

## Financial Aid Conditions of Award

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This guide is designed to help you understand your rights and responsibilities as a financial aid applicant/recipient. It is important that you respond promptly to all requests for information. Any questions regarding your financial aid should be directed to the Financial Aid Office at North Seattle College. The financial aid staff are committed to providing you with the best service possible and we will make every effort to respond to requests promptly. However, please note that during peak processing periods, the office receives a large volume of mail, email, fax and telephone calls, and it may take additional time to respond to your request.

The Financial Aid Office communicates with students via email, if you wish to receive communication from this office through standard mail or another methods, please notify the financial aid office in writing or by speaking with the Financial Aid Director in person.

### Financial Aid Conditions of Award at North Seattle College:

1. You must have met all student eligibility criteria as established by the U.S. Department of Education, Washington Student Achievement Council, and North Seattle College.
2. All financial aid funds received must be used to pay for educational expenses associated with the cost of attending North Seattle College.
3. You must be enrolled and pursuing a financial aid approved degree or certificate offered by North Seattle College to be eligible for financial aid funds. Financial aid will only cover classes that are required for completion of the program with the exception of required developmental coursework. Please see the Financial Aid Office for the most current list of eligible programs. **Short-term Training, GED, ESL, Running Start, FAM, and High School Completion classes are not eligible for financial aid.**
4. Financial aid may only be received at one school at a time during an academic period. If you transfer to another college be sure to cancel all aid at your current college before accepting funds at your new college.
5. You are expected to attend class regularly and make satisfactory academic progress as outlined in the Satisfactory Academic Progress Guide.
6. You are not required to attend full-time to receive financial aid, however students attending less than full time (12 credits) will receive pro-rated financial aid awards. For financial aid purposes, full time is defined as 12 or more credits; three-quarter time is 9 to 11 credits; and half time is 6 to 8 credits. There is limited financial aid for an enrollment level of fewer than 6 credits.
7. Students who have earned a bachelor's degree from any institution (foreign or domestic) are not eligible for federal or state grants. Work-Study, institutional grant aid and/or loans may be available to students pursuing an eligible Professional/Technical degree or certificate at North.
8. The Financial Aid Office reserves the right to adjust your financial aid due to the availability of federal, state, and institutional funds.
9. Your award is subject to any changes in your economic circumstances, which affect the total resources available to you, such as changes in parent(s)' income, marital status, spouse's income, your earnings, scholarships, loans, grants, tuition waivers, and awards from other agencies.
10. A financial aid award does not imply an obligation or a commitment on the part of the college to continue assistance beyond the period stated in the Financial Aid Notification. Please remember to re-apply for financial aid every academic year by the published priority deadline.
11. By applying for aid you authorize North Seattle College to apply grant and loan funds from your financial aid awards toward payment of tuition and fees and understand that the funds used to pay these charges will not be included in your financial aid disbursement. If you decide not to attend, you must formally withdraw from your classes during the 100% refund period in order for the funds used towards your tuition to be returned to the aid programs. Failure to do so could result in a loss of your financial aid eligibility and possible repayment.

12. If you deliberately falsify, misrepresent, or fail to fully disclose all requested data on the financial aid application forms, you will be denied aid or owe a repayment for any aid disbursed. If you have already received money based on falsified information, you will be referred to the Department of Education Office of Inspector General.
13. The Financial Aid Office communicates with students via email, if you wish to receive communication from this office through standard mail or another methods, please notify the financial aid office in writing or by speaking with the Financial Aid Director in person.

## Financial Aid Conditions of Award for Recipients of Washington State Aid

The State of Washington is offering you financial assistance to help support your education expenses. Please visit [www.opportunitypathways.wa.gov](http://www.opportunitypathways.wa.gov) to receive more information about financial aid, scholarships, work study, and student loans.

By accepting state financial aid, you agree to the conditions listed below. If you have questions or find that you cannot comply with these conditions, please contact your North Seattle College's Financial Aid Office.

