approved degree or certificate program, have a high school diploma, general equivalency diploma, or pass an ability-to-benefit test, be enrolled in at least 0.5 credits for Federal Pell aid, be a citizen or an eligible non-citizen, and be making satisfactory academic progress. Contact the Financial Aid Office for additional Federal criteria.

The Federal Pell Grant, Federal Work-Study Program (F.W.S.) and Federal Direct Loan Program base the amount of the award on enrolled credits. Any change of enrollment during the year can cause the amount of funding to be changed. Copies of Standards of Satisfactory Academic Progress for Title IV (Federal) aid are available in the Financial Aid Office and are included in this section of the catalog.

## **B. State**

Students interested in applying for financial aid sponsored by New York State will also have to apply by completing a New York State Tuition Assistance Program (TAP) application, if they intend to enroll as full-time students, or by completing the New York State Aid for Part-Time Study application (APTS), if they intend to enroll as part-time students. For more information, go to [www.hesc.com](http://www.hesc.com) and [www.tapweb.org](http://www.tapweb.org).

Start the TAP application process by completing and submitting the Free Application for Federal Student Aid (FAFSA) electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). New York State will use FAFSA information as part of your application for TAP. If you apply using FAFSA-on-the-Web, you will be able to link to your online TAP application at the end of the FAFSA session.

You will be asked to establish a PIN (Personal Identification Number) for TAP. The TAP PIN will allow you to complete your application, keep track of your application information, or make changes later. After establishing your PIN, you will be able to complete your TAP application online. Information from your FAFSA and your family's calculated New York State net taxable income will be pre-filled on your TAP-on-the-Web application. Follow the instructions provided.

If you choose not to apply online, HESC will mail you an Express TAP Application (ETA). Information from your FAFSA and your family's calculated New York State net taxable income will be preprinted on your ETA. Review this information, change any incorrect items, complete any missing items, then SIGN AND MAIL THE FORM USING THE RETURN ENVELOPE.

If you have previously received TAP and your information remains the same, you may only have to file a FAFSA to receive an award.

If you provide an e-mail address on your FAFSA, HESC will use that address to contact you about your TAP application, give you processing updates, or award information. Please respond to any requests or instructions sent by HESC. If you have submitted applications, you can check the status of your TAP at any time.

The TAP application deadline is May 1 of the academic year for which aid is sought.

## **Graduates Of High Schools Outside Of The United States**

Students first receiving state aid in 2008-09 who do not have a certificate of graduation from a recognized school within the United States providing secondary education (a high school diploma or recognized equivalent), must obtain a "passing score on a federally approved ability-to-benefit (ATB) test that has been independently administered and evaluated as defined by the Commissioner of the State Education Department" in order to receive New York State funded grants or scholarships, including Tuition Assistance Program (TAP) awards and the Aid for Part-Time Study Grant. The placement test used by NCC for incoming students, Accuplacer, is a federally approved ATB test.

## **General Eligibility Requirements**

Since students must be matriculated and enrolled in an eligible degree or certificate program in order to be considered for financial aid, all applicants for financial aid must file an appli-

cation for admission to the College and have all academic records sent to the Office of Admissions. In addition to being in an eligible degree or certificate program, all financial aid applicants must meet the following requirements in order to be considered for aid:

- A. You must be a U.S. citizen or eligible non-citizen.
- B. If you are a male between the ages of 18 through 25, you must be registered with Selective Service. For more information, or to register, go to [www.sss.gov](http://www.sss.gov).
- C. You must be making satisfactory academic progress for purposes of receiving financial aid and you must be in good academic standing as defined by the College.
- D. You must not owe a repayment on a Federal Pell Grant or a Federal Supplemental Educational Opportunity Grant and must not be in default on a Federal Perkins Loan, Nursing Student Loan, Federal Family Education Loan (Stafford Subsidized or Stafford Unsubsidized), or Federal PLUS/SLS Federal Loan.
- E. You must have a valid Social Security number.
- F. You must show financial need (for campus-based programs and Subsidized Federal Student Loans).
- G. Students who have been convicted under Federal or State law for possession or sale of a controlled substance while enrolled in school and receiving Title IV assistance can be disqualified for financial aid. The student self-certifies in applying for aid that he is eligible; student is not required to confirm this unless there is conflicting information.

