

2016-17 Financial Aid Handbook

What are the Financial Aid Services at North Central College

The basic philosophy behind financial aid programs, and of the offices that administer them, is that no prospective student should be denied access to higher education because of financial burdens. With this in mind, North Central College has established the Office of Financial Aid. The staff of this office is dedicated to the administration of student financial aid in the most equitable manner to the largest number of qualified students that resources permit. In addition, the Office of Financial Aid is ready and willing to answer any of your questions concerning financial aid and to assist you with any financial challenges you may have while you are a student at North Central College.

The Office of Financial Aid coordinates a variety of state, federal, private and institutional programs of financial aid each with different regulations, requirements, procedures, and forms. The primary objective of this office is to administer these programs so that they may benefit the maximum number of students. The Office of Financial Aid is here to serve you, the student, but it must also protect the integrity of the funds committed to its care. This ensures that students in the future can continue to take advantage of the dollars available from these programs.

THE FINANCIAL AID STAFF

Director of Financial Aid – Kristina Bonn
Associate Director of Financial Aid – Ann Benjamin
Financial Aid Counselor – Tanya Covey
Direct/PLUS Loan Representative – Maureen Welch
Perkins/Roller Loan Representative – Jan Baumgartner
Scholarship/Grant Representative – Dana Chaffee
Administrative Assistant – Donna Urwiler

OFFICE LOCATION

The Office of Financial Aid is located on the third floor of Old Main. Please stop by or contact our office to obtain application materials, turn in forms, receive advice and assistance from the Financial Aid Staff, or schedule appointments. We can be contacted by calling 630-637-5600 or by e-mail at finaid@noctrl.edu.

HOW TO APPLY FOR FINANCIAL AID

The best application strategy in applying for financial aid is to research **ALL** aid opportunities and **apply early**.

You apply for financial aid by completing the *Free Application for Federal Student Aid* (FAFSA) or the Renewal FAFSA, if appropriate. The Office of Financial Aid at North Central College participates in Electronic Data Exchange. This means that if North Central College's Federal School Code is listed on the FAFSA, the Financial Aid Office will receive an electronic Student Aid Report.

North Central College's Federal School Code is 001734

It is recommended that you complete the *FAFSA on the Web* by going to www.fafsa.ed.gov. To make this a completely electronic process, you should obtain an FSA ID in advance, which becomes your electronic signature. Your parent should also obtain a FSA ID, if their financial information is required to be reported; this FSA ID becomes their electronic signature. You and your parent can obtain FSA ID's by going to www.fsaidth.gov at any time. It is recommended that you apply for the FSA ID as early as possible, even before you are ready to file the FAFSA.

By completing the FAFSA, you are applying for the following types of aid:

- Federal Pell Grant
- Federal TEACH grant
- Federal Supplemental Educational Opportunity Grant
- Federal Perkins Loan Program
- Federal Work Study
- Federal DIRECT Student Loan (Subsidized & Unsubsidized)
- ISAC Monetary Award Program
- North Central Grants

NOTE:
New students must be admitted to
North Central College before a financial aid award
will be processed.

VERIFICATION

FAFSA's may be randomly selected by the Federal Government or institutionally-selected for verification. If your FAFSA is selected for verification, you will be required to complete additional information as requested. **As the verification process takes place, you may receive a letter or email to your North Central email address requesting additional information.** It is important that you respond promptly to these requests. Your file will remain in a pending status until all the requested information is received. ***You cannot receive any financial assistance until we have received and reviewed all requested documentation.***

If the financial aid counselor who reviews your application finds discrepancies between the information you reported and the supporting documentation, your FAFSA will be corrected by us. **Electronic corrections will be made to your FAFSA whenever an error is found.**

Please note that any person who intentionally makes false statements or misrepresentations on a federal aid application is violating the law and is subject to a fine, imprisonment, or both under the provision of the U.S. Criminal Code.

CRITICAL APPLICATION DATES

You should investigate all financial aid opportunities as early as possible so that you do not miss any deadlines.

February 1, 2016 – Students who have a complete financial aid application in the Office of Financial Aid by February 1, 2016 and have been accepted for admission to North Central College before February 1, 2016 will receive priority consideration for financial aid. Remaining funds will be awarded on a first come, first served basis to those students who complete their application after February 1, 2016.

June 1, 2016 – Deadline for Fall Term, 2015, assistance. *Currently enrolled* students who complete their financial aid files after this date will be considered for reduced amounts of assistance if funds remain.

Please note...

You must reapply for financial aid each year. Your financial aid award may differ each year based upon your eligibility.

AWARD PACKAGING

Award packaging is the method by which the Office of Financial Aid selects the sources of financial aid offered to a student. The type of "award package" depends on the extent of a student's need, academic year, living arrangement and financial aid history.

North Central College's current policy is to award as much gift assistance as possible, restricted by the limits (annual and cumulative) of each program and by available funding. The remainder of a student's need is then met by loan(s), work, or both, depending on the amount of remaining need, and the limits (annual and cumulative) dictated by each program.

North Central College cannot guarantee that all of your financial need will be met.

Will the amount of my financial assistance remain the same from year to year?

Provided you do not receive outside scholarships that require us to reduce it, your **Merit Scholarship** will remain the same if you maintain the correct cumulative grade point average and full-time enrollment. **Talent Scholarships** (e.g., Music, Art, etc.) depend upon your participation and departmental funding. **Need-based assistance** (e.g., NCC Grant, Supplemental Grant, Pell Grant, ISAC Monetary Award) is dependent upon federal and state funding and your FAFSA result each year.

You may expect to receive the same level of funds if ... 1) the federal and state funding and eligibility criteria do not change and; 2) your Expected Family Contribution (EFC) remains the same or similar and 3) your living arrangement is the same.

Some of the most common causes for a change in EFC are:

- Parent income and/or assets increased or decreased from prior year
- Student income and/or assets increased or decreased from prior year
- Size of family and number of students in college has changed from the prior year

FINANCIAL AID AWARD LETTER

The Office of Financial Aid will send you an award letter when your package is completed. **New students** will receive a paper award letter package in the mail and **continuing students** will receive an email to their North Central email account that directs them to Merlin to view and accept awards.

Enclosed with the award letter packets for new students will be a *Federal Direct Loan* Form. This document *must* be completed and returned by new students. Continuing students are expected to accept or decline federal loans through Merlin.

**Please Note: It is extremely important
that you respond to our requests regarding Federal Direct Loans**

You may see some form of financial aid that is identified as “estimated.” In some cases, at the time we are awarding, the federal or state governments have not finalized an allocation for one of their programs. If we are unable to determine your eligibility, but know you are potentially eligible to receive the award, we will classify those forms of aid as “estimated.” Estimated aid is not guaranteed. Examples of “estimated” aid are the Federal Pell Grant and the State of Illinois Monetary Award Program Grant.

What Is Available?

NEED-BASED GRANT ASSISTANCE

Need-based grants, which do not have to be repaid, are applied for by filing the *Free Application for Federal Student Aid* (FAFSA). Most students who completed a FAFSA for the prior academic year will receive a *Renewal Reminder* from the federal processor. If North Central College is listed on the FAFSA application, then the Office of Financial Aid will automatically receive your FAFSA results electronically. ***Students must reapply each year for financial assistance.***

Federal Supplemental Educational Opportunity Grant (SEOG)

Federal need-based grant awarded to students with financial need who have not obtained an undergraduate degree. The annual amount of SEOG cannot exceed \$4000. The amount of SEOG awarded is dictated by the student's need, funds available, and the limit set by NCC. Priority consideration for SEOG funds is given to students who are enrolled at least half-time (4 credit hours) in an undergraduate degree program and who are also receiving a Federal Pell Grant. Amounts of this grant may change year-to-year.

North Central College Grants

Need-based grant available to students with financial need who have not obtained an undergraduate degree. Grants, applied for each year through the FAFSA application, are awarded to students based on financial need. Students must be enrolled at least half-time (4 credit hours) in an undergraduate degree program. Grants can be awarded for a maximum of four academic years. **The North Central Grant cannot be awarded to dependent students living in off-campus apartments/houses.**

Federal Pell Grants

Federal Pell Grants are awarded to students with financial need who have not obtained an undergraduate degree. The higher the need the higher the grant awarded per academic year. As is true with other federal aid, you must be enrolled in an undergraduate degree program and be making satisfactory progress in your course of study to receive a Federal Pell Grant. Amount of this grant is subject to change each year based on federal appropriations.

Federal TEACH Grant

This program that provides grants of up to \$4,000 per year to education students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. If a student decides not to pursue teaching, the grant is converted to an unsubsidized DIRECT loan.

Illinois Student Assistance Commission (ISAC) Monetary Award Program (MAP)

MAP Grants are for needy Illinois residents and may be applied to tuition and fees only. You should be enrolled at least half-time (4 credit hours per term) in an undergraduate degree program. Annual grants ranged from \$472 to \$4,720 in the 2014-15 academic year. According to the state guidelines for the MAP Grant, a student must be enrolled in at least 8.75 credit hours each term to receive full disbursement. You must file the FAFSA application each year to apply for the MAP Grant.