1. You must meet the requirements for Washington State residency.
2. You do not owe a repayment to any federal or state grant or scholarship nor are you in default on a state or federal student loan.
3. You must be enrolled in an eligible program and are not pursuing a degree in theology.
4. If you hold a bachelor's degree or the foreign equivalent you are not eligible to receive state grant funds.
5. If you do not attend or if you withdraw from your classes, you may owe a repayment of all or part of any state funds you have received.
6. You must maintain academic progress standards established by North Seattle College in order to receive additional state aid.
7. There could be circumstances that would require a repayment or reduction in your current award amounts.
8. You must meet all eligibility requirements for the state aid program(s) awarded.
9. The offer of this financial assistance is subject to, and conditioned upon, the availability of funds. Washington Student Achievement Council and North Seattle College, the institution through which the grant, scholarship, or work study is awarded, reserve the right to withdraw, reduce, or modify the awards due to funding limitations or due to changes in circumstances which affect your eligibility for the program(s).

You may choose to voluntarily make financial contributions to Washington Student Achievement Council in recognition of the assistance that you received. All voluntary contributions will be used to provide financial assistance to other students. Please contact [finaid@wsac.wa.gov](mailto:finaid@wsac.wa.gov) for more information.

## Financial Aid Award Notification Letter

Financial Aid Notifications are posted in the NSC Student Financial Aid Portal emailed to the email address the college has on file. You are responsible for updating your email address on file with the college. Printed copies are available by request from the financial aid office. Students will be required to present valid photo ID to obtain a copy of their award notification letter.

The award notification letter tells you the amount of financial aid or scholarship funds you have been awarded for the academic year. The aid listed on your Notification Letter is organized by quarter, and each type of aid is listed separately. **If any quarter is not listed, this means you have not been awarded aid for that quarter.** If you need aid for a quarter not listed you will need to complete and submit the Appeal for Additional Quarters of Aid found on the North Seattle Financial Aid website.

**The financial aid award offer is subject to the availability of funds; the U.S. Department of Education; Washington Student Achievement Council; WA State Board for Community and Technical Colleges; and North Seattle College authorization. The College reserves the right to withdraw, reduce, or modify grant aid, work-study, tuition assistance, and loans due to funding limitation and/or students failing to meet financial aid eligibility requirements.**

## Financial Aid at Another College

Your financial aid award package will not transfer to or from another college. You will need to apply for aid at the college where you plan to transfer to and follow the policies set forth by that college. Whether you receive aid will depend upon the availability of funds at the other school. This applies to all colleges including Seattle Central and South Seattle Colleges.

## Tuition Payments & Financial Aid Disbursements

Students who are awarded grants, tuition waivers, loans, or scholarships will have their tuition and fees paid automatically by the first week of the quarter. **If your financial aid award is not sufficient to cover all of your tuition and fees, you must pay the balance or sign up for a payment plan by the first day of the quarter.**

Work study awards **cannot** pay tuition and fees. **Books, supplies and parking permits cannot be charged to your financial aid award.** You are responsible for paying these expenses, so please plan ahead.

The Seattle Colleges are partnered with BankMobile, a Division of Customers Bank, a financial services company serving higher education, for students to receive their financial aid and other credit balances. Any remaining eligible funds after tuition and fees have been paid will be disbursed through BankMobile. Detailed disbursement information, including helpful videos, can be found at: <http://bankmobiledisbursements.com/how-it-works/>

To view our institution's contract with BankMobile, a Division of Customers Bank, visit:

<https://www.vibeaccount.com/swc/doc/landing/6qpo9xobshth7xquht0o>

For more information about BankMobile, locate ATMs on campus, and FAQs visit:

[seattlecolleges.edu/district/paying/card.aspx](http://seattlecolleges.edu/district/paying/card.aspx)

