

TYPES OF AID AVAILABLE

GRANTS – GIFT AID

FEDERAL PELL GRANT

The Federal Pell Grant is a grant program. Grants do not require repayment. To be eligible for a Federal Pell Grant, you must:

- Be a U.S. citizen or permanent resident alien
- Be enrolled (or accepted for enrollment) in an undergraduate degree program;
- Demonstrate financial need. Federal Pell Grant awards are paid for undergraduate study at approved institutions as long as the student meets academic progress requirements;

The amount of the award is affected by costs of attendance and full- or part-time enrollment status. Pell grants are awarded only to undergraduate students who have not earned a bachelor's degree.

Pell Grant Information: Limited to twelve full semester equivalents – please review information online at <https://studentaid.ed.gov/sa/types/grants-scholarships/pell>

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

SEOG is awarded to students with high financial need. To be eligible for SEOG a student must:

- Be a U.S. citizen or permanent resident alien
- Be enrolled in an undergraduate degree program;
- Demonstrate the highest level of financial need (a FAFSA calculated EFC of \$0);
- Be PELL eligible.

A student who has already earned a Bachelor's or first professional degree is not eligible to receive SEOG.

NEW YORK STATE TUITION ASSISTANCE PROGRAM (TAP)

Tuition Assistance Program (TAP) is awarded to undergraduate, NYS residents and is based upon NYS taxable income. It requires full-time enrollment of 12 credits or more. Visit [HESC](#) for more information.

TAP is a grant program that provides aid to New York State residents attending college in New York State full-time. The final determination of an award rests with the Higher Education Services Corporation (HESC).

Associate Degree students generally may only receive TAP awards for no more than six semesters of study.

EXCELSIOR SCHOLARSHIP

The Excelsior Scholarship, in combination with other student financial aid programs, allows students to attend a SUNY or CUNY college tuition-free.

The Excelsior Scholarship is a tuition specific award, meaning it only pays towards tuition charges. It is also a last dollar award and the amount will be reduced by other grant/scholarship assistance received, even if those grants/scholarships are not earmarked to pay tuition only. Therefore, if you receive awards such as Federal Pell Grants, Federal SEOG, NY Tuition Assistance (TAP), SUNY Tuition Credits, other NY grants or scholarship, North Country Community College grants or scholarships or any external scholarships, your Excelsior Scholarship will be reduced or you may not be eligible to receive an award.

Please visit the website below for important detailed information -

<https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid/nys-grants-scholarships-awards/the-excelsior-scholarship.html>

AID FOR PART-TIME STUDY (APTS)

APTS is a tuition grant program that provides aid to New York State residents attending college part-time in New York State. The student needs to be enrolled in three to eleven credit hours per semester in a degree program.

To apply, a student must complete an APTS application at the beginning of each semester. Applications are available from the Financial Aid Office. Awards are dependent upon the funds allocated by New York State.

OTHER STATE AID PROGRAMS

The following New York State scholarships and grants are also available through HESC:

- Memorial Scholarship for Families of Deceased Police Officers and Firefighters;
- Vietnam Veterans and Persian Gulf Veterans Tuition Award;
- World Trade Center Memorial Scholarship;
- Scholarships for Academic Excellence;
- Regents Award for Child of a Deceased or Disabled Veterans (CV);
- Primary Care Services Corps;
- NYS Math/Science Teaching Incentive Scholarship;
- Regents Professional Opportunity Scholarship;
- Regents Health Care Scholarship (HC);
- Robert C Byrd Honors Scholarship Program.

Additional information is available by contacting Higher Education Services Corporation at 888-NYSHESC (888-697-4372) or by contacting the HESC Web site at: www.hesc.ny.gov

ACCESS-VR (Vocational Rehabilitation)

ACCES-VR (Vocational Rehabilitation) provides an extensive array of services to individuals with disabilities that will enable them for employment. Students must have a documented diagnosed disability to be eligible for ACCES-VR benefits. For college students, ACCES-VR may provide support services such as tutors, note takers, and readers. For eligible students who also meet financial requirements, ACCES-VR may provide a grant that assists with tuition, fees, books, transportation and adaptive equipment. [ACCES-VR](#) has 15 district offices throughout the state.

STATE AID TO NATIVE AMERICANS

Visit the NYS [Native American Education](#) for more information.

LOANS

Generally, most educational loans must be repaid with interest. If you need a loan to help pay for college, the federal student loans that we offer you in your award package are the least expensive loan option in most cases.

If you need an additional loan beyond this, you can consider a federal Parent PLUS, or an alternative student loan offered by a private bank or lender. A Parent PLUS loan is typically less expensive than an alternative loan. The parent is the borrower with a Parent PLUS loan and with an alternative loan the student is the borrower with a co-signer in most cases. Note that if a parent is denied a PLUS loan due to a failed credit check, we can offer freshmen and sophomores an additional \$4,000, and juniors and seniors an additional \$5,000, in an unsubsidized loan.

Below is a brief description of each loan program. Visit [Student Aid on the Web](#) for more information on federal loans, including discussions on loan forgiveness programs. Visit lender websites for more information on alternative loans.

You will start to repay most student and parent loans no sooner than six months after you graduate or fall below half-time status. The size of your future monthly payment will depend upon the total amount borrowed, interest rate, fees, and repayment period for each different loan. Visit [Student Aid on the Web](#) for a repayment calculator that will help you estimate future payments and information on deferments.

Changes in your enrollment status within a semester may affect your eligibility for these aid programs (ex. repeat coursework, less than full-time study, course drop, course withdrawal, and incomplete grades).