ISAC PRIORITY DATES: Students who apply for a MAP Grant during 2016-17 must do so early. The state of IL typically anticipates running out of funds and suspends MAP awards for any initial FAFSA filed after early-February. Applications received after the priority date will be considered for awards based on available funds. **PLEASE NOTE: THESE PRIORITY DEADLINES ARE SUBJECT TO CHANGE BY ISAC.**

ACADEMIC SCHOLARSHIPS

Academic scholarships are not based on need. The application for admission is used as a basis to award these funds unless otherwise noted.

Presidential Scholarships

For students entering Fall 2016

The prestigious Presidential Scholarship Program awards scholarships to exceptional high school students. Application review begins before October 1, 2015, and continues on a rolling basis, so students are encouraged to apply for admission early. An initial scholarship of \$21,000 per year (\$84,000 over four years) is awarded during the application review process. It is based on a combination of ACT/SAT scores and a recalculated grade point average (GPA), determined by North Central, that focuses on core academic courses. Contact the Office of Admission at 1-800-411-1861 for further details regarding eligibility. Presidential Scholarships are awarded to full-time students for a maximum of four academic years provided the student meets the eligibility criteria determined by Admission.

Dean Scholarships

For students entering Fall 2016

The Dean Scholarship Program awards scholarships to top high school students. Application review begins before October 1, 2015, and continues on a rolling basis, so students are encouraged to apply for admission early. An initial scholarship of \$19,500 per year (\$78,000 over four years) is awarded during the application review process. The Dean Scholarship is awarded based on a combination of GPA from core academic classes and ACT/SAT test scores. Scholarship recipients are encouraged to submit additional information for the opportunity to increase the scholarship. Contact the Office of Admission at 1-800-411-1861 for further details regarding eligibility. Dean Scholarships are awarded to full-time students for a maximum of four academic years.

Honor Scholarships

For students entering Fall 2016

Honor Scholarships are awarded to academically strong high school students. A student's scholarship amount is determined during the application review process and may range between \$17,500 and \$18,500 per year (\$70,000 to \$74,000 over four years). It is based on a combination of ACT/SAT test scores and a recalculated grade point average (GPA), determined by North Central, that focuses on core academic courses. Application review begins before October 1, 2015, and continues on a rolling basis. Contact the Office of Admission at 1-800-411-1861 for further details regarding eligibility. Honor Scholarships are awarded to full-time students for up to four academic years.

Science Scholarships

For students entering Fall 2016

A Science Scholarship may be awarded to those students majoring in one of the following sciences: Actuarial Science, Applied Mathematics, Biology, Biochemistry, Chemistry, Chemical Microscopy, Computer Science, Mathematics, Nuclear Medicine Technology, Physics, or Radiation Therapy. Recipients must meet the Presidential Scholarship or Dean criteria and go through the interview process. Scholarships range up to \$2,500, and are available for up to four years. Students are required to be enrolled full-time, maintain a 2.75 GPA **and** complete at least 9 credit hours per year in the sciences.

Transfer Academic Scholarships

Transfer Academic Scholarships are awarded to students transferring to North Central College with at least 27 transferable credit hours and a transferable cumulative grade point average of 3.0/4.0. Students must be enrolled full-time. Scholarships range from \$9,000 to \$15,000 per year. This scholarship is renewable for two academic years.

Phi Theta Kappa Scholarships

Scholarships for up to \$3,000 per year will be awarded to Phi Theta Kappa students transferring to North Central College with at least 27 transferable credit hours and a transferable cumulative grade point average of 3.0/4.0. Part-time students or those with previous bachelor degrees may not apply. This scholarship is renewable for two academic years.

Alpha Beta Gamma Scholarships

Scholarships for up to \$1,000 will be awarded to Alpha Beta Gamma students transferring to North Central College from a Community College with at least 27 transferable credit hours and a transferable cumulative grade point average of 3.0/4.0. Part-time students or those with previous bachelor degree need not apply. This scholarship is renewable for two academic years.

Alumni Referral Award

Alumni Referral Awards of \$1,000 are awarded at the time of admission to students referred by an Alum of North Central College. This award is renewable for three academic years. Nominations are received until February 15th prior to the year the student will enter the College.

International Scholarships

Students enrolling at North Central College who enter the United States on a non-immigrant visa can be considered for the following types of funding:

- | | |
|-----------------------------|--|
| * International Scholarship | * S. W. Kung Scholarship |
| * Wu-Kan Kung Scholarship | * Donald & Patricia Shanower Scholarship |

Contact the Office of International Programs (630-637-5132) for further information and eligibility criteria.

ENDOWED & OTHER SPECIAL SCHOLARSHIPS

Endowment funds enable North Central College to provide scholarships for qualified students. Information on the eligibility requirements and application process is included within the description of the scholarship. These funds are considered to be financial aid and will be considered part of a financial aid package should the recipient also apply for need-based financial aid.

For scholarships that require application, applications are available beginning **December 2015**.

Please visit <https://northcentralcollege.academicworks.com/> to complete the scholarship application process.

ACCOUNTING

HEELEY TAX PREP SERVICES SCHOLARSHIP

Awarded to a junior or senior majoring in Accounting. Funds used for tuition, fees, room and board, and books.

Must be accounting major and junior or senior status as of **Fall 2016** with a B (3.0) average or above.

Application Deadline Date: Late February

ART

NORTH CENTRAL STUDIO ARTS SCHOLARSHIPS

Art Scholarship candidates must submit a portfolio of ten images of their work, an essay outlining college goals and a résumé that details previous art experience. Candidates will be interviewed by North Central College faculty members. Renewable.

NAPERVILLE WOMAN'S CLUB SCHOLARSHIP OF THE ARTS

Awarded to one Sophomore, Junior, or Senior who is majoring in Art, Music or Theatre; who is a full-time student; who possesses a cumulative GPA of 2.75; and who is involved in community outreach through community service. **Open to both men and women.**

Applicant must have declared a major in art, music, and/or theatre through his/her advisor and submit the appropriate forms to the Registrar's Office to be awarded.

Application Deadline Date: Late March

BIOLOGY

KRAUS - BOELTER SCHOLARSHIP

Assists upper class undergraduate students enrolled in the physical or life sciences who plans on graduate work in engineering, or who intends to enter the teaching profession. Recipients selected by Biology Department faculty. No application required.

BUSINESS MAJORS

RICHARD LENERT SCHOLARSHIP

Assists full-time Business majors who have a cumulative GPA of 2.8 and who have contributed to the academic, social and cultural environment of the campus. Recipient selected by the Business Department.

Application Deadline Date: Late February

HAROLD EMERY MEILEY SCHOLARSHIP

Assists one eligible, incoming First-Year Student each year. The Recipient must be a resident of Naperville or DuPage County and have a minimum ACT of 23 or SAT of 1050-1080. Renewable for three years with a cumulative 3.0 GPA.

Application Deadline Date: Early March

DONALD & MARILYN MCKAY SCHOLARSHIP

Assists one continuing student who is an outstanding Business Major contributing positively to the campus life at North Central College. For Business, Economics, Finance or Accounting Majors.

Applications Deadline Date: Late February

JUDY G. STEVENSON SCHOLARSHIP

For a Non-traditional (25+ years old) undergraduate FEMALE who is at Junior or Senior status as of **Fall 2016** and whose career objective is in Business; however, all other majors are encouraged to apply.

Application Deadline Date: Early March

CHEMISTRY

RUSSELL J. POEL SCHOLARSHIP

Assists full-time Juniors and Seniors majoring in Chemistry with no less than a 3.0 cumulative GPA. First consideration is given to those students with financial need and proven campus leadership and involvement. Recipients selected by the Chemistry Department.

Application Deadline Date: Mid-February

DR. ANNE T. SHERREN SCHOLARSHIP

For full-time Juniors or Seniors who are majoring in Chemistry or Biochemistry.

Application Deadline Date: Mid-February

GRACIE and DARRELL BERLIN SCHOLARSHIP

Assists one full-time student, at Junior status as of **Fall 2065**, who possesses a cumulative GPA of 3.1 or higher. First consideration to be given to Chemistry Majors with second consideration given to Biochemistry Majors. Student must have declared his/her major in Chemistry or Biochemistry by submitting the appropriate forms to the Registrar's Office. Recipient is selected by the Chemistry Department. Non-Renewable.

Application Deadline Date: Mid-February

VERNE E. DIETRICH MEMORIAL SCHOLARSHIP

Assists an incoming First-Year Student majoring in one of the following disciplines: physics, chemistry or mathematics. Recipient chosen by a selection committee comprised of representatives from individual disciplines. Applications are available Winter Term in the Office of Financial Aid.

Deadline Date: Late February

Church Affiliation, Religious Vocations, and/or Ministerial Service

Please note: The **U. M. Religious Vocations/ Leadership Scholarship** **AND** the **U. M. International Religious** application awards the following list of United Methodist scholarships. Incoming First-Year students and Transfer students are invited to apply. Recipients are chosen by the Campus Minister and Religious Studies Department.