## Enrollment and Funding Levels

All award notifications are based on full-time enrollment (12 or more credits) and will be adjusted if you register for less than 12 credits. If you register in **less than 12 credits**, you must contact the Financial Aid Office. For the purpose of awarding all forms of financial assistance the following definitions apply:

- Full-time = 12 or more credit hours
- Three-quarter time = 9-11 credit hours
- Half-time = 6-8 credit hours
- Less than half-time = 1-5 credit hours

Federal Direct Loans, Work-study, and North Seattle tuition waiver programs require enrollment in 6 or more credits to maintain eligibility. State Need Grant and North Seattle Grant programs require enrollment in 3 or more credits.

## Changes in Enrollment Levels and Census Date

If you change your enrollment level before the posted **Census Date** your financial aid may be adjusted to reflect the enrollment level. If your aid has already been disbursed and/or a refund has been issued, you may owe a repayment to the financial aid program or the school. Census and other important dates are available online at:

<https://northseattle.edu/financial-aid/application-deadlines> .

## Withdrawals and Repayment

Students who formally or informally withdraw from all of their classes on or after the first day of the quarter and/or students who complete zero credits\* may owe a repayment of all or a portion of the financial aid funds they received for the quarter. This policy does not apply to work study earnings. **Withdrawal after attending 60 % of the quarter will not**

**require a repayment.** Withdrawal and repayment and other important dates are available online at: <https://northseattle.edu/financial-aid/application-deadlines> .

*\*For Financial Aid purposes, (W) Withdrawal, (N) Audit, (I) Incomplete and/or (NC) No-Credit grades 0.0-0.7 grades do not count toward completed credits.*

Repayments are computed in accordance with federal and state regulations and the college's refund policy. A detailed explanation of this policy is available in the Financial Aid Office. If you stop attending class and/or attend classes but earn no credits, the financial aid office will assume that you unofficially withdrew. Any funds owed to the aid programs or the institution will need to be repaid before any consideration will be given to future aid, future enrollment at the college or release of academic transcripts.

## Financial Aid Counseling

Most questions can be answered at the Financial Aid office front counter. Questions that require more time or are of a confidential nature are best handled by making an appointment with a financial aid specialist.

## New Student Orientations and Academic Advising

The Financial Aid Office strongly encourages all financial aid recipients to meet with an academic advisor and complete an educational plan. Students are responsible for making certain they take courses that pertain to their program of study or risk exhausting their financial aid before they complete their degree or certificate. Advisors in the Student Success Services Office can assist you in choosing a program of study and appropriate classes. All new students with no prior college experience are required to attend the New Student Orientation in person or online at <https://northseattle.edu/advising/start-new-student-orientation>. Please plan to attend one of these sessions before your first quarter of attendance. If you are pursuing a degree or certificate in one of the Health/Medical, Watch Technology, Early Childhood Education or BAS programs, please see that department for advising and registration information.

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## Financial Wellness & Education

To help you make smart choices about your finances and learn financial education we have teamed up Inceptia to provide financial education that is interactive and easy to use. The primary goal is to help students become financially self-sufficient and informed about issues such as student loan repayment, credit, budgeting, borrowing, avoiding identify theft and weathering financial setbacks.

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## Satisfactory Academic Progress Policy

Students applying for or awarded financial aid are required to make satisfactory academic progress as set forth by the financial aid office. Satisfactory academic progress is reviewed prior to offering any financial aid, in addition to the review at the end of the quarter. All transferred in credits and all credits attempted within the last 10 years at North Seattle College are considered, regardless of whether financial aid was received, when evaluating satisfactory academic progress. The complete [Satisfactory Academic Progress Policy](#) is available online.

To fulfill satisfactory academic progress requirements:

1. Students must be enrolled in classes required for their declared program of study at North Seattle College. (Funding is allowed for the pursuit of one program of study at a time. Program changes are allowed after approval from the financial aid office.)
2. Students must meet all qualitative GPA measures.
3. Students must meet all quantitative measures by completing courses on time within the academic quarter of enrollment.
4. Students must meet pace of progression and maximum timeframe requirements.