If a student is convicted of an offense involving the possession of an illegal substance, the ineligibility period is:

- First offense = 1 year from the date of conviction
- Second offense = 2 years from the date of conviction
- Third offense = Indefinite period

If a student is convicted of an offense involving the sale of an illegal substance, the ineligibility period is:

- First offense = 2 years from the date of conviction
- Second offense = Indefinite period

A student may regain eligibility by successfully completing a drug rehabilitation program that complies with criteria established by the Department of Education. An eligible drug rehabilitation program:

- Includes two unannounced drug tests; and
- Receives or is qualified to receive funds directly or indirectly under a federal, state, or local government program which must:

1. Be administered or recognized by a federal, state, or local government agency or court;
2. Be qualified to receive or currently receiving payment directly or indirectly from a state-licensed insurance company; or
3. Be administered or recognized by a State-licensed hospital, health clinic, or medical doctor.

Students are urged to make an appointment to speak to a counselor in the Financial Aid Office if they are considering filing for federal financial aid as an independent student but do not meet the above mentioned federal criteria.

### Months To Remember

- **December 2008** - Renewal FAFSAs are mailed to continuing financial aid applicants. FAFSAs become available for new applicants.
- **January 2009** - Completed FAFSAs may be mailed to federal processor or completed on-line. Spring semester begins.
- **April 2009** - Deadline to submit the summer Federal Work-Study request forms to the Financial Aid Office.
- **May 2009** - Last month to file state aid for 08/09 academic year
- **June 2009** - Priority deadline for campus-based aid awards for 08/09 academic year and last day to file for federal student aid for the 08/09 academic year.
- **September 2009** - Fall semester begins.
- **October 2009** - Priority deadline for campus based aid for spring students.

### Award Notification

All students eligible for financial aid which includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant (ACG), Federal Work-Study, Subsidized/Unsubsidized Loans, TAP, and APTS will be sent an award letter indicating the amounts the student is eligible to receive. Those students eligible for a Federal Perkins Loan or Nursing Student Loan will also receive an award letter with the loan amount indicated on the letter. Students not eligible for Federal Title IV grant funds will be mailed a denial letter.

The New York State Tuition Assistance Program (TAP) also sends an award notification directly to the student from the New York State Higher Education Services Corporation.

### Financial Aid Deadlines

All students who wish to be considered for financial aid for the fall semester should file their applications by **May 30th**.

Students who want to be considered for financial aid for only the spring semester should file their applications by **October 1st**. By filing on or before these deadlines, depending on eligibility, you may be considered for federal campus-based aid, which includes the Federal Supplemental Educational Opportunity Grant (FSEOG), the Federal Work-Study Grant, the Federal Perkins Loan, and Nursing Student Loan funds.

The College will not process a student's application for financial aid until all requested items to complete the file are submitted. All awards are based on the availability of funds.

### **Frequency Of Filing For Financial Aid**

Students are required to file the Free Application for Federal Student Aid (FAFSA) annually and the Tuition Assistance Program (TAP) as well in order to be considered for financial aid. Due to the fact that a student's financial situation may change, financial aid awards are not automatically renewed each year.

The Aid for Part-Time Study (APTS) application can be obtained at the College's Financial Aid Office. This must also be filed annually.

### **Independent Student Status**

To be considered an independent student for federal financial aid purposes, a student must meet one of the following criteria:

1. A student must be 24 years old by December 31st of the award year;
2. Be an orphan or ward of the court;
3. Be a veteran of the armed forces of the United States;
4. Be an individual with legal dependents other than a spouse who receive more than half of their support from you;
5. Be a married person;
6. Be a student working on a degree beyond a bachelor's degree at the beginning of the school year.

Students are urged to make an appointment to speak to a counselor in the Financial Aid Office if they are considering filing for federal financial aid as an independent student but do not meet the above mentioned federal criteria.

Students applying for the New York State Tuition Assistance Program (TAP) must meet a different set of guidelines to be considered independent. TAP considers students aged 35 or older as automatically independent. Students between 22 and 34 years of age must meet additional requirements for

independence as outlined in the TAP application. Students under 22 years of age will normally be considered dependent unless they can fully document their circumstances.