Application Deadline Date: Early February

LUDER MEMORIAL

First consideration is given to students from the Caro-Fairgrove United Methodist Congregations (Michigan). Secondary consideration is given to students from the State of Michigan

SMITH - ZEHNDER

First consideration is given to students who are grandchildren of the donor, young people of First United Methodist Churches of St. Paul, MN and/or young people of United Methodist Churches in the Twin Cities.

SMILEY MEMORIAL

Assists a Protestant student who is a highly Christian person, attends church regularly, and who shows great promise of being of service to humanity. Student must rank in upper half of class.

JOHN HENRY ALBRECHT SCHOLARSHIP

First consideration is given to descendants of the Henry C. Albrecht family and/or young people from the Red Oak United Methodist Church, Walnut, IL. Students agree to abstain from the use of tobacco and alcoholic beverages while attending North Central College.

KRAUS - BOELTER SCHOLARSHIP

Assists undergraduate student who intends to enter the Ministry.

WILLIAM PIPER SCHOLARSHIP

Assists needy and worthy students preparing for Christian service.

WINTSCH SCHOLARSHIP

First consideration is given to a male student preparing for the ministry from the "Atlantic Conference" or pre-theological students residing in or near the state of New Jersey.

MARGO HARLAN

Assists students who would be unable to attend or continue their college education because of a lack of funds. Student shall sign a pledge promising that sometime during his or her lifetime a helping hand will be extended to someone else in the time of need.

GEORGE & MINNIE REAMER

Assists Junior and Senior men who are preparing for the Christian ministry.

CLARENCE E. STEIN

Assists students who are preparing for ministerial service.

CHURCH VOCATIONS GRANT

Assists students who are entering parish work.

LAWRENCE STAUSS

First consideration is given to male students from the East Side United Methodist Church (110th and Ewing Street, Chicago, IL) preparing for full-time Christian service.

UNITED METHODIST SCHOLARSHIPS

United Methodist Scholarships are awarded to full-time students who have been active, full members of the United Methodist Church for at least one year. For the **United Methodist Scholarship Award** a student must have maintained a 2.5 cumulative GPA, with priority given to those students who demonstrate financial need. For the **United Methodist Foundation Scholarship** a student must have maintained a 3.0 cumulative GPA, with priority given those students who demonstrate financial need.

Additional United Methodist Scholarships:

GRANT FOR CHILDREN OF FULL-TIME U. M. CLERGY

For full-time students who are the dependent children of full-time United Methodist Clergy.

The Grant For Children of Full-Time U. M. Clergy may be renewed up to three years as long as the student continues to meet the scholarship criteria and the renewal application (known as the Grant for Children of Ordained U. M. Elders) is received. **Renewal applications** are mailed to all current recipients in late December and have an earlier deadline date.

Application Deadline Date: No later than the first Monday in May

UNITED METHODIST FUND OF THE NORTHERN ILLINOIS CONFERENCE (UMNI)

The United Methodist Grant Fund of the Northern Illinois Conference awards financial assistance to students who are members of a United Methodist Church of the Conference. Awards are based on need, worthiness, scholarship, character, and are granted with special attention to the ethnic diversity of the Conference.

The UMNI grant may be renewed up to three years as long as financial need continues to be shown, a cumulative 2.0 GPA is maintained and the renewal application is received in accordance with the renewal criteria. **Renewal applications** are mailed to all current recipients in late December and have an earlier deadline date.

Application Deadline Date: No later than the first Monday in May

COMPUTER SCIENCE

HAROLD EMERY MEILEY SCHOLARSHIP

Assists one eligible incoming First-Year Student each year. The Recipient must be a resident of Naperville or DuPage County and have a minimum ACT of 23 or SAT of 1050-1080. Renewable for three years with a cumulative 3.0 GPA.

Application Deadline Date: Early March

FINKBEINER SCHOLARSHIP

Assists needy and worthy students performing well in Computer Science with a GPA not less than 3.0. Awarded to students at the end of their Sophomore or Junior year. Recipients are selected by the Computer Science Department. No application required.

EDUCATION

SCHOLARSHIP FOR EDUCATION MAJORS OR MINORS

Please note: The **Education Scholarships** application encompasses the **Bohlender**, **Yule**, and **Goodwin** scholarships (See individual scholarship criteria listed below.) Incoming First-Year students and Transfer students are invited to apply. Recipients are chosen by the Education Department.

Application Deadline Date: Mid-January

[Students will be considered for any scholarship for which they are eligible](#)

JOHN J. BOHLANDER SCHOLARSHIP

Scholarships awarded to undergraduate students of outstanding ability in the field of education. Amount of scholarships vary depending upon earnings of the fund and the number of applicants. Students must have a cumulative GPA of 3.0.

JEANENE YULE SCHOLARSHIP FOR EXCELLENCE IN TEACHER EDUCATION

Assists students enrolled in a viable course sequence leading to the completion of a Teacher Certification Program. Incoming First-Year students and Transfer students may apply. Students must have a cumulative GPA of 3.0. Financial need is not a requirement.

ROGER K. AND MILDRED RIFE GOODWIN SCHOLARSHIP

Assists students preparing for teaching careers. Minimum cumulative GPA of 3.0 required.

SHAUN WILD MEMORIAL SCHOLARSHIP

The Shaun Wild Memorial Scholarship is in memory of Shaun Wild, Class of 2011, who was a remarkable leader and extraordinary example of what one individual can accomplish with a strong commitment to education. Applicants must have **junior or senior status as of Fall 2016** and preference will be given to candidates pursuing a degree in Elementary Education.

Application Deadline Date: Early February

TEACH FIRST GENERATION SCHOLARSHIP

The Teach First Program identifies, invites, supports, mentors, and launches first generation college students from the beginning of their education training through the first year of their teaching career. The Teach First Program strives to provide quality teacher education and training for first generation students who are blazing a trail for others to follow.

Application Deadline Date: Early March

LORA L. TYSON EDUCATION SCHOLARSHIP

Awarded to one North Central College Junior or Senior majoring in Elementary Education. Special consideration will be given to students pursuing a minor in Reading. Financial need is not required for this award.

Application Deadline Date: Mid-January

ENGINEERING

HAROLD EMERY MEILEY SCHOLARSHIP

Assists one eligible incoming First-Year Student each year. Recipient must be a resident of Naperville or DuPage County and have a minimum ACT of 23 or SAT of 1050-1080. Renewable for three years with a cumulative 3.0 GPA.

Application Deadline Date: Early March

BOARD of TRUSTEE ASSOCIATES - WORLDWIDE YOUTH in SCIENCE & ENGINEERING (BOTA - WYSE)

The *BOTA - WYSE* is designed to assist an incoming First-Year Student who must have participated in the *Worldwide Youth in Science and Engineering (WYSE) Sectional Competition* preferably at North Central; who is a full-time undergraduate student for the **2016-17** academic year; who is in the top 20% of his/her school graduating class or has a minimum 3.0 GPA; and who is actively involved in extra-curricular activities.

Application Deadline Date: Early June

ENGLISH

ALFREDA STALLMAN SCHLUETER SCHOLARSHIP

Purpose is to provide assistance for full-time students majoring in English. Must be a Sophomore or Junior status as of **Fall 2016** with cumulative grade point average of 3.0 or greater. Recipients selected by English Department. No application required.

FOREIGN LANGUAGE

FINKBEINER SCHOLARSHIP

Assists needy and worthy students performing well in Foreign Languages with a GPA not less than 3.0. Awarded to students who are at the end of their Sophomore or Junior year. Recipients are selected by the Foreign Language Department. No application required.

INTERNATIONAL STUDENTS

S.W. KUNG SCHOLARSHIP

Assists worthy students. Recipients are selected by the Foreign Student Advisor. No application required.

WU - KAN KUNG SCHOLARSHIP

Assists worthy Chinese, Japanese, or other Far Eastern students. Recipients are selected by the Foreign Student Advisor based upon scholarship and need. No application required.

DONALD & PATRICIA SHANOWER SCHOLARSHIP

Assists needy international students studying for a Bachelor of Arts degree. Recipients are selected by the Foreign Student Advisor. No application required.

FORENSICS

NORTH CENTRAL'S FORENSICS SCHOLARSHIPS

Forensics Scholarships are awarded to incoming First-Year students and Continuing students based on a **campus audition**. Recipients must participate in the North Central Forensics Program. The scholarship is not based on need and may be renewed. Recipients are selected by the Forensics Advisor. No application required.

GERMAN

FINKBEINER SCHOLARSHIP

Assists needy and worthy students performing well in German with a GPA not less than 3.0. Awarded to students who are at the end of their Sophomore or Junior year. Recipients are selected by the Foreign Language Department. No application required.

HISTORY

CLARENCE AND RUTH ROBERTS FUND

First consideration given to full-time students majoring in History. Scholarships awarded annually to students who are at end of Sophomore or Junior year that have a 3.0 cumulative grade point average. Recipients selected by History Department. No application required.

ESTHER SENTY FUND

Scholarships awarded to full-time History majors. Recipients selected by History Department. No application required.

