Welcome to Notre Dame College. The Office of Financial Aid would like to share the following important information. You (the student) must read this handout and access our portal at https://my.ndc.edu/ics for further information. If after reading this information you have questions concerning the financial aid rules and regulations, please contact us. We look forward to assisting you through this process. If you wish to reduce or reject any of the awarded aid please do so at My.NDC.edu under the Financial Aid tab. Utilization of financial aid funds acknowledges your acceptance of all provisions and rules that govern their use as they appear here, and on our portal or website.

**IMPORTANT INFORMATION**

**USE OF FINANCIAL AID:**

Federal funds will post to your student account within 10 days of the start of the semester or sub-session in which your credit hours total six or more. Institutional funds will post only if you have enrolled for 12 or more credit hours in the semester.

- You earn federal funds by maintaining attendance in courses across the entire semester. If you cease to attend or earn all F's, W's, or I's, you may lose all or part of your financial aid funds based on federal regulations.

- Financial aid is awarded based on minimum credit hour combinations. Therefore, if you enroll for fewer hours than indicated on your award letter, you must notify the Financial Aid Office in writing. Your aid will be adjusted accordingly.

- 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.

- Before making any changes in your enrollment status by adding or dropping classes, or changes to your residency status, it is always wise to check with the Financial Aid and Student Accounts Office to determine the possible ramifications of a change.

- This award notification is valid for only the semesters indicated. If you fail to attend a semester or withdraw completely 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 reapply for financial aid every year. Award amounts the following year are based on the next year’s FAFSA application and, where indicated, your current NDC GPA or involvement in an activity or sport.

- 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, state or federal policy or regulations.
- Receipt of additional grant or scholarship funds.
- The College is not obligated to satisfy the total financial need of every student.

**IMPORTANT PHONE & FAX NUMBERS**

<table>
<thead>
<tr>
<th>OFFICE</th>
<th>PHONE</th>
<th>EMAIL</th>
<th>FAX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admissions Office</td>
<td>216.373.5355</td>
<td>877.NDC.OHIO ext. 5355</td>
<td><a href="mailto:admissions@ndc.edu">admissions@ndc.edu</a></td>
</tr>
<tr>
<td>Financial Aid Office</td>
<td>216.373.5213</td>
<td>877.NDC.OHIO ext. 5213</td>
<td><a href="mailto:finaid@ndc.edu">finaid@ndc.edu</a></td>
</tr>
<tr>
<td>Student Accounts Office</td>
<td>216.373.5213</td>
<td>877.NDC.OHIO ext. 5213</td>
<td><a href="mailto:studentaccounts@ndc.edu">studentaccounts@ndc.edu</a></td>
</tr>
<tr>
<td>Registrar’s Office</td>
<td>216.373.5213</td>
<td>877.NDC.OHIO ext. 5213</td>
<td><a href="mailto:registration@ndc.edu">registration@ndc.edu</a></td>
</tr>
</tbody>
</table>
Notre Dame College Scholarships and Grants: Attending Classes on Campus

Valedictorian/Salutatorian Scholarship – Awarded to select incoming fulltime traditional age freshmen that are valedictorian or salutatorian of their high school class at the end of their senior year.

Presidential Honors Scholarship – Awarded to select incoming fulltime students who are high-achieving. Students must have a 3.5 or 1140 SAT or sum of 100 for the ACT with option to combine highest score from each category.

Notre Dame College Achievement Grant – Awarded to select incoming fulltime students based upon their ACT or SAT test score and cumulative high school GPA. This scholarship is renewable for eight semesters, provided the student maintains good academic standing.

Notre Dame Grant – Awarded to incoming fulltime traditional students who possess special talent or potential for enriching the campus atmosphere and/or possess financial need.

STEMM Scholarship – Funded by the Choose Ohio First Grant, awarded to students majoring specifically in Biology. This scholarship is renewable for eight semesters, provided students maintain good academic standing.

NDC STEMM Grant - Awarded to students majoring in Biology, Chemistry, or Environmental Science. This scholarship is renewable for eight semesters, provided students maintain good academic standing.

Performing Arts Scholarship – Awarded to select incoming, fulltime, traditional-aged students who possess special talent or potential for enriching the campus atmosphere and/or possess financial need. Successful participation in performing arts-related activities is evaluated on a semester-by-semester basis in order to receive scholarship.

Spirit Scholarship – Awarded to select incoming fulltime traditional age students who possess special talent or potential for enriching the campus atmosphere and/or possess financial need. Successful participation in cheerleading and/or dance-related activities is evaluated on a semester-by-semester basis in order to receive scholarship.