## *Right to Appeal*

Financial aid recipients who do not meet the satisfactory academic standards as written may petition for reinstatement of aid. All funding reinstatement is subject to availability of funds.

## **Unusual Enrollment History Review**

The U.S. Department of Education has established new regulations to prevent fraud and abuse in the Federal Student Aid program by identifying students with unusual enrollment histories.

If you received Federal Student Aid (Pell Grant and/or Direct Loans) at multiple institutions in recent academic years your FAFSA may be flagged for unusual enrollment history review. This flag requires North Seattle College to review your enrollment history at each institution where aid was received during the review period to determine if you have a valid reason for the unusual enrollment history. If you received aid but did not earn credit at each institution attended during the review period you may be deemed ineligible for federal financial aid.

If your federal financial aid is denied as a result of your unusual enrollment history, you may be reconsidered after:

- Meeting with an Academic Advisor and completing an approved Educational Plan
  - Successfully completing 6 or more credits at North that apply to your program of study
  - Meeting the standards of Satisfactory Academic Progress as outlined in this document and not dropping or withdrawing from any courses after the quarterly census date
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## **Types of Aid**

The North Seattle College Financial Aid and Veterans Services Office offers financial assistance to students in a variety of forms. The following awards may appear on your Award Notification Letter and Financial Aid Portal. Your Washington Opportunity Pathway / Financial Aid Notification lists the abbreviated names only.

### *Federal Grants*

- Federal Pell Grant (PELL)
- Federal Supplemental Educational Opportunity Grant (SEOG)

This is need-based aid from the federal government that does not have to be repaid as long as students complete their courses and make [Satisfactory Academic Progress](#). Eligibility is determined by the Financial Aid Office after students have completed the financial aid application process.

### *Washington State Grant Aid*

- Washington College Grant (WCG) formerly State Need Grant (SNG)
- College Bound Scholarship (CBS)
- Passport for College (PP2C)

This is need-based aid from the state of Washington that does not have to be repaid as long as students complete their courses and make Satisfactory Academic Progress. This grant is only available to Washington residents with high financial need and is administered by the Washington Student Achievement Council. Eligibility is determined by the Financial Aid Office after students have completed the financial aid application process. Visit:

[www.opportunitypathways.wa.gov](http://www.opportunitypathways.wa.gov) to receive more information about state financial aid, scholarships, work study, and student loans.

### *Institutional Aid Programs*

- North Seattle Grant (NSG)
- North Seattle Tuition Waiver (TW)

These grants are only available to Washington residents with documented financial need and do not need to be repaid as long as students complete their courses and make Satisfactory Academic Progress. Eligibility is determined by the Financial Aid Office after students have completed the financial aid application process.

## *Work Study*

Work study programs give students who are attending North Seattle College at least half-time (6 or more credits) the opportunity to gain valuable work experience while earning money for college. Both on-campus and off-campus positions are available. Remember: Work study funds are earned by the student throughout the quarter, so the money is **not** available at the beginning of the quarter for paying tuition and fees. Available positions are posted on the bulletin board outside of the Financial Aid Office and also online. Please visit the [Work Study](#) pages for more information.

## *Federal Direct Loans*

- Direct Subsidized Loan (SUB)
- Direct Unsubsidized Loan (UNSUB)
- Federal Preparatory Coursework Loans

The William D. Ford Federal Direct Loan Program includes the Subsidized Loan and the Unsubsidized Loan. The Direct Loan Program offers low interest loans for students who are attending North Seattle College at least half-time (6 or more credits) required for their degree or certificate program. For loan information please visit the web site <https://studentloans.gov/>. Loans MUST be repaid and accrue interest.