HUMANITIES

HANK SKOGLUND SCHOLARSHIP

Assists students majoring in the Humanities who exhibit distinguished academic performance. Minimum cumulative GPA of 3.0 is required. Recipients are selected by the Humanities Scholarship Committee.

Application Deadline Date: Late January

LEADERSHIP - CAMPUS ACTIVITIES

ALUMNI BOARD OF DIRECTORS ~ STUDENT INVOLVEMENT SCHOLARSHIP

Provides scholarship assistance to a full-time student who exhibits leadership abilities through involvement within the campus community. Student must possess a minimum cumulative GPA of 2.5 and be a Sophomore, Junior, or Senior status **as of Fall 2016**. Upon graduation, the recipient is eligible to join the Alumni Board for a three-year term. Selected by the Scholarship Committee of the Alumni Board.

Scholarship is Non-Renewable. **Application Deadline Date: Late January**

MAKE-A-DIFFERENCE SCHOLARSHIPS

The *Make-A-Difference Scholarship* application encompasses the **John W. Bean Scholarship** and the **Hearst Foundation Scholarship**; these comprise scholarships for community service, minority students, and campus leadership. The scholarship seeks to provide financial assistance to students who *make a difference* to the community and at North Central College.

Application Deadline Date: Late January

MARK A. REID ACHIEVEMENT AWARD

Assists a full-time student completing his/her initial year as a First-year Student. Student must have demonstrated significant involvement and commitment in student activities. Awarded at **Honors Convocation**. Recipient is selected by a campus committee. No application required.

MARK A. REID LEADERSHIP AWARD

Awarded to a Senior student who best exemplifies leadership talents. Awarded at **Honors Convocation**. Recipient is selected by a campus committee. No application required.

SHATZER DOERGE SCHOLARSHIP

The purpose of the Bill Shatzer and Suzanne Shatzer Doerge Scholarship is to honor the life and accomplishments of Bill Shatzer (Class of '42) by providing financial assistance to a North Central College student who demonstrates similar leadership and determination to overcome personal disadvantages. The scholarship is not only open to continuing students, but also to incoming first-year students and incoming transfer students.

Application Deadline Date: Early February

VOLUNTEERS IN ACTION SCHOLARSHIP

For students pursuing careers in health care or social service, including the ministry. Recipients selected by the Department of Ministry and Services.

Application Deadline Date: Late January

MATHEMATICS

MARY ANICE SEYBOLD SCHOLARSHIP and MARY ANICE SEYBOLD PRIZE

Assists upper class students majoring in Mathematics. Recipients are selected by the Mathematics Department. No application required.

IRVIN F. & DARLENE D. KEELER SCHOLARSHIP

Assists full-time Liberal Arts students majoring in Mathematics. Awarded annually at the end of First-Year, Sophomore year or Junior year. A cumulative 3.0 GPA is required. Recipients are selected by the Mathematics Department. No application required.

VERNE E. DIETRICH MEMORIAL SCHOLARSHIP

Assists an incoming First-Year Student majoring in one of the following disciplines: physics, chemistry or mathematics. Recipient chosen by a selection committee comprised of representatives from individual disciplines.

Application Deadline Date: Late February

MINORITY STUDENTS

BEATRICE FOUNDATION SCHOLARSHIPS

Assists INCOMING FIRST-YEAR MINORITY STUDENTS from the metropolitan Chicago area who are academically qualified. Students must major in Accounting, Business Management, Computer Science, Economics, Science or other areas of interest to the Beatrice Foundation. Recipients are selected by the Office of Financial Aid.

No application required.

TRACY & DERRICK MALONE MINORITY SCHOLARSHIP

Assists one African American Sophomore, Junior or Senior student who contributes positively to the campus life at North Central College. Student must be full-time and possess a minimum cumulative GPA of 3.0. Student must meet and thank the Donor contingent upon receipt of funds.

Application Deadline Date: Early April

MAKE-A-DIFFERENCE SCHOLARSHIPS

The *Make-A-Difference Scholarship* application encompasses the **John W. Bean Scholarship** and the **Hearst Foundation Scholarship**; these comprise scholarships for community service, minority students, and campus leadership. The scholarship seeks to provide financial assistance to students who *make a difference* to the community and at North Central College.

Application Deadline Date: Late January

MUSIC

NORTH CENTRAL COLLEGE'S INSTRUMENTAL, VOCAL and MUSIC EDUCATION SCHOLARSHIPS

Music Scholarships are awarded to talented Incoming First-Year students and Continuing students based on a **campus audition**. Recipients are selected by the Music Department. No application required.

SMITH - HILDRETH SCHOLARSHIP

Awarded annually as a Music Scholarship. Recipients are selected by the Music Department. No application required.

CLARENCE JUHNKE MUSIC SCHOLARSHIP

Awarded annually as a Music Scholarship. Recipients are selected by the Music Department. No application required.

ALFE MOYER MUSIC SCHOLARSHIP

First consideration is given to a Naperville area student interested in Music. Students are not required to be Music majors. Recipients are selected by the Music Department. No application required.

BETTY BRANCH GRAMBSCH MEMORIAL SCHOLARSHIP FUND

Assists a student interested in studying music or theatre at North Central College. Recipient selected by the Office of Financial Aid. No application required.

NAPERVILLE WOMAN'S CLUB SCHOLARSHIP OF THE ARTS

Awarded to one Sophomore, Junior, or Senior who is majoring in Art, Music or Theatre; who is full-time; who possesses a cumulative GPA of 2.75; and who is involved in community outreach. ***Open to both men and women.***

Applicant must have declared a major in art, music, and/or theatre through his/her advisor and submit the appropriate forms to the Registrar's Office to be awarded.

Application Deadline Date: Late March

JOHN MILLER COWLISHAW MEMORIAL SCHOLARSHIP FOR MUSIC

Offers assistance to a First-Year, sophomore, Junior or Senior with a major or minor in music, music education or musical theatre. Recipient must have a minimum GPA of 3.0. Recipient selected by the Music Department.

Application Deadline Date: Mid-March

DAVID DEL CIELLO SCHOLARSHIP FOR JAZZ STUDIES

Awarded to a student who demonstrates passion, dedication and talent of a jazz musician. Both new and returning students are eligible to apply. Student must meet the criteria set by the application in order to be selected. Recipient selected by the Music Department.

Application Deadline Date: Mid-March

NAPERVILLE CHORUS SCHOLARSHIP

Established to assist a music major willing to learn and participate in a major choral work with the *Naperville Chorus* within the same year the *Naperville Chorus Scholarship* is received. Must be a music major with a minimum 3.0 GPA; have financial need; and must learn and participate in a major choral work with the *Naperville Chorus* the same year scholarship is received. Funds are awarded the term subsequent to the student's participation.

Application Deadline Date: Mid-March

ARLYN AND JUNE SHIFFLER MEMORIAL SCHOLARSHIP

The purpose of this scholarship is to assist a continuing student who is a music or fine arts major, who has a 3.0 cumulative GPA, and who has financial need. Recipient selected by the Music Department.

NCC Students Studying in JAPAN, EAST ASIA, SOUTH ASIA or the MIDDLE EAST

NAUMANN - GAMERTSFELDER JAPANESE SCHOLARSHIP

Assists students studying in Japan, East Asia, South Asia or the Middle East. No application required.

PHILOSOPHY

H. J. KIEKHOFFER MEMORIAL SCHOLARSHIP

Available to an upper-class student of outstanding ability in the field of Philosophy. Student is not required to be a Philosophy Major. Recipients are selected by the Philosophy Department. No application required.

PHYSICS

DR. ROBERT H. GOOD ENDOWMENT FOR PHYSICS

Assists full-time Sophomore or Junior student with a cumulative GPA of 3.0. First consideration is given to students majoring/ intending to major in the Physics discipline. Recipients are selected by the Physics Department.

Application Deadline Date: Mid-February

VERNE E. DIETRICH MEMORIAL SCHOLARSHIP

Assists an incoming First-Year Student majoring in one of the following disciplines: physics, chemistry or mathematics. Recipient chosen by a selection committee comprised of representatives from individual disciplines.

Application Deadline Date: Late February

POLITICAL SCIENCE

NCC MOCK TRIAL SCHOLARSHIP

For incoming First-Year and incoming Transfer students who actively commit to the Mock Trial Team. (Current students of North Central are ineligible to apply.) Renewable with department approval and continued commitment to the NCC Mock Trial Program. Selection of recipients is made by the Political Science Department.

Application Deadline Date: Mid-February

PRE-LAW

HAROLD EMERY MEILEY SCHOLARSHIP

Assists one eligible incoming First-Year Student each year. Recipient must be a resident of Naperville or DuPage County and have a minimum ACT of 23 or SAT of 1050-1080. Renewable for three years with a cumulative 3.0 GPA.

Application Deadline Date: Early March

PRE-MED

MAX LACEWELL and BRIANNA SHARP MEMORIAL SCHOLARSHIP

Assists a full-time sophomore, junior or senior who is majoring in the sciences and plans to pursue a career in medicine and/or medical research; who has a cumulative GPA of 3.0; and who exudes a positive influence to the campus community.