Leadership Scholarship – Awarded to select incoming fulltime traditional age students who possess special talent or potential for enriching the campus atmosphere and/or possess financial need.

Family/Alumni Plan Scholarship – Special family tuition rates are available to incoming fulltime students who have a brother/sister/parent attending Notre Dame College as a full time matriculating undergraduate student or whose parent or grandparent is an alumni of the college.

Athletic Scholarship – Awarded to select individuals who possess a special talent in a particular sport based on a budget created by the institution and the NCAA.

Notre Dame Cathedral Latin Scholarship – Awarded to select incoming fulltime traditional age students who graduate from Notre Dame Cathedral Latin and possess special talent or potential for enriching the campus atmosphere and/or possess financial need.

Campus Ministry – Awarded to select incoming fulltime traditional age students who express interest in participating in our campus ministry leadership team. This is a group of students who help plan and lead Campus Ministry events.

Club Sport Scholarship – Awarded to select individuals who possess a talent in a particular sport and potential for enriching the program.
**Federal and State Grants, Work Study and Loans**

**State of Ohio College Opportunity Grant** – OCOG award amounts are an estimate and may be revised pending notification by OBOR. These funds may also available to eligible students who register between 3-11 credit hours.

**Federal College Work Study or College Work Study Program** – Awarded to select incoming fulltime students. This program allows you to work on campus for a maximum of 17.5 hours per week. Funds are earned by finding a job on campus, completing employment paperwork with your supervisor, and working and submitting a timesheet each month. Students are paid at the end of the month. Students can submit in writing (form at My.NDC.edu under Student Accounts tab) to have their monthly pay check directly deposited to their student account or direct deposited into their bank account. **Students must locate employment on campus by October 1st.** Human Resources will hold a Job Fair at the beginning of each semester. A time and place for the Job Fair will be shared with students. Additional information can be found at My.NDC.edu under the Student Accounts tab. Funds are limited.

**Federal Pell Grant** – Awarded to eligible undergraduate students who have not earned a bachelor’s or professional degree. The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of fulltime Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%. Review the federal website at: [http://studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility](http://studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility) for more information.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** – Given to undergraduates with exceptional financial need. Priority is given to students who receive a Federal Pell Grant. Funds are limited.

**Federal Perkins Loan** – low-interest (5%) loan for undergraduate students with exceptional financial need. Priority is given to students who receive a Federal Pell Grant. Funds are limited. A Perkins Loan Promissory Note and Entrance Counseling must be completed.

**The William D. Ford Federal Direct Loan Program** – 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. View annual limits (below).

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### How much money can I borrow in federal student loans and for how long?

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent Students (Except students whose parents are unable to obtain PLUS Loans)</th>
<th>Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade Level 1 (0-27 earned credit hours)</td>
<td>$5,500—No more than $3,500 of this amount may be in subsidized loans*</td>
<td>$9,500—No more than $3,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Grade Level 2 (28-61 earned credit hours)</td>
<td>$6,500—No more than $4,500 of this amount may be in subsidized loans **</td>
<td>$10,500—No more than $4,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Grade Level 3 and above (62+ earned credit hours)</td>
<td>$7,500 per year—No more than $5,500 of this amount may be in subsidized loans.</td>
<td>$12,500 per year—No more than $5,500 of this amount may be in subsidized loans.</td>
</tr>
<tr>
<td>Graduate or Professional Degree Students</td>
<td>Not Applicable</td>
<td>$20,500</td>
</tr>
<tr>
<td>Maximum Total Debt from Subsidized and Unsubsidized Loans</td>
<td>$31,000—No more than $23,000 of this amount may be in subsidized loans.</td>
<td>$57,500 for undergraduates—No more than $23,000 of this amount may be in subsidized loans.</td>
</tr>
</tbody>
</table>
|                                                   |                                                                                    | $138,500 for graduate or professional students—No more than $65,500 of this amount may be in subsidized loans. The graduate debt limit includes all federal loans received for undergraduate study.

First-time Direct Subsidized Loan borrowers beginning 7/1/2013 will no longer be eligible for this loan once the borrower has received Direct Subsidized Loans for a period of 150% of the length of their educational program. Additional information is available at the federal website at: [http://studentaid.ed.gov/types/loans/subsidized-unsubsidized#how-much-can-i-borrow](http://studentaid.ed.gov/types/loans/subsidized-unsubsidized#how-much-can-i-borrow).
William D. Ford Federal Direct Loan Program

All new students who are borrowing Direct Loan funds for attendance at Notre Dame College must complete two federal requirements at www.studentloans.gov to ensure that funds will be disbursed to your student account at NDC in a timely manner. If you wish to reject the loans then you will need to do so at My.NDC.edu under the Financial Aid tab. NDC will receive confirmation electronically that you have completed both steps.