Students who are required to take preparatory coursework before they can be considered for admission into a BA/BS degree, a graduate degree, a professional degree or a Teacher Certification program may apply for a federal Direct Preparatory Loan. Students must verify that the courses they are taking are necessary for admissions and that they have not previously received a preparatory loan. The request for a preparatory loan is available in the Financial Aid Office.

## *Veteran's Assistance*

The Office of Veteran's Services assists veterans, reservists, active duty personnel and eligible family members who receive Veteran's Administration education benefits. It also verifies the State of Washington Vietnam-Service and Persian Gulf tuition reduction for eligible veterans.

Veterans may be eligible to receive a partial tuition waiver, work study or money for educational expenses. See [Veteran's Services](#) for more information.

## *Workforce Education*

The Workforce Education Office can help if you are looking for career training and need financial assistance or are an unemployed or dislocated worker. Workforce Education may also assist you as a student enrolled in English as Second Language (ESL) classes, Adult Basic Education (ABE) classes, or if you are completing your GED or high school diploma.

## *Scholarships*

Scholarships can provide you with funds for tuition, books or living expenses without having to pay the money back. Every scholarship has its own set of criteria that you must meet in order to be eligible. Some are based on financial need, some on merit — meaning excellence in academics, arts, athletics or other specific abilities.

You will find helpful hints and a [current list of scholarships](#) on the [NSC Scholarship webpage](#). In addition to processing [outside \(private\) scholarships](#), North Seattle College also offers scholarships through the [Seattle Colleges Foundation](#).

## *Alternative Educational Loans*

North Seattle College does not endorse any lender. Students are encouraged to research loans before making a final decision on what type of alternative loan is best for them. Loans may be used for tuition and fees, books and supplies, room and board, transportation, and personal expenses. Loans are disbursed as physical checks, and funds do not directly pay for school tuition.

The Department of Education, in accordance with the Truth in Lending Act, mandates that colleges are only allowed to certify loans up to "The Cost of Attendance/Cost of Education" as determined each academic year. All financial aid awards, including loans, affect a student's budget. The Financial Aid Office can assist you regarding your individual borrowing limits.

## Federal Student Loan Repayment

When you withdraw (either officially or unofficially), drop below half-time enrollment status, or graduate, you will be required to begin repayment of any student loans you received.

### *Exit Loan Counseling*

North Seattle College is required to notify students of the exit loan counseling requirement when a student withdraws (either officially or unofficially), drops below half-time enrollment status, or graduates. Each month we will notify students who withdrew or dropped below half-time enrollment status. Students who graduate will be notified at the end of the quarter.

The notification is sent to the email address on file with the Admissions/Registration office. The email contains a link to the online version of exit loan counseling found at <https://studentloans.gov/> as well as a PDF version of the *Exit Counseling Guide for Federal Student Loan Borrowers*. Students will receive an exit loan counseling requirement notification on their Financial Aid Portal. Students must complete exit counseling in a timely manner or future enrollment and financial aid disbursements at North Seattle College may be restricted until the requirement is satisfied.

If you have questions, please contact the Financial Aid and Veterans Services Office.

### *Grace Periods*

After you graduate, leave school or drop below half-time enrollment, you are entitled to one grace period for Direct loans. During this time, which is typically **six** months, you are not expected to make payments.

Grace periods are day-specific. Your grace period begins on the day immediately following the day you stop attending school at least half-time and ends on the day before the repayment period begins. The interest on subsidized loans is typically paid by the Federal Government during your grace period.

On unsubsidized loans, you are responsible for the interest, and the unpaid interest is capitalized (added to the loan principal) at the time of repayment. Repayment begins the day after your grace period ends; your first payment is due within 60 days. You should receive communication from your servicer during your grace period. If not, contact your servicer directly.

