NON-TRADITIONAL AND ONLINE UNDERGRADUATE STUDENTS
AWARD NOTIFICATION 2013-2014

Students accepted into the NON-TRADITIONAL or ONLINE Program seeking a BA, BS or BSN may be eligible for financial aid if they enroll for at least six credit hours per semester at NDC.

Summer Semester: Consists of day or evening and online terms D5 or D6
Fall Semester: Consists of day or evening and online terms D1 or D2
Spring Semester: Consists of day or evening and online terms D3 or D4

➢ You do not need to return a copy of your award to our office unless you wish to decline all or part of the award. Please log into MY.NDC.EDU choose the Financial Aid Tab.
➢ Utilization of financial aid funds acknowledges the acceptance of all provisions and rules that govern their use.
➢ Refunds are issued by the Student Accounts Office, no sooner than two weeks after the funds have posted to your account.
➢ Registration, or adding or dropping a course is accomplished through the Registrar Office. Contact the Registrar at:
  Phone: 216.373.5213, FAX: 216.916.4999, or e-mail: registration@ndc.edu
➢ Information about Tuition and Book Vouchers can be found at http://www.notredamecollege.edu/resources-and-services/student-Accounts or 216-373-5213.
➢ Students who wish to receive financial aid for Summer 2013 must complete a Summer Application Form. Please use the form Summer Application at MY.NDC.EDU.

YOUR FINANCIAL AID AWARD WILL BE REVIEWED AT THE END OF THE SEMESTER, AND MAY BE REVISED DUE TO THE FOLLOWING:

➢ Change in grade level: Your federal Stafford loan eligibility may increase if you have advanced a grade level (from freshman to sophomore or sophomore to junior) at the end of Spring Semester.
➢ Failure to maintain Standards of Satisfactory Academic Progress (SAP).

MAINTAINING YOUR ELIGIBILITY FOR THE FINANCIAL AID AWARDED TO YOU

➢ To be eligible for federal financial aid, you must be in attendance with NDC for at least six credit hours per semester.
➢ Remember: You earn your federal funds by maintaining attendance across the entire semester. If you cease to attend or withdrawal or earn all F's, W's, I's, you may lose all or part of these funds based on federal regulations.
➢ You must make Satisfactory Academic Progress towards your degree. A summary of the policy is attached.
➢ Any changes in your enrollment plans must be provided in writing (email to finaid@ndc.edu ) to the Financial Aid Office. Financial aid is awarded based on minimum credit hour combinations. Therefore, if you enroll for fewer hours than indicated on this award letter, you must notify the Financial Aid Office in writing. Please use the Enrollment Plan Form at MY.NDC.EDU.
➢ Students who enroll in sub-sessions within a semester are awarded financial aid based on their entire semester enrollment (the sum of two sub-sessions). Failure to maintain at least six credit hours of enrollment across a semester may result in the cancellation of any financial aid already posted to your account. This is based on federal regulation.
➢ This award notification is valid for only the semesters indicated. If you fail to attend a semester or withdraw during a semester the remaining aid is null and void. You must contact the Financial Aid Office to receive a revised award notification.
➢ You must notify us of any financial aid you may have used during the current academic year including summer, fall or spring semesters while in attendance at another school. Failure to do so could have serious financial consequences.

REVISIONS AND CANCELLATIONS:

Notre Dame College reserves the right to review, revise or cancel a financial aid award at any time due to:

➢ Changes in your financial, residential, or academic status.
➢ Your failure to comply with the policies, GPA requirements and procedures or laws pertaining to those programs.
➢ The availability of federal, state and college funds for each program.
➢ Changes in college policy.
➢ Receipt of additional grant or scholarship funds.

The College is not obligated to satisfy the total financial need of every student.
Financial Aid Programs for Non-Traditional & Online Undergraduate Students

**FEDERAL AND STATE GRANTS:**

- **Federal Pell Grant:** Awarded to eligible undergraduate students who have not earned a bachelor's or professional degree.  
  
  *Please note: A recent change in the law may affect your Federal Pell Grant award eligibility. This change limits the total number of years a student may receive a Pell Grant to the equivalent of six years. For information on how the Department of Education calculates the “equivalent of six years” visit the following link: [www.studentaid.ed.gov/pell-limit](http://www.studentaid.ed.gov/pell-limit). To find how much of your Pell Lifetime Eligibility you have already used, you may visit: [www.nslds.ed.gov](http://www.nslds.ed.gov) and click on “Financial Aid Review.”*

- **Ohio College Opportunity Grant:** OCOG award amounts are an estimate and may be revised pending notification by OBOR.

**FEDERAL LOAN PROGRAMS:**

- **Federal Direct Subsidized Stafford Loan/Federal Direct Unsubsidized Stafford Loan:** Low interest loans available for degree seeking undergraduates. Repayment begins six months after you cease to attend on at least a half-time basis. Half-time enrollment is six undergraduate credits per semester at Notre Dame College. Interest on the Unsubsidized Stafford Loan accrues while you are in school. You have the option to pay the interest as it accrues or you may defer paying the interest.

- **Federal Perkins Loan:** A low-interest (5%) loan for undergraduate students with exceptional financial need. Repayment begins nine months after you graduate, leave school, or drop below half-time attendance. If awarded, a Perkins Loan Promissory Note will be mailed to you.