### **Study Abroad Program**

Financial aid is available to students who wish to study abroad. Students enrolled in classes abroad must be certain that these courses are approved for credit at our College and have a completed consortium agreement signed by all appropriate administrators at both the home and visiting institution. Students participating in the study abroad program must meet all the established criteria to receive financial aid.

### **Disbursement of Financial Aid**

**Federal Grant Funds:** Federal grant funds are first credited to students' accounts if they have any outstanding tuition and fee liability. Excess money is then sent directly to the student to reimburse him/her for education-related expenses that have been incurred. Excess federal funds are normally disbursed to the student after attendance is confirmed.

**Federal Direct Loan Funds:** Direct Stafford subsidized and unsubsidized loan funds are sent directly to the College. Once the student's eligibility is recertified, money is disbursed. If the student owes any tuition and fee liability to the College, loan funds are generally the first source of funding used to credit the account. This is done as the loan funds become available.

### **Refund Policy for Federal Financial Aid Recipients**

If a student totally withdraws from the College for a particular semester and was a federal financial aid recipient, the student is entitled to receive funding based on the percentage of the payment period (semester) that the student completed.

If the student completes more than 60.01% of the period, he or she earned 100% of the aid for that period of enrollment.

If the student completes 60% or less of the period of enrollment, the percentage of the period completed is the percentage of aid earned and eligible to receive. Any aid that is unearned as a result of totally withdrawing from the College at the 60% or less point of the semester must be returned to the Department of Education.

This policy applies to all students receiving federal aid during the fall, spring or summer semesters.

## STATE PROGRAMS:

### Tuition Assistance Program (TAP)

Full-time matriculated students who are U.S. citizens or eligible non-citizens requesting state assistance may apply for the Tuition Assistance Program. This program currently provides awards of \$500 to \$5,000 per academic year, based upon the family's New York State net taxable income and the amount of tuition. State Education Department regulations require students applying for the Tuition Assistance Program to meet the minimum standards for satisfactory academic progress, as listed in this catalog, in order to continue their eligibility for assistance. Students not complying with these standards, which are not the same as the College's established standards for satisfactory progress, will have their awards suspended. Their eligibility will be reestablished only after they have successfully met the state's academic progress and pursuit standards.

In addition, students must complete a percentage of the full-time course load (12 credits) each semester of eligibility. They must receive a grade—either passing or failing—in 50% of their courses each semester of their first year, 75% in their second year, and 100% in their third year.

Students who do not meet the above criteria and who have documented medical, psychological, and/or personal problems may seek a one-time waiver from the Financial Aid Office.

Students enrolled in a two-year program cannot receive more than three (3) years of TAP payments.

Students enrolling for their first term of college and who are taking remedial courses must register for at least one three (3) credit level class.

Second semester students receiving TAP and taking remedial classes must register for at least six (6) credits.

### Aid for Part-Time Study (APTS)

Part-time students enrolled in 3 to 11.5 credits are eligible to apply for this award. APTS is subject to allocations from New York State. To receive APTS, you must complete both the Free Application for Student Aid (FAFSA) and the Aid for Part-Time Study applications. To remain eligible for APTS, students must maintain academic progress as defined by New York State. Check the Financial Aid Office for filing deadlines and additional eligibility criteria.

### Part-Time TAP

Part-time undergraduate students at approved institutions in New York State who were first-time, full-time freshmen in academic year 2006-07 or thereafter, may be eligible for Part-time TAP to help pay for college beginning in the summer of 2007. Students who have attended college and/or received TAP prior to academic year 2006-07 are ineligible.

Part-time TAP is an entitlement program that uses up TAP eligibility (a maximum of 48 points for four years of full-time or eight years of part-time undergraduate study or 60 points for students enrolled in approved five-year programs).

In addition to the general eligibility, students must:

- Be matriculated;
- Be enrolled for at least 6 but fewer than 12 semester hour credits or the equivalent;
- Have earned 12 credits in each of two consecutive prior semesters (credits from New York State not-for-profit institutions only); a full-time summer term can be used to meet the prior study requirement;
- Maintain a "C" average and meet good academic standing requirements;
- Meet income eligibility limitations (income limits are the same as for TAP).