Application Deadline Date: Mid-February

LINCOLN and HAZEL STAUFFACHER DOMM SCHOLARSHIP

Available to all full-time Pre-Med students. Students must demonstrate financial need and maintain a cumulative 3.0 GPA. Recipients are selected by the Pre-Med Committee.

Application Deadline Date: Mid-February

HAROLD W. HENNING MEMORIAL SCHOLARSHIP

Assists academically strong students interested in pursuing studies in the medical sciences. The amount of the scholarship varies depending upon the earnings of the fund. Students must be enrolled full-time at North Central College during the year in which they APPLY for the scholarship; be a Sophomore, Junior, or Senior in Fall Term of the year in which they will RECEIVE the scholarship; have a GPA of 3.0 or higher; be enrolled as a full-time student during the year in which the student will RECEIVE the scholarship; and be actively pursuing a career in the medical sciences.

Application Deadline Date: Mid-February

HAROLD EMERY MEILEY SCHOLARSHIP

Assists one eligible incoming First-Year Student each year. Recipient must be a resident of Naperville or DuPage County and have a minimum ACT of 23 or SAT of 1050-1080. Renewable for three years with a cumulative 3.0 GPA.

Application Deadline Date: Early March

ETHELDRED L. SCHAFER PRE-MED SCHOLARSHIP

Available to eligible Sophomores, Juniors and Seniors. A cumulative 3.0 GPA is required and the student must demonstrate active service to North Central College. Recipients are selected by the Pre-Med Scholarship Committee.

Application Deadline Date: Mid-February

PAUL JOSIAH SCHWAB, MD SCHOLARSHIP

The fund is designed to honor excellence by providing scholarship aid to students **in their senior** year **as of Fall 2016** at North Central College whose goal is to continue his or her education in medicine upon graduation. The recipient will be awarded \$1,000 to be used toward tuition and book expenses along with a \$500 stipend to be reimbursed upon applying to medical schools (i.e. admission tests including the MCAT, DAT and VAT), application fees and transcript requests.

Application Deadline Date: Mid-February

SCIENCE

BOARD of TRUSTEE ASSOCIATES - WORLDWIDE YOUTH in SCIENCE & ENGINEERING (BOTA - WYSE)

The BOTA - WYSE is designed to assist an incoming First-Year Student who must have participated in the *Worldwide Youth in Science and Engineering (WYSE) Sectional Competition* preferably at North Central; who is a full-time undergraduate student for the **2016-17** academic year; who is in the top 20% of his/her school graduating class or have a minimum 3.0 GPA; and who is actively involved in extracurricular activities.

Application Deadline Date: Early June

SOCIOLOGY

BETTY L. PLUM ENDOWED SCHOLARSHIP

Assists students pursuing a course of study in the Sociology discipline. Available to full-time students who will be at the Sophomore or Junior status as of **FALL 2015**. Recipients are selected by the Sociology Department. No application is required.

SPEECH/COMMUNICATION/THEATRE

CHRISTINE REINSMITH FUND

Scholarship funds to assist worthy students in Speech/Communication/Theatre. Recipients selected by the Speech Department. No applications required.

THE GLENN E. REDDICK MEMORIAL SPEECH SCHOLARSHIP AWARD

Assists outstanding Speech major of high academic achievement or a student whose interests, diligence and devotion best exemplifies the standards of the Speech Communications Program at North Central College. Recipient is selected by the Speech Department. No application is required.

BOCKHOLDT SCHOLARSHIP

Assists full-time new and returning students with a cumulative 2.8 GPA or Incoming First-Year Students who rank in the top 1/3 of their class. Students must show some evidence of participation and achievement in broadcasting, forensics, theatre or similar activities. Recipients are selected by the Speech/ Communication/ Theatre Department.

Application Deadline Date: Mid-February

GUY OLIVER SCHOLARSHIP

Provides assistance for full-time Liberal Arts students majoring in Speech/Communication/Theatre. Awarded to students who are at the end of their Sophomore or Junior year. A 3.0 GPA in Speech/Communication/Theatre is required. No application is required.

DONALD T. & PATRICIA G. SHANOWER SCHOLARSHIP

Assists needy undergraduate students intending to major or already majoring in Speech/Communications/Theatre. Recipients are selected by the Speech/Communications/ Theatre Department. No application is required.

THEATRE SCHOLARSHIPS

NORTH CENTRAL'S THEATRE SCHOLARSHIPS

Theatre Scholarships are awarded to talented students (including incoming First-Year Students) based on a campus **audition**. The scholarship recipients are selected by the Theatre Department. No application is required.

KYLE WALLIN MEMORIAL SCHOLARSHIP

Purpose of fund is to assist students who are interested in technical theatre, performance theatre or speech communication. Recipients selected by the Theatre Department. No application required.

BETTY BRANCH GRAMBSCH MEMORIAL SCHOLARSHIP FUND

Assists a student interested in studying music or theatre at North Central College. Recipient selected by the Office of Financial Aid. No application required.

NAPERVILLE WOMAN'S CLUB SCHOLARSHIP OF THE ARTS

Awarded to one Sophomore, Junior, or Senior who is majoring in Art, Music or Theatre; who is a full-time student; who possesses a cumulative GPA of 2.75; and who is involved in community outreach through community service. ***Open to both men and women.*** *Applicant must have declared a major in art, music, and/or theatre through his/her advisor and submit the appropriate forms to the Registrar's Office to be awarded.*

Application Deadline Date: Late March

WRITING COMPETITION

EMERGING WRITERS SPOTLIGHT AND EMERGING WRITERS SCHOLARSHIP

The *Emerging Writers Spotlight* is a writing competition open to high school seniors and incoming transfer students. Great opportunity for incoming students to be published in the *North Central Review*, a literary journal that prints the creative works of undergraduate college students biannually. Students are encouraged to offer for submission their original, unpublished works. Selected submission will be published in the Spring issue of the *North Central Review*. Selected recipient(s) will be awarded the *Emerging Writers Scholarship*; the scholarship can be renewed for up to four years of undergraduate study provided the student continues to meet the criteria for the scholarship.

Application Deadline Date: Early February

EDUCATIONAL LOANS

Federal Perkins Loans

The Federal Perkins Loan Program provides low interest federal loans (5%) to needy students. Eligibility for the loan is automatically determined by the Office of Financial Aid. Students must file the *Free Application for Federal Student Aid* (FAFSA) and submit any other requested documents to receive consideration. Priority is given to extremely needy students and funds are limited.

1. Students may be awarded up to \$5,500 annually as an undergraduate with a cumulative undergraduate maximum of \$38,500. Graduate students may be awarded up to \$8,000 annually with a cumulative undergraduate and graduate total of \$60,000. Amounts are determined by the Office of Financial Aid based on availability of funds.
2. To receive the Federal Perkins Loan, students must sign a Master Promissory Note, which is a legal and binding obligation to repay the loan.
3. After ceasing to be enrolled at least half-time at an institution of higher education, students are entitled to a **grace period of nine months** during which time interest will not accrue and principal payments are not required.
4. At the end of the nine month grace period, the loan must be repaid in equal quarterly installments, with the minimum payment being \$120.00. The loan repayment period may not exceed 10 years.
5. Students may be eligible to defer repayment of their loan or cancel their loan repayment. For further information, contact the Office of Financial Aid.

Direct Loans

Federal Student Loan Program

Federal DIRECT Loans are available through the U.S. Department of Education Direct Loan Program. The student is required to complete the *Free Application for Federal Student Aid* (FAFSA) to be considered for this loan program.

Federal DIRECT Loans are either subsidized or unsubsidized.

A **subsidized** loan is awarded on the basis of financial need. While in school on at least a half time basis, during an authorized grace period, and during any authorized periods of deferment, you will not be required to make payments on these loans, and interest may not accrue.

An **unsubsidized** loan is not based on financial need (the student must still file the FAFSA). Students will be charged interest from the time the loan is disbursed until it is paid in full. Students have the option to pay the interest on the loan while in school or let interest accrue and capitalize onto the loan principal balance. Students must set this option up with the loan servicer.

For 2015-16, the interest rate was fixed at **4.29%** undergraduate subsidized and unsubsidized loans and 5.84% for graduate unsubsidized loans. The Federal DIRECT Loan Program includes an origination fee of 1.068% deducted by the lender at the time of disbursement.

The combined maximum loan amounts per academic year for the unsubsidized and the subsidized DIRECT Loan Program for dependent students are \$5,500 for First-Year Students, \$6,500 for Sophomores, and \$7,500 for Juniors and Seniors. Graduate students may borrow up to \$20,500 per academic year. Dependent undergraduates are allowed to borrow an aggregate cumulative maximum of \$31,500. Independent undergraduates are allowed to borrow an aggregate maximum of \$57,500. Graduate students are allowed to borrow an aggregate cumulative maximum of \$138,500 (including undergraduate borrowing).