### *Determining Your Servicer*

The National Student Loan Data System (NSLDS) provides comprehensive information about your federal loan history, including, loan totals, loan status, and servicer(s) and their contact information. Students may access NSLDS by logging onto [www.nsls.ed.gov](http://www.nsls.ed.gov). In order to use the NSLDS Student Access web site, you will need to provide your FSA ID username and password. To create your FSA ID or manage your log-in credentials, please visit <https://fsaid.ed.gov/npas/index.htm>.

### *Repayment Options and Payment Amounts*

You have several repayment options available to you with federal student loans. Your servicer will automatically set up your loan on the standard repayment plan. If you prefer another repayment plan, simply call your servicer to discuss your options. You also have the option to change your repayment plan on an annual basis. You can view repayment plan options with your specific servicer or at the [Federal Student Aid website](#).

Your payments will vary depending on the amount and type of loans that you've borrowed, the repayment plan that you select, and potentially your income. There are several repayment calculators offered by various organizations to help students plan for loan repayment. You can link to the [Federal Student Aid calculator](#).

If you think you will have trouble making your loan payments, be sure to contact your servicer immediately. They can help you change your payment plan to one that better fits your budget, or discuss deferment or forbearance options that will allow you to postpone your payments. If you fail to make timely payments, your loan(s) will become delinquent and eventually will go into default. Failure to make the required payments on time could lead to serious consequences, such as a damaged credit rating, garnishment of wages and tax refunds, collection fees and late fees, and loss of

eligibility for future financial aid. There are also options for [loan forgiveness](#) (for certain public service careers) and [loan consolidation](#). Contact your loan servicer for more information.

### Time Limitations on Direct Subsidized Loan Eligibility

There is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. This is called your “maximum eligibility period.”

Your maximum eligibility period is based on the published length of your current program. This means that your maximum eligibility period can change if you change programs. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you receive for the earlier program will generally count against your new maximum eligibility period.

After you have received Direct Subsidized Loans for your maximum eligibility period, you are no longer eligible to receive additional Direct Subsidized Loans. However, you may continue to receive Direct Unsubsidized Loans. In addition, if you continue to be enrolled in any undergraduate program after you have received Direct Subsidized Loans for your maximum eligibility period, you may be responsible to pay the interest that accrues on your Direct Subsidized Loans for periods when you would normally not be responsible for paying. Your federal loan servicer will notify you if you become responsible for paying the interest on your Direct Subsidized Loans.

For additional information, please see the financial aid office or review the Federal Student Aid document, [“Time Limitation on Direct Subsidized Loan Eligibility for First-Time Borrowers on or after July 1, 2013.”](#)

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### Things to Remember

1. Managing money wisely is especially important for a student on a tight budget. Having a budget will help you gain a perspective on your financial circumstances and assure adequate resources while you are attending school.
2. Plan to have enough of your own money for tuition, books and living expenses for the first two weeks of the quarter. There are many things that could delay your financial aid when you need it the most.
3. Update your student information immediately to reflect any address, email and phone number changes. If we can't reach you and need something from you, your file will remain inactive until you contact us.
4. The dollars you receive in grants and scholarships that exceed the cost of tuition, books and supplies may be taxable. Keep your receipts for tuition, books and supplies. Keep a record of the amount you receive in grants and scholarships.
5. Keep this publication and your award notification for future reference and answers to your questions. Receipt of your award notice certifies that you have read, understood and agreed to abide by the rules and conditions contained therein.
6. Ask questions whenever you are in doubt. Keep us informed of any new developments or changes you make. If you fail to inform us that you have changed programs or left school, you could incur substantial repayments and loss of future aid eligibility.
7. Remember to re-apply for financial aid every year in October. Apply early! Make the priority deadlines for maximum funding!

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The Seattle College District does not discriminate on the basis of race or ethnicity, color, age, national origin, religion, marital status, sex, gender, sexual orientation, gender identity, veteran or disabled veteran status, political affiliation or belief, citizenship/status as a lawfully admitted immigrant, or disability.

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