A student must meet the 24-semester credit prior study requirement only once to be eligible for Part-time TAP.

## FEDERAL PROGRAMS:

### Federal Pell Grants

A Federal Pell Grant is an undergraduate student award which does not have to be paid back. Eligibility for this program is based upon a standard formula established by Congress. To apply for a Federal Pell Grant, a student must complete the application process using the Free Application Form for Federal Student Aid. These grants currently range between \$400 and \$4,731 per year.

### Federal Supplemental Educational Opportunity Grants (FSEOG)

These grants are for students of exceptional financial need who otherwise would be unable to continue their education. Priority is given to Federal Pell Grant recipients. The grants range from \$100 to \$200 each year. All applicants are reviewed for FSEOG eligibility. Funds provided by the government for this program are limited.

## **Federal Perkins Loan**

This program provides low-interest, long-term, deferred loans which are interest-free until nine months after the borrower ceases to carry at least six credits. An interest rate of 5% annually is applied on the unpaid balance and payments are made quarterly. Applicants who indicate interest in a loan and have exceptional financial need are reviewed for Perkins Loan eligibility. Priority is given to Federal Pell Grant recipients. Funds provided by the government for this program are limited.

## **Nursing Student Loan (NSL)**

This program is limited to Nursing students. Its terms are similar to the Perkins Loan. Students must demonstrate financial need to be considered for this loan.

## **Federal Work-Study (FWS)**

This is a federally funded, need-based program of part-time employment. It is possible to earn up to \$3,150 per academic year on campus or off campus while earning a degree. Applicants who indicate interest in work on the Free Application for Federal Student Aid (FAFSA) are reviewed for FWS eligibility.

The Job Location and Development Program (JLDP) is an expansion of the Federal Work-Study Program. This non-need-based program provides applicants with part-time employment in community services or for-profit agencies.

Students seeking other part-time or full-time employment both on and off campus should review "Job Placement" in the Student Services section of this catalog.

## **Academic Competitiveness Grant**

This grant is awarded to first- and second-year students.

First-year students must be full-time, U.S. citizens and Pell Grant eligible. Students must be enrolled in a degree-granting undergraduate program after July 1, 2006. Students must have successfully completed a rigorous secondary program established by a state or local educational agency that is recognized as rigorous by the Secretary of Education. The first-year award is \$750.

Second-year students must be full-time, U.S. citizens, Pell Grant eligible, have completed a rigorous secondary school program after July 1, 2006, and have at least a 3.0 grade point average at the end of their first academic year. The second-year award is \$1,300.

## **Federal Loan Program**

In order to apply for these loans, a student must first complete the Federal Financial Aid Application process.

Federal Stafford Loans - there are two types of Stafford Loans: subsidized and unsubsidized loans. The interest rate for the subsidized Stafford Loan is 6%\*. The interest rate for the unsubsidized Stafford Loan 6.8%\*.

\*This rate is subject to change.

Subsidized Stafford Loans are based upon financial need. The government pays the interest on these loans as long as the student is enrolled at least half-time. Repayment of the loan, with interest, is due beginning six months after the student is no longer enrolled, or is less than a half-time student. A loan origination fee and insurance fee are charged at the onset of the loan.

Unsubsidized Stafford Loans are similar to the subsidized loans, except that they are not need-based and interest on these loans begins within 30 days of disbursement. Interest can be deferred.

Federal Parent Loans for Undergraduate Students (PLUS) are limited to the parents of dependent students.

Currently, the maximum PLUS loan is the cost of education minus other financial aid per year, at an interest rate that varies based on the year the loan is received. An insurance fee is withheld when the loan is disbursed.

Loan borrowers must indicate on their FAFSA that they are interested in taking out a loan and sign a loan promissory note.

All first-time borrowers must complete the federally mandated loan-entrance interview counseling session prior to loan funds being disbursed. Loan interviews can be completed in person at the Financial Aid Office or online at [www.dlnote.ed.gov](http://www.dlnote.ed.gov). Once a student drops below six credits or ceases to attend the College, he/she is required to attend a loan-exit interview counseling session. For more information, go to [www.dlsvicer.ed.gov](http://www.dlsvicer.ed.gov).