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

- Complete your MPN at www.studentloans.gov. Select “Sign Master Promissory Note” from the menu on the left. The Master Promissory Note is your agreement to repay this loan.
- Make sure to choose “Subsidized/Unsubsidized” as your loan type. Follow the instructions to complete the MPN.
- 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.

Step 2: COMPLETE DIRECT LOAN ENTRANCE COUNSELING

- Complete your Entrance Counseling at www.studentloans.gov.
- After signing in using your PIN, select “Complete Counseling.” Be sure to choose “Entrance Counseling.”

Getting started at www.StudentLoans.gov

- In the box labeled “Manage Your Direct Loan” using your federal PIN (Personal Identification Number). If you do not remember your PIN, go to www.pin.ed.gov to request a duplicate PIN.
- Be sure to choose:
  - Complete Counseling
  - Sign Master Promissory Note

StudentLoans.gov

This site is your source for information from the U.S. Department of Education about how to manage your student loans.
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. A student 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.

Letters will be sent to students who fail to maintain SAP 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 financial aid again. At the end of your next semester of enrollment, if you meet the conditions then you may continue 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. The student's 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.

Complete copy of the policy is available at [www.notredamecollege.edu/finaid](http://www.notredamecollege.edu/finaid)
Payment Options

As parents and students begin the process of applying for financial aid, they may find that a portion of the cost of education is expected to be paid by the student and/or parent. This is sometimes referred to as your “out of pocket costs.” There are several options to consider when preparing to cover this balance. The information below is meant to inform you of these options. It is the parent and student’s responsibility to choose an option(s) that best fits their situation.

Payment in Full:

This may be done with cash or check, by mail or on campus. All credit card payments and electronic checks must be processed through CashNet. Our electronic payment website is at https://commerce.cashnet.com/ndcpay. Log on with your NDC Student ID number; password is the last four digits of the student’s SSN.

College Work Study/Federal Work Study Earnings:

Students working on campus may use all or a portion of their monthly paycheck and apply it to their balance at the end of each month. A student must locate employment on campus by October 1st or forfeit their work study award. Students must sign up for the NDC Payment Plan if they choose this option. The payment plan is explained below.

Parent PLUS Loan: Beginning 5/1/2014

Federal Parent Loans for Dependent Undergraduate Students, also known as PLUS loans, are low-interest educational loans that allow parents to fund the cost of their student's education. A parent is eligible to borrow up to 100% of the estimated cost of their student's expenses, including tuition, room and board, books, transportation and additional expenses, minus any other financial aid awarded to the student. The first step is to request a PLUS Loan at the Department of Education's website: www.studentloans.gov. Sign in, using the parent borrower’s SSN, birth date and federal PIN; choose “Request a PLUS Loan” and select “Parent PLUS Loan.” Make sure to choose the 2014—2015 award year from the drop-down menu. A student whose parent is denied a PLUS Loan for credit reasons will become eligible for additional unsubsidized federal Stafford loan funds. The amount will vary based on the student’s grade level ($4,000 to $5,000 per year).

Private/Alternative Loans: Applications should be made before 7/1/2014

Many banking institutions provide educational loans outside of the federal loan programs. These loans are generally referred to as PRIVATE or ALTERNATIVE LOANS. Lenders provide these loans at low interest rates to credit-worthy borrowers. In general, you may borrow funds equal to the cost of education minus any financial aid offered through the school. A credit-worthy borrower or co-signer is needed. A co-signer need not be a parent. Applications for these loans should be done by July 1 so that the funds are disbursed to the college by the payment deadline of August 1. Most lenders have a website to access information and apply online. Please refer to our website at www.notredamecollege.edu/finaid/ for a list of alternative lenders used by our students.

NDC Payment Plan: Sign up and make their first payment by 8/1/14

The monthly NDC CashNet Payment Plan is offered to assist families in handling the cost of education at Notre Dame College. The plan covers one semester at a time. In place of payment in full, a student/family may elect to pay a monthly amount equal to one-fifth of the original balance. The debit balance at the beginning of a semester will determine the first month’s payment. On the 15th of each month the college will look at the debit balance in the student’s account to determine the next month’s payment. Notification will be sent via email. This plan is administered by the Student Accounts Office.

Students and parents may sign up online at https://commerce.cashnet.com/ndcpay or from our website at www.notredamecollege.edu/. Log on with your NDC Student ID number; password is the last four digits of the student’s SSN.