Regulations for time limitation on Direct Subsidized Loan- please review information online at <https://ifap.ed.gov/eannouncements/attachments/051613DirectSubsidizedLoanLimit150PercentAnnounce1Attach.pdf>

Federal Direct Subsidized and Unsubsidized Loans

These loans, also called Stafford Loans, are available to matriculated undergraduate and graduate students (unsubsidized only).

The subsidized loan interest rate is fixed at 4.45% (loans disbursed July 1, 2017 through June 30, 2018). The subsidized loan does not accrue any interest until the student graduates or falls below half-time study. Repayment starts no sooner than six months after the student graduates or falls below half-time status. There is a ten year repayment period and other repayment options also. If you are a first-time borrower on or after July 1, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. This time limit does not apply to Direct Unsubsidized Loans or Direct PLUS Loans. If this limit applies to you, you may not receive Direct Subsidized Loans for more than 150 percent of the published length of your program. If you exceed this limit, you are no longer eligible for subsidized loans and also lose the subsidy on previous loans (previous subsidized loans will start to accrue interest).

The unsubsidized loan interest rate for undergraduate students is fixed at 4.45% (loans disbursed July 1, 2017 through June 30, 2018). The unsubsidized loan starts to accrue interest after payment to your account. While in college, you can elect to pay the interest on an unsubsidized loan or have it added to the principal. Repayment is the same as the subsidized loan, it starts no sooner than six months after the student graduates or falls below half-time status. There is a ten year repayment period and other repayment options.

The unsubsidized loan interest rate for graduate students is fixed at 6.00% (loans disbursed July 1, 2017 through June 30, 2018).

Both loans have an origination/guarantee fee of 1.069% that is deducted at the time of disbursement. Students must enroll and attend in at least 6 credits to receive loans. Visit [Student Aid on the Web](#) for more information.

The tables below summarize the annual maximum loan amounts for total subsidized plus unsubsidized loans.

Year	Dependent	Independent
Freshmen (1 to 27 earned credits)	\$5,500 total of which no more than \$3,500 subsidized	\$9,500 total of which no more than \$3,500 subsidized
Sophomore (28 to 56 earned credits)	\$6,500 total of which no more than \$4,500 subsidized	\$10,500 total of which no more than \$4,500 subsidized
Junior and Senior (57 or more earned credits)	\$7,500 total of which no more than \$5,500 subsidized	\$12,500 total of which no more than \$5,500 subsidized
Aggregate Maximum	\$31,000 total of which no more than \$23,000 subsidized	\$57,500 total of which no more than \$23,000 subsidized

Federal Direct Parent (PLUS) Loan

A biological or adoptive parent (or step-parent if included in the household on the FAFSA) can request a PLUS Loan by having their matriculated son or daughter complete a FAFSA. The parent completes the [PLUS Application Process](#) and must pass a credit review. The interest rate is fixed at 7.00% (loans disbursed July 1, 2017 through June 30, 2018). The loan starts to accrue interest after payment to your account. Parents can choose to start to repay the loan 60 days after the final disbursement in the aid year or no sooner than six months after the student graduates or falls below half-time status. There is a ten year repayment period and other repayment options. Note that if a parent is denied a PLUS loan due to a failed credit check, we can offer freshmen and sophomores an additional \$4,000, and juniors and seniors an additional \$5,000, in an unsubsidized loan. Students must enroll and attend in at least 6 credits for a parent to receive a loan.

Note that graduate students can also apply for a Graduate PLUS Loan, which is only warranted after exhausting all unsubsidized loan eligibility. The graduate student completes the [PLUS Application Process](#) and must pass a credit review. Both loans have an origination/guarantee fee of 4.276% that is deducted at the time of disbursement. Visit [Student Aid on the Web](#) for more information.

Alternative Student Loans

Alternative educational loans may be an option for students who need an additional resource to help pay for college expenses. Generally, these loans are borrowed by the student, using a creditworthy co-signer. Fixed or variable interest rates apply and can sometimes become quite costly.

College research has demonstrated that students who have alternative loans are more likely to graduate with high debt loads. We strongly encourage you to explore all other available resources before applying, such as the Federal Parent PLUS Loan. We suggest that you consider alternative loans as a short-term solution to a financial issue, for example, only using one for a semester or two. If you elect to rely on alternative loans semester after semester, we strongly encourage you to estimate whether or not you will be able to afford the payments after graduation based upon your projected salary. Online calculators are available to assist you in this important exercise: [HESC](#) and [Mapping Your Future](#).

Many lenders offer alternative loan products to students, and the terms and features of these loans differ from lender to lender. You may select any lender that offers an alternative educational loan and our office will not penalize you for your choice.

We encourage you to search online to find a reputable lender with the most competitive rates and terms. You may also want to contact banks with whom you have an existing relationship to explore alternative loan options.

EMPLOYMENT

All on-campus student employment opportunities are posted online at www.nccc.edu and on the student portal.

Federal Work Study (FWS)

FWS is awarded to some students who have financial need and who wish to earn part of their educational expenses. To be eligible for Federal Work-Study, a student must:

- Be a U.S. citizen or permanent resident alien;
- Be enrolled (or accepted for enrollment) in a degree program;
- Demonstrate financial need;
- Maintain satisfactory academic progress.

Based on availability, students may select their place of employment from various openings throughout the campus. Job openings are posted on www.nccc.edu and on the student portal. Students may work approximately 5 to 12 hours per week and are paid on a scale starting at minimum wage to a maximum of \$10/hour depending on the job.

To apply for FWS position, contact the Financial Aid Office at www.financialaid@nccc.edu