## **Veterans benefits**

Information and certification of Veterans Administration benefits may be obtained at the Office of the Registrar.

Veterans of the armed services and children of deceased veterans are eligible for benefits. Upon presentation of authorization from the Veterans Administration, the College will certify enrollment.

The government pays allowances directly to veterans or children of deceased veterans.

Staff representatives are available in the Office of the Registrar to provide claims processing services necessary to receive veteran's educational benefits. Certain veterans benefits must be considered resources when packaging campus-based funds. However, the same benefits are now excluded from the definition of estimated financial assistance used to determine subsidized Stafford Loan amounts under the FFEL and Direct Loan programs.

### **Affected benefits**

- Title 38, Chapter 30 (Montgomery GI Bill): The revised treatment of benefits may result in increased subsidized loan eligibility for students, but the increased loan eligibility can result in decreased campus-based eligibility.

## **NASSAU COMMUNITY COLLEGE PROGRAMS/SCHOLARSHIPS**

Nassau Community College makes scholarship monies available each year for a variety of programs through the College Foundation and administered by the Scholarship and Student Aid Committee of the Academic Senate.

Students are urged to apply for these scholarships by obtaining the proper forms from the Financial Aid Office. For more information go to [www.ncc.edu/scholarships](http://www.ncc.edu/scholarships).

Scholarships and awards are presented to incoming, returning, or graduating students from funding by members of the College's faculty and staff, by campus groups, and from local donor organizations and individuals.

Applications may be obtained from the Financial Aid Office on the 3rd floor of the Administrative Tower and from the academic department offices, the College Transfer Office in Nassau Hall, and the Nassau Community College Federation of Teachers.

### **Scholarship Search**

Many students overlook the opportunity to receive private scholarships as a source of financial assistance. Check with your employer, a parent's employer, or a community organization that assists its local residents. Don't overlook your high school guidance counselor for scholarships from your hometown and associated organizations. There are scholarship opportunities

for both undergraduate and graduate students in all areas of study.

It is never too late to begin your search for scholarships. Apply for as many scholarships as possible. Don't overlook small foundations. Identify your strengths. Keep track of meritorious awards you have received, community volunteer work you have performed, jobs you have held and special interests and hobbies that make you unique.

### **Disclaimer regarding private scholarship websites**

The Office of Financial Aid at Nassau Community College **does not** endorse or recommend any scholarship service or private scholarship web site. We encourage you to be cautious about scholarship search organizations which charge a fee. There are many free scholarship search sites available. The scholarship search sites listed here may provide useful information.

Private Scholarship Search Sites:

College Board - [www.collegeboard.com](http://www.collegeboard.com)

Collegenet - [www.collegenet.com](http://www.collegenet.com)

FASTWEB - [www.fastweb.com](http://www.fastweb.com)

Federal Money - [www.fedmoney.org/0-scholarships.htm](http://www.fedmoney.org/0-scholarships.htm)

FinAid - [www.finaid.org/scholarships](http://www.finaid.org/scholarships)

InternationalStudent - [www.internationalstudent.com](http://www.internationalstudent.com)

SNR Express - [www.internationalscholarships.com](http://www.internationalscholarships.com)

Wired Scholar - [www.wiredscholar.com](http://www.wiredscholar.com)

These website addresses will assist you in searching for private scholarship funds. Access to the Internet is available at the campus computer center in the College Library.

### **Information Beyond Scholarships**

These additional sites provide useful information.

[www.collegenet.com](http://www.collegenet.com), is a college compendium site, with links to school sites and special sections on financial aid and scholarships. Also visit [www.finaid.com](http://www.finaid.com) for a Financial Aid information page maintained by the National Association of Student Financial Aid Administrators. At [www.ed.gov/studentaid](http://www.ed.gov/studentaid), you will find helpful information about the types of federal financial aid available. International students should also check [www.finaid.org](http://www.finaid.org).

## SATISFACTORY ACADEMIC PROGRESS FOR ALL FEDERAL FINANCIAL AID RECIPIENTS

There are three elements of satisfactory academic progress that all financial aid recipients must achieve in order to receive Federal Title IV financial aid:

1. a qualitative measure of academic progress which is calculated using the student's grade point average;
2. a quantitative measure which uses an "attempted to earn credit ratio";
3. a maximum time frame in which students are expected to finish their program.