Electronic Funds Transfer

North Central College participates in electronic funds transfer (EFT). Through EFT your student loan proceeds will credit directly to your account at North Central College. This eliminates the delay of paper checks arriving through the mail and students waiting to sign loan checks.

Federal Parent Loans to Undergraduate Students (PLUS)

The PLUS loan program is for parents of dependent undergraduate students. The maximum amount parents may borrow per academic year is the student's cost of attendance less all other financial aid. The PLUS loan is limited to parents who do not have an adverse credit history. Repayment begins at 60 days after the final disbursement. The interest rate charged is currently fixed at 6.84% with an origination fee of 4.272%. Applications are available in the Financial Aid Office and through the U.S. Department of Education.

Mandatory Loan Counseling

Entrance: All schools are required by federal regulations to provide "entrance counseling" to first-time Federal DIRECT Loan borrowers. The "entrance counseling" is designed to provide the student with information about the loan program and his/her rights and responsibilities as a borrower. This "entrance counseling" must be completed prior to the disbursement of any loan funds.

Exit: Students who receive a Federal DIRECT Loan, a Federal Perkins Loan or a combination of these are required to complete an "*exit counseling session*" to prepare and inform you about the repayment process. Completion of this exit interview is required by federal law.

Both the "*entrance and exit counseling sessions*" are found on the Internet at the following sites – for **Entrance Counseling** go to www.studentloans.gov and for **Exit Counseling** go to www.nslds.ed.gov. To begin the session, click on the graphic called **Entrance Counseling or Exit Counseling after signing in**.

VETERANS ASSISTANCE

Veterans are entitled to use their Chapter benefits in accordance with the rules of the Veterans Administration, while attending North Central College. Applicants are required to complete and submit appropriate documents in order to establish their eligibility. For further information, contact the Registrar's Office at 630-637-5252

EMPLOYMENT OPPORTUNITIES

Federal Work-Study Program (FWS)

Eligible students may earn from \$300-\$3,000 annually through on-campus employment. Students must file the *Free Application for Federal Student Aid* (FAFSA) and complete the financial aid process to be considered for the program. Financial need is required and the award is determined by the Office of Financial Aid. Hourly pay rate is the current minimum wage. Students may contact Career Development (careers@noctrl.edu) for a current listing of available jobs on campus. The Federal Work Study offered is not a guarantee of employment; it is the responsibility of the student to procure employment. Jobs vary greatly and past experience or qualifications are not always necessary.

Institutional Employment

Employment on campus is available to all students. Financial need is not a requirement, and the hourly wage is the current minimum wage.

Off-Campus Employment

Students may also seek off-campus employment. Naperville is a community of over 100,000 and the close proximity of North Central to major corporations and shopping malls (Fox Valley, Oak Brook, and Yorktown) provides outstanding opportunities for part-time work. A community job fair is sponsored by the Career Development Center in the Fall for students interested in part-time employment.

STUDY ABROAD

Students in programs administered by North Central College, but who are enrolled at another institution may be eligible to receive some financial assistance. The type of financial assistance you may be eligible to receive is determined by the type of program you choose to attend. Please make an appointment to meet with a financial aid counselor if you are interested in a study abroad program.

EXTERNAL AID RESOURCES

There are many external agencies and organizations that provide financial assistance to students. Each has different requirements, application forms, award amounts, and eligibility criteria. The Office of Financial Aid has compiled information and material about these external resources and it is available to North Central College students.

State Financial Assistance Agencies

Many state agencies offer grant and loan programs to their residents. Please note that most states require that you attend an institution in that state to receive state grant funds.

GENERAL REQUIREMENTS

You are eligible for financial aid if:

1. You are a citizen or eligible non-citizen of the United States.
2. You are registered with the Selective Service, if required.
3. You have demonstrated financial need if required by program guidelines.
4. You are making satisfactory progress in the course of study in which you are enrolled in order to retain eligibility. (See page 22 for an explanation of satisfactory progress.)

5. You are pursuing a course of study that leads to a degree.
6. You are not in default on a Federal Perkins Loan, Federal DIRECT Loan (Guaranteed Student Loan), Federally Insured Student Loan (FISL), Federal Supplemental Loan for Students (SLS) or Federal Parent Loan for Undergraduate Students (PLUS), Auxiliary Loan to Assist Students (ALAS), Illinois Opportunity Loan (IOL), Federal Consolidation Loan or Income Contingent Loan.
7. You do not owe a repayment on a Federal Supplemental Educational Opportunity Grant (SEOG), Federal Pell Grant, State Student Incentive Grant (SSIG), or Illinois Student Assistance Commission Monetary Award Program Grant (MAP Grant).
8. You have a high school diploma or G.E.D.
9. You have been accepted for admission or readmission to North Central College. The Office of Financial Aid begins to review your financial aid application forms after you have been admitted.
10. You have not been convicted of drug-related offenses. Effective July 1, 2000, a student's eligibility for federal student aid is suspended if the student is convicted, under Federal or State law, of any offense involving the possession or sale of a controlled substance. Any such suspension of eligibility begins on the date of conviction and lasts until the end of a statutorily specified period. The suspension of eligibility ranges from one year to indefinite, depending upon the number and type of convictions.

A student may regain eligibility early by completing a drug rehabilitation program that meets certain statutory and regulatory requirements or if the conviction is overturned.
11. You are enrolled as at least a half-time student (4 credit hours undergraduate; 3 credit hours graduate). Some programs require full-time enrollment as part of their eligibility criteria.

AWARD REVISIONS

After you receive your original award letter, you may wish to request a revision in your financial aid or the Office of Financial Aid may need to make an adjustment. Types of revisions are as follows:

Changes in estimated outside aid:

The Office of Financial Aid may assume that you will be awarded a grant from the Illinois Student Assistance Commission Monetary Award Program (MAP) or a Federal Pell Grant. If you receive notification from one or both of these agencies that your award will be less than originally assumed or you do not meet the eligibility criteria to apply for these funds, you may request an increase in campus-based aid. Please note that you may *REQUEST* a revision, but additional funds are not automatically granted. However, if funds are available and you qualify for an increase, your request will normally be granted.

Revisions based on changes in your financial circumstances:

If your financial situation changes after you have completed the FAFSA, you may request a revision in your aid package. To do so, you should obtain the proper "Change in Circumstances" form from the Office of Financial Aid. Please be aware that if you are already receiving the maximum allowable amount in all the programs for which you qualify, a change in your financial situation may not produce a revision in your aid package.

REVISIONS MADE BY THE OFFICE OF FINANCIAL AID

North Central College reserves the right to revise your award package without prior notice. The reasons for these revisions include, but are not limited to, the following:

1. Outside aid received is higher than originally estimated.
2. Outside resources were not originally taken into account.
3. Factors making you ineligible for the aid awarded.
4. Change in enrollment status.
5. Declining an aid resource.
6. Failure to respond to letters or requests for information.
7. Change in living arrangements.

When a decrease in the North Central College portion of your total financial aid package is in order, the Office of Financial Aid will attempt to reduce your loan or employment award before considering any reduction in grant funds.

APPEAL PROCEDURE

If you should ever find yourself dissatisfied with a decision made by the financial aid staff, you have the right to appeal. For your appeal to be considered, however, you must follow this procedure:

1. Submit a written request for an appeal including all pertinent documents.
2. Make an appointment with our office to review your case.
3. Present the appeal to the Director/Associate Director. The Director/Associate Director will either confirm the original decision or resolve the problem. If the problem cannot be resolved to your satisfaction, you may, at that time, request that your appeal be taken to the Director's Review Committee.
4. A majority vote of the Director's Review Committee is necessary to deny your appeal. You will be notified of the decision of the Director's Review Committee, in writing, within fifteen working days of the receipt of your appeal (unless additional information is needed).

IMPORTANT NOTICE: Many decisions made by the financial aid staff are a result of federal and state laws or regulations of College statutes. Therefore these decisions are not eligible for review, since no discretionary authority exists. If this proves to be the case, you will be notified by the Office of Financial Aid.

What Will it Cost to Attend North Central College?

TUITION AND FEES

Tuition and fees for full-time study (8-12 credit hours) will be set in late February. Tuition and fees during the 2015-16 academic year are set at **\$11,807** per term (for part-time study the tuition is **\$979** per credit hour). Students enrolled for more than 12 credit hours each term were assessed an **overload fee** of approximately **\$825** for each credit hour over 12.

BOOKS AND SUPPLIES

You can expect to pay up to approximately **\$400** per term for books and supplies if you are a full-time student. Certain majors may require more expensive books and supplies. Costs for a part-time student will be considerably less since he or she is enrolled for fewer credit hours.

ROOM AND BOARD

Residence Hall and meal plan charges for the 2015-16 academic year average \$10,545.

For further information on Residence Hall policies and/or contract rules contact **Residence Life** at **630-637-5858**.

LIVING EXPENSES

The living cost budgets are determined by using estimates from the *Bureau of Labor Statistics*. These estimates are for a family with a moderate standard of living, and are updated annually by the Consumer Price Index.