**ANNUAL and LIFETIME LIMITS FOR DIRECT FEDERAL STAFFORD LOANS**

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<th>Dependent Undergraduates</th>
<th>Subsidized</th>
<th>Unsubsidized</th>
<th>Total</th>
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<tr>
<td>☐ Grade Level 1 (0-27 earned hours)</td>
<td>$3,500</td>
<td>$2,000</td>
<td>$5,500</td>
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<tr>
<td>☐ Grade Level 2 (28-61 earned hours)</td>
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  *Life time Under Graduate Limit: $23,000 $8,000 $31,000*

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  *Life time Under Graduate Limit: $23,000 $26,000 $57,000*

**Please Note:** Students who have attended college previously and used federal loan funds and/or Pell Grant funding must pay close attention to the remaining amounts available for you to complete your undergraduate program. You may visit: [www.nslds.ed.gov](http://www.nslds.ed.gov) and click on “Financial Aid Review” for more information.

Should you run out of financial aid eligibility you may want to consider the following financing options:

- NDC PAYMENT PLAN, or
- PRIVATE ALTERNATIVE LOAN

If you have questions, please contact the Office of Financial Aid as soon as possible.
All new students who are borrowing Stafford loan funds for attendance at Notre Dame College must complete the following steps to insure that those funds are disbursed to the college in a timely manner. You may decline the loan(s) you have been offered on MY.NDC.EDU.

**Step 1: COMPLETE DIRECT LOAN MASTER PROMISSORY NOTE (MPN)**

All new students to Notre Dame College must complete a Direct Loan Master Promissory Note (MPN). The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees.

Complete your MPN by accessing [www.studentloans.gov](http://www.studentloans.gov). Once your loan has been approved, you will receive a Loan Disclosure Statement from the DIRECT LOAN PROGRAM. It will indicate the amounts of each disbursement and the dates those funds should be released to NDC.

To complete your MPN, you will need:

- Your federal PIN (Personal Identification Number).
- Your driver’s license number.
- Two (2) personal references (including names, addresses, and telephone numbers).
- About 15 minutes to read and complete the MPN.

How to navigate the website:

- In the box labeled “Manage Your Direct Loan,” sign in using your federal PIN (Personal Identification Number). If you do not remember your PIN, go to [www.pin.ed.gov](http://www.pin.ed.gov) to request a duplicate PIN.
- Select “Complete MPN” from the menu on the left.
- Make sure to choose “Subsidized/Unsubsidized” as your loan type.
- Follow the instructions to complete the MPN.

**Step 2: COMPLETE DIRECT LOAN ENTRANCE COUNSELING**

All new students to Notre Dame College must complete Student Loan Entrance Counseling to learn about the rights and responsibilities of a federal student loan borrower. This can be done via the Department of Education website at [www.studentloans.gov](http://www.studentloans.gov). After signing in by using your PIN, select “Complete Entrance Counseling.”
Federal Standards of Academic Progress Policy Summary

Federal regulations require that Notre Dame College establish and implement a policy to measure whether students applying for and/or receiving federal financial aid are making satisfactory academic progress (SAP) toward a degree. This regulation applies to all students applying for aid, whether or not financial aid has been previously received. There are three measurements that are used to determine eligibility, Credit Hour Requirement, Grade Point Average and Maximum Time Frame. Not meeting these requirements may result in loss of all financial aid. You will be able to appeal. Please note the Office of Academic Affairs makes decisions about Academic probation and or Academic dismissal. Below is an explanation of the SAP requirements only:

**Credit Hour:**  
**Measured at the end of the Academic year after Spring Semester grades are issued.**
- Undergraduate students: Must complete at least 70% of their attempted credit hours over the entire program.
- TEEL students: Must complete at least 70% of their attempted credit hours over the entire program.
- Graduate students: Must complete at least 75% of their attempted credit hours over the entire program.

**GPA:**  
**Measured at the end of every semester.**
- Undergraduate students: Must maintain a 2.00 when attempted hours are > 61 credit hours.
- TEEL students: Must maintain accumulative 2.00 GPA at all times.
- Graduate students: Must maintain accumulative 3.00 GPA at all times.

**Maximum Time Frame:**  
**Measured at the end of every semester.**
- Undergraduate students: Have until they have attempted more than 182 credit hours.
- TEEL students: Have until they have attempted more credit hours than needed in their program.
- Graduate students: Have until they have attempted more credit hours than needed in their program.

*SAP letters will be sent via mail or e-mail at the end of each semester.

**SAP APPEAL PROCESS**

Students who have lost eligibility for financial aid may appeal that decision. Those wishing to utilize this process must indicate mitigating circumstances that occurred during the course of the semester in question that could not have been anticipated prior to that period, and that adversely affected their ability to successfully complete their required coursework. The submitted SAP Appeal Form will be reviewed by the appeals committee. One of two decisions will be made:

1. If your SAP Appeal is approved, you will be given an Academic Plan, which will outline the conditions you will need to meet to receive aid under the Academic Plan until you are back in sync with the SAP policy as outlined above.
2. If your SAP Appeal is denied, financial aid will be cancelled. *See Regaining Financial Aid Eligibility (below).*

**REGAINING FINANCIAL AID ELIGIBILITY**

Students denied financial aid after submitting an appeal can regain full eligibility for financial aid by:

1. Successfully completing coursework that will raise their cumulative GPA to meet or exceed the minimum required for their total attempted hours and
2. Raise their overall Cumulative Completion Rate for all coursework attempted to the 75% level.

Students who have reached maximum time frame are not able to regain eligibility for financial aid. Students who are ineligible to receive financial aid may use one or more of the following payment options while attempting to regain eligibility: student’s own resources, Notre Dame College Payment Plan, and/or Alternative/Private Educational Loans. Students who have taken the necessary measures to regain eligibility for financial aid must contact the Office of Financial Aid immediately upon doing so and apply for Reinstatement of Eligibility. Students’ academic performance will then be reviewed, and if all required SAP criteria is met, full financial aid eligibility will be reinstated, effective the following semester.

A complete copy of this Policy is available at [www.notredamecollege.edu/finaid](http://www.notredamecollege.edu/finaid)