The maximum time frame may not exceed 150% of the published length of the program measured in credit hours attempted.

These requirements may be waived if the student submits to the Financial Aid Office a written request for such waiver. Supporting documentation detailing mitigating circumstances to justify the waiver must accompany all waiver requests.

The waiver is not automatic; it requires a judgment by a professional staff member of the Financial Aid Office that the student's failure to meet the academic progress standards was due to a documented unusual situation (e.g. medical, death in the family, etc.). The waiver process is not considered an entitlement, but is issued in accordance with an individual student's circumstances. Note that grades of "W", "F" or "U" are not considered satisfactory completion for federal financial aid purposes. Financial aid applicants who fall below the standards listed (see academic progress chart) will be notified in writing. To continue to receive financial aid, students must maintain the standards of satisfactory progress. See following chart.

## NASSAU COMMUNITY COLLEGE FEDERAL TITLE IV SATISFACTORY ACADEMIC PROGRESS STANDARDS

<u>Total Credits Attempted*</u>	<u>Total Credits Completed**</u>	<u>Certificate Programs</u>
Associate Degree/ Certificate Programs		
1-13	0	3
14-18	3	6
19-24	6	9
25-30	9	14
31-35	12	18
36-40	15	24
41-45	18	30
46-50	21	34
51-55	24	38
56-60	27	42
61-65	32	46
66-70	37	50
71-75	42	55
76-80	47	60
81-85	52	64
86-90	57	68
91-95	62	71
96-100	67	
101-105	72	
106-110	76	
111-115	80	
116-120	84	
121-125	88	
126-130	92	
131-135	96	
136-140	100	
141-145	105	
146-150	110	
151-155	115	
156-160	120	
161-165	125	

\* Total Attempted Credits include "W" (Withdrawal) and "I" (Incomplete) grades, "F" (failed), repeated courses, and appropriate chargeable credits for each 000 series non-credit course.

\*\* Total Credits Completed with Passing Grade include appropriate chargeable credits for each "S" (Satisfactory) grade. Students in "D" Academic Standing will be eligible to receive Federal Title IV funding, including loans pending appeal.

## GPA Standards

<u>Total Attempted Credits*</u>	<u>Required Cumulative Grade Point Avg.</u>
0	0.0
1-14	1.7
15-29	1.8
30-47	1.9
48+	2.0

\*as defined by Registrar

## Academic progress for all New York State TAP grant recipients

In addition to meeting the requirements for Title IV satisfactory progress, students must also meet standards of satisfactory academic progress and pursuit for state aid programs. There are three elements of satisfactory academic progress that all financial aid recipients must achieve in order to receive financial aid from the New York State sponsored Tuition Assistance Program (TAP):

1. Students must accrue a specific number of credits based upon the total number of TAP payments received.
2. Students must achieve a minimum grade point average based on the total number of TAP payments received.
3. Students must complete a designated number of credits in the prior semester they received TAP, based on the number of TAP payments received. See chart below.



## REQUIREMENTS FOR STATE ACADEMIC PROGRESS AND PURSUIT. PAYMENTS OR SEMESTERS (SEMESTER)

<u>BEFORE BEING CERTIFIED FOR THIS PAYMENT</u>	<u>FIRST</u>	<u>SECOND</u>	<u>THIRD</u>	<u>FOURTH</u>	<u>FIFTH</u>	<u>SIXTH</u>	<u>SEVENTH</u>	<u>EIGHTH</u>
<b>Student Must Have Accrued At Least This Many Credits:</b>	0	3	9	18	30	45	60	75
<b>With at Least This Grade Point Average:</b>	0	.5	.75	1.3	2.0	2.0	2.0	2.0
<b># of credits Student Must Have Also Completed In The Prior Semesters They Received TAP: (in credits)</b>	0	6	6	9	9	12	12	12
	<b>CREDITS</b>	<b>CREDITS</b>	<b>CREDITS</b>	<b>CREDITS</b>	<b>CREDITS</b>	<b>CREDITS</b>	<b>CREDITS</b>	<b>CREDITS</b>

Note: Students enrolled in a two-year program cannot receive more than three (3) years of TAP