Transportation expenses will vary depending upon whether or not the student is a resident or commutes to campus. For example, the **average** cost of transportation for a student living on campus is \$447, and the **average** cost for a commuter student is \$1,470. Personal costs (e.g. clothing, entertainment, laundry) average \$1,182 per academic year. Self-supporting students, living off campus, qualify for a higher budget than a campus resident due to the additional expenses incurred.

BUDGETING YOUR MONEY

Budgeting can be a challenge for anyone. For students, however, it can sometimes be even more difficult. This may be your first experience in handling relatively large sums of money. Sizable expenses, such as tuition and fees, room and board, and books and supplies, must be met at one time. This means that it is critical to know your expenses and when they are due so that you can meet your financial obligations from one term to the next.

It is necessary to determine if you can afford to attend North Central College BEFORE you commit yourself to tuition and fees and room and board payments. This is why it is extremely important to apply for financial aid early so that you will have the information needed to determine if North Central College is the school for you.

What Do I Need to Know?

HOW IS FINANCIAL AID DISTRIBUTED?

Each term you will be sent a *Statement of Charges* (e.g. room and board, tuition and fees) from the Business Office. One-third of the financial aid you have been awarded for the academic year, with the exception of Federal Work-Study, will appear as a credit (as *Pending Financial Aid*) on the *Statement of Charges* as long as you have accepted the award prior to the date the statement was produced and you are at the proper enrollment status. (Outside scholarships will not credit until the funds have been received.)

If you were awarded a **Federal Perkins Loan**, the Office of Financial Aid must have a signed *Perkins Master Promissory Note* on file before your account may be credited with the term award.

Please remember that the Office of Financial Aid will not release the Federal DIRECT Loan funds for continuing students until after the end of the 100% tuition refund period. Your loan funds will be released to your student account if your enrollment status and academic class have not changed.

Additional information regarding financial aid credits is sent to you with each *Statement of Charges* received from the Business Office on campus.

CREDIT HOUR REQUIREMENTS

1. Most financial aid awards are based on full-time enrollment for the entire academic year (8 credit hours minimum each term) unless otherwise noted on the Award Letter.
2. A financial aid award based upon full-time enrollment must be revised or canceled if a student enrolls in less than the minimum 8 credit hours. You are encouraged to make an appointment with a financial aid counselor **BEFORE** dropping below full-time.
3. *Veterans Benefits* vary with the number of credit hours carried by the veteran; a reduction in a student's course load during the term may result in a reduction of benefits for that term.
4. You will receive full payment of your ISAC MAP award if you enroll for at least 8.75 credit hours each term and carry that credit hour load through the end of the refund period (after the 21st calendar day of the term). Students enrolled for fewer than 8.75 credit hours will receive a pro-rated portion of the full term award. i.e., 90% for 8 credit hours, 80% for 7 credit hours, etc.) For more information on MAP payment please contact the Office of Financial Aid.

STUDENTS' RIGHTS AND RESPONSIBILITIES:

Rights

1. You have the right to know the criteria used to determine your eligibility for financial aid and the amount of financial aid you have been awarded.
2. You have the right to appeal any decision made. (See "Appeal Procedure" on page 20)
3. You have the right to view the contents of your financial aid file, in accordance with the *Family Educational Rights and Privacy Act*.

4. You have the right to decline any offer of aid. However, your decline of certain programs may affect your eligibility for other programs.
5. You have the right to know the conditions of any loan that you accept.
6. You have the right to know the job description and starting rate of pay of any job you accept in the *Federal Work-Study Program*.

Responsibilities

1. You are responsible for knowing and understanding what type of financial aid you are receiving and the requirements for each.
2. If you accept the *Federal Work-Study Program*, it is your responsibility to go to the *Career Development Center* and obtain employment to earn those funds.
3. If you have a *Federal Work-Study* award, you are responsible for keeping track of your earnings to make sure that they do not exceed your award.
4. It is your responsibility to notify the Office of Financial Aid of **ANY** change in the following: credit hours carried, address, increase or decrease in wages, receipt of an outside scholarship or loan, legal name, living arrangements, and withdrawal or dismissal from North Central College. Failure to provide this information will cause unnecessary confusion, delays in processing, possible repayment of financial aid, and/or loss of eligibility for future aid.
5. You are responsible for applying each year for financial aid. The Office of Financial Aid and most non-college agencies make awards to students for all or part of the regular academic year – *September to June*. A separate *Free Application for Federal Student Aid* (FAFSA) and any requested documents are required for each academic year.
6. It is your responsibility to read and understand all pertinent information provided in this handbook, as well as the material provided with your award letter. **North Central College cannot take responsibility for your failure to follow the instructions provided by the Office of Financial Aid.**
7. You are responsible for knowing and understanding application deadlines and continued eligibility policies for all financial aid programs you are seeking or receiving.
8. You are responsible for **regularly checking your North Central College email** and on-campus mailbox, if applicable, and for responding in a timely manner to requests made for additional information regarding your financial aid.

NORTH CENTRAL COLLEGE

FINANCIAL AID STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

UNDERGRADUATE STUDENTS ♦ TEACHER CERTIFICATION CANDIDATES ♦ SECOND DEGREE CANDIDATES

The United States Department of Education requires institutions of higher education to establish minimum standards of "satisfactory academic progress" for students receiving federally funded financial aid. These standards have been established to encourage students to complete courses for which financial aid is received and to progress satisfactorily toward a degree. North Central College also applies these same standards of academic progress to the recipients of the *Monetary Award Program* (MAP) from the *Illinois Student Assistance Commission* (ISAC) and to the recipients of scholarships, grants, and loans awarded or administered by the Office of Financial Aid at North Central College.

TYPES OF AID COVERED

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Perkins Loan
- Federal Work Study
- Illinois Student Assistance Commission *Monetary Award Program* (MAP)
- North Central College Scholarships & Grants
- Federal Direct Loan (Subsidized & Unsubsidized)

- Federal *Parent Loan for Undergraduate Students* (PLUS Loans)
- ISAC Merit Recognition Scholarship
- Roller Loan
- Outside Agency Scholarships
- Tuition Exchange Programs
- Other Federal/State Grants and Scholarships
- Other Private Loan Programs

WHO MUST MEET THIS CRITERIA?

1. Students currently receiving financial assistance under the programs listed above who are classified as degree-seeking undergraduates (including full-time, part-time, second degree, and teacher certification students.)
2. Students who have not applied for financial assistance, but who have attended North Central College and transfer students seeking financial assistance will be expected to meet the minimum cumulative grade point average prior to receipt of financial assistance.

NOTE: A separate SATISFACTORY ACADEMIC PROGRESS POLICY is in place for Graduate Students. A copy of this policy is available in the Office of Financial Aid.

POLICY

A student is considered to be making satisfactory academic progress if he or she:

- Completes with passing grades at least 67% of total credit hours attempted
AND
 - Maintains an appropriate minimum cumulative grade point average of:
FRESHMEN - 1.8 cumulative grade point average (less than 27 credit hours completed)
ALL OTHER UNDERGRADUATES - 2.0 cumulative grade point average (27 or more credit hours completed)
AND
 - Attempted courses has not exceeded more than 150% of the length of the program (includes courses taken while not receiving federal aid.)

NOTES:

- Some North Central College scholarships and federal grants require a higher grade point average for yearly renewal.
- For students who transfer hours to North Central, only the credit hours that count toward the current degree program at North Central are included in this monitoring process. All accepted transfer courses will be used in calculating your completion percentage and the 150% total attempted credits outlined above.
- If a student would like to change his or her major/degree program, and s/he has reached the 150% attempted credit hour threshold, the student may provide a letter of appeal in writing to the Office of Financial Aid explaining the change in major/degree program. The Office of Financial Aid will make a determination of whether or not the students federal aid eligibility will be extended.
- Student's progress is evaluated at the end of each term. See "The Process" for additional information.
- If a student is not meeting satisfactory academic progress, he/she will be mailed/emailed a letter explaining the failure to meet the required standards.

DEFINITIONS

COMPLETION OF COURSES is defined as receiving one of the following grades: A, B, C, D, or P. Credit hours with F grades, withdrawals, or work in progress courses (incompletes) are considered attempted hours but are not considered completed. Although you may not receive credit for some of these courses, they may have been used to determine your financial aid eligibility. Therefore, they must be included in "attempted credits." Courses dropped during the 100% refund period are not included in a student's attempted credits.

The 67% completion rate is measured by taking the total cumulative attempted hours divided by the total cumulative completed hours. The 150% maximum timeframe is determined by taking the scheduled length of the student's program and multiplying it by 150%. For the typical program at NCC it would be 180 attempted credit hours (120 credit hours x 150%). Credit completion percentage and 150% maximum timeframe will be measured at the end of each term.

MINIMUM CUMULATIVE GRADE POINT requirements will be measured at the end of each term. The grade point requirements are listed under the "POLICY" section.

CLASS REPEATS are for the purpose of this policy, any class that can be repeated for a change of grade will count toward completion percentage. However, a failure in a repeated course may affect your ability to maintain satisfactory academic progress. Refer to the sections entitled "COMPLETION OF COURSES" and the "POLICY" for minimum cumulative grade point average.

INCOMPLETE GRADES: It is the student's responsibility to notify the Office of Financial Aid when incompletes have been satisfactorily completed. An incomplete is considered an "F" for

SAP purposes. Once an incomplete is converted to one of the letter grades, we will reevaluate the financial aid SAP status upon student request.

DEVELOPMENTAL COURSE WORK: Developmental course work will count toward satisfactory academic progress if completed satisfactorily. These courses will be included as attempted credit for determining completion percentage and the 150% maximum timeframe, but will not be part of the student's GPA.

DISMISSAL: If a student is dismissed from North Central College for any reason, he/she is not eligible for further financial assistance. If the student should be readmitted, he/she must be re-evaluated for financial aid.

THE PROCESS

FINANCIAL AID WARNING: The first term a student fails to meet the minimum grade point requirements, he/she will be placed on Financial Aid Warning for the succeeding term. A student in this category is eligible to receive financial aid for the upcoming term.

FINANCIAL AID CANCELLATION: Cancellation occurs if a student fails to maintain the minimum cumulative grade point after their term of "Warning". Cancellation also occurs if the student is not maintaining the proper completion rate or has exceeded the 150% of the length of their program. The student is ineligible for financial aid while they are in a "cancellation" status. See "Appeal Procedure" below.

FINANCIAL AID PROBATION: As you will see in the "APPEAL PROCEDURE" below, a student has the ability to appeal a cancellation. If an appeal is granted, he/she will be placed on probation. The student will receive a letter outlining the terms of their probation. Probationary terms are dependent on the type SAP requirement the student is not meeting. In general, students must have a GPA above 2.0 each term they are on probation and if completion percentage is also an issue, the student will be expected to complete 100% of the courses they are enrolled in (for each term they are on probation). As long as he/she follows the terms of the probation letter, he/she will be eligible to receive financial aid for the upcoming term(s). If the student doesn't meet the terms of their probation letter, he/she will be placed back on financial aid cancellation and be ineligible to receive additional financial aid.

REGAINING ELIGIBILITY FOR FINANCIAL ASSISTANCE

REINSTATEMENT: If a student is denied aid because the required number of courses was not completed for the period that aid was received, the student must complete the necessary course work at his/her own expense before being considered for future aid, unless an appeal is granted. See "Appeal Procedure."

A student denied aid because he/she did not meet the minimum cumulative grade point average must bring his/her average to the minimum standard to regain eligibility. Course work needed to complete this requirement will be undertaken at the student's own expense, unless an appeal is granted. See "Appeal Procedure."

SUMMER SCHOOL: If a student is denied aid at the end of an academic year, he/she may enroll in summer school (either at North Central College or another college) to regain eligibility for assistance. **NOTE: Before enrolling in summer school elsewhere, check with the Registrar's Office at North Central College for approval.**

APPEAL PROCEDURE: The Office of Financial Aid acknowledges there are certain uncontrollable circumstances that may have influenced the student's ability to maintain satisfactory academic progress (death of a relative, an injury or illness of the

student or family member, or other special circumstance). If the student has been placed on SAP cancellation, the student may submit a written appeal detailing the reasons for failure to meet the standards as well as appropriate third party documentation (e.g. letter from doctor, counselor, minister, priest, etc.). The appeal should also address steps that will be taken to meet the standards during future terms. If the appeal is approved, the student will be placed on probation, receive a letter from the Office of Financial Aid with specific requirements that must be met in order to maintain financial aid eligibility. While on probation, a student's progress will be monitored on a term by term basis. If the appeal is denied, the student will not be eligible for any type of financial aid listed above until the student takes the necessary steps needed to meet the requirements outlined in the "Policy" section of this document.

Satisfactory Academic Progress Appeals should be submitted to:

FINAID@NOCTRL.EDU

-OR-

**NORTH CENTRAL COLLEGE FINANCIAL AID
30 N BRAINARD ST, NAPERVILLE, IL 60540**

COURSE REPEAT POLICY

Students who are recipients of federal Pell or Illinois MAP grants who repeat coursework are limited on the number of times they can receive Pell and/or MAP payment for each course. Once a student receives a passing grade in a course (A,B,C,D, or P), a student is only eligible to receive Pell and/or MAP one more time for that course if a student decides to retake it.

WITHDRAWAL and REFUND POLICY

Because North Central contracts with faculty and staff and incurs other expenses in advance of the academic year, a refund formula has been established to reflect the equitable sharing of the loss when a student withdraws from classes. Refunds, due to official withdrawal, suspension, or dismissal will be made on the following basis:

Tuition

A student who officially withdraws from the College or a course(s) may receive a full or partial refund (credit) according to the following schedule computed from the first official day of the academic term:

- 1st-8th calendar days of the term – 100%
- 9th-14th calendar days of the term – 90%
- 15th-21st calendar days of the term – 50%
- 22nd calendar day and after – 0%

A current schedule with specific effective dates is published in advance of each term. The date of withdrawal is established by the student's completion of all official steps for withdrawal process and will be based on the date that the Registrar's Office records the withdrawal. If a student withdraws from the College or any courses at any time without having completed the official withdrawal process, no refund credit will be made. **Non-attendance in a class or classes does not constitute official withdrawal from that class or classes. You must follow the official withdrawal/drop procedures. The College reserves the right to modify the refund schedule as circumstances dictate.**

Changing Enrollment/Dropping a Course during the Refund Period

If you decide to change your enrollment by dropping a course during the refund period, the College reserves the right to reduce North Central funding including all grants and scholarships, and loans.

Withdrawals — Financial Aid Recipients

Federal regulations require that North Central College have a written policy for the refund and repayment of Federal Aid (Supplemental Educational Opportunity Grant (FSEOG), TEACH Grant, Pell Grant, Iraq & Afghanistan Grant, Perkins Loan, Federal DIRECT Loans, Federal Graduate PLUS and Federal PLUS) received by students who withdraw during a term for which payment has been received. This policy is effective only for those students who completely terminate their registration (i.e. cancels his/her registration, withdraws or is dismissed) or class attendance before completing 60% or more of the enrollment period.

For purposes of this policy, a refund refers to the difference between monies originally paid for institutional charges by financial aid and/or cash payments and the amount retained by the institution after withdrawal. A repayment can occur when cash has been disbursed to a student from financial aid funds in excess of institutional charges.

If the student receives federal financial assistance, and withdraws or ceases attendance in academic activities prior to completing 60% of the academic term, a portion of these funds must be returned to the programs. The calculation is based on the period of enrollment completed. As a credit hour institution, that percentage is computed by dividing the total number of calendar days in the term into the number of calendar days completed, as of the date of the student withdrawal. The percentage of federal assistance to which the student is entitled (has "earned") is equal to this percentage of the term completed, up to 60%. If the withdrawal occurs after 60% of the term is completed, the student is considered to have "earned" all of the federal aid disbursed. If a student has withdrawn, the institution will determine any possible

returns within 30 days from the date it learns of the student withdraw. A letter will be either mailed to the student or sent through electronic means and will indicate the amount of funds being returned and an overview of the process.

If a student decides to withdraw, s/he should formally notify the Office of Student Affairs who will provide the details of the withdrawal to all other administrative offices on campus. A student's withdrawal date/last date of attendance is determined by the date they officially submit a withdrawal form with the Office of Student Services. If a student fails to provide a withdrawal form, this is considered an unofficial withdrawal and the student will receive "F" grades in all courses not completed. If the institution is unable to determine a last date of attendance due to the student's unofficial withdrawal, the midpoint of the term will be used for determining the amount of financial aid earned. However, the institution will make a reasonable attempt (through communication with professors) to determine the last date the student participated in an academically related activity and use it as the withdrawal date.

The amount of federal aid to be returned is based on the percentage of "unearned" aid. That percentage is computed by subtracting earned aid from 100%. The College is required to return the lesser of 1) the unearned aid percentage applied to institutional charges and 2) the unearned percentage applied to total federal aid received. The student is required to return the difference between the amount of unearned aid and the amount returned by the College. If the student (or parents in the case of a PLUS loan) is required to return a portion or all of their loan proceeds, the calculated amount is to be repaid according to the loan terms.

In certain situations, a student may be eligible for a post-withdrawal disbursement for federal aid that could have been disbursed, but was not done before the withdrawal occurred. If the student is eligible for a post-withdrawal disbursement, the institution will contact the student in writing giving the student 14 days to approve and post-withdrawal disbursements.

If funds must be returned, they are returned in the following order:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Federal Perkins Loan
- Federal Direct Graduate PLUS
- Federal Direct Parent PLUS
- Federal Pell Grant
- FSEOG
- Federal TEACH Grant
- Iraq & Afghanistan Service Grant

Room and Board

Agreements are signed for the full academic year. If a student intends to withdraw from housing during the academic year, the student must follow the procedures outlined in the Room and Board Agreement. In all cases, the student will need to complete the "buyout agreement/contract release" form at Residence Life. Granting of the release is not automatic and refunds (credits) will be determined in accordance with the agreement. **All students should read and understand the *Room and Board Agreement* before signing.**