

NORTH CAROLINA A&T STATE UNIVERSITY

THINGS TO KNOW ABOUT SUMMER SCHOOL FINANCIAL AID

Students who wish to apply for financial assistance for summer sessions must submit a NC A&T State University Financial Aid-Summer Sessions Application. The Summer School application is attached. Summer financial aid awards are packaged separately from fall and spring awards.

2014 Summer Sessions Information

- The deadline for submitting Financial Aid Applications for Summer Session is **May 09, 2014**. If you submit an **Application after this date, you must pay your bill as your aid will not be processed prior to classes beginning for Summer School.**
- Students must enroll at least half time to borrow from the Federal Direct Loan Program. Students are encouraged to enroll at least half-time (6) hours for Undergraduate and 5 hours for Graduate) for the Summer Sessions. Graduate students must be enrolled in five (5) hours of Graduate level courses in order to receive a Federal Direct Student or Graduate PLUS Loan.
- Financial Aid award will be based on the number of hours enrolled residency and living status. Financial aid may be adjusted if any of these items change.
- **If students are enrolled in less than 6 hours for Summer Session I, their aid will not disburse or a refund will not be generated until Second Session.**
- Financial Aid for the 2014 Summer Session(s) will be canceled if the student is not maintaining Satisfactory Academic Progress (SAP) at the end of the 2014 Spring semester for **students receiving all “F” or “I” during Summer School, financial aid maybe canceled, reduced or leave a balance due to the University.**
- Financial Aid may be reduced or canceled for the Summer Session if a course is dropped or canceled by the University; or the student never attended or withdrew from courses. Students may also be required to repay funds disbursed during the Summer Session.
- Students must attend **Dual, Summer Session I and/or Summer Session II to be eligible for summer financial aid and enroll in the appropriate number of hours.**
- Federal or State financial aid is **NOT** available for Inter-Session or Pre-Session.
- **Book vouchers are not available for Summer School.**
- Students who want to study abroad need to fill out a summer school application and meet with the Study Abroad Office to determine the site and to develop a budget.

Eligibility

Students applying for federal aid for summer school must:

- Summer School is an extension of the 2013-2014 academic year. Therefore, students must have a processed 2013-2014 Free Application for Federal Student Aid (FAFSA) on file and completed the verification process to be considered for summer financial aid. The FAFSA website is www.fafsa.ed.gov. NCA&T State University's school code is **002905**;
- Students must be admitted into a degree seeking program to be eligible for aid.
- Complete the Summer School Financial Aid Application no later than May 9th;
- Have a completed 2013-14 FAFSA (School Code 002905) on file by May 9th;
- Enroll in a minimum of six credit hours for undergraduate and 5 hours of graduate level courses (600) for Graduate students;
- Complete verification, if selected for review.

Note: Students (New, Readmitted, & Transfer) enrolling for first or second session must have a processed 2013-14 FAFSA on file by May 9th.

Students who are not eligible for Summer Financial Aid:

- Students not in a degree program;
- Visiting students from another college or university;
- Special students; and
- Students not maintaining Satisfactory Academic Progress

Deadline & Payment

Students applying for summer financial aid should be aware of the application and FAFSA submission deadline date. It is the student's responsibility to pay their summer school charges by the established deadline date. Failure to have financial aid posted, memoed, credited or full payment of the summer charges will result in the cancellation of the student's summer session classes. The University does not participate in the payment plan for Summer School.

Students balance must be paid by financial aid, an outside agency, cash or credit card. Summer School applications must be submitted by the stated deadline. Students should register for both sessions early.

Notification

Email is the official method of communications with students. Notification of Summer Awards will be sent via email and maybe viewed via Aggie Access. Students should check their NCAT email regularly for pertinent summer school information. Students are responsible for reading all information sent to their email account.

Class Attendance

Students attending Summer School are expected to begin and attend class (es). The Office of Student Financial Aid receives notification of students who do not attend class (es). Students who fail to attend class will have their financial aid adjusted or canceled. Students are responsible for any balance due the University.

Cancellation or Adjustment to Awards

Awards are canceled for students who do not register for the appropriate number of hours during the summer sessions. The Office of Student Financial Aid Office will review the student's enrollment as of the add/drop date. Adjustments or cancellation will be made after the add/drop period if the enrollment status change or the student is not enrolled in an adequate number of hours. Students must officially drop their courses by the published dropped date. Dropping classes may affect the aid awarded. Class cancellation due to low enrollment will affect the financial aid awarded. If a refund is issued prior to aid reduction or cancellation, students are responsible for the balance due the University.

TYPES OF AID

The types of aid a student may receive during the summer will vary depending upon the student's remaining eligibility for the Federal Pell Grant and Federal Direct Loan. At North Carolina A&T State University, summer school is considered a part of the 2013-2014 academic year with summer school being the last session.

Federal Pell Grant

Students may be eligible to receive the Federal Pell Grant for summer school if he or she was not enrolled full time during the fall and spring semester. Students may receive the remaining eligibility during the summer sessions not to exceed the full time scheduled awards. Students are not eligible for Federal Pell Grant funds in the summer if they were full-time during the fall and spring semester.

Federal Direct Loan

Federal Direct Loan is available to undergraduate and graduate students who did not borrow the federal maximum amount during the academic year. Eligibility for a Federal Direct Loan for summer school is contingent upon the federal loan limits based on the number of credit hours earned.

- Students cannot exceed the yearly limit and aggregate loan limit.
- Loan limits for summer school will depend on the number of credit hours earned (grade level) at the beginning of the academic year.
- A 0.5 percent federal loan fee will be deducted on each Federal Direct Loan disbursement.
- Loan recipients must be enrolled at least half time to receive aid for summer school (6 hours for undergraduate and 5 hours for graduates)
- First time borrowers will be required to complete an Entrance Counseling session and electronically sign a Master Promissory Note before their direct loan is disbursed.
- Federal Direct Loans will be disbursed in two disbursements. Students enrolled in one summer session will have two disbursements within the session (one-half in the beginning of the session and the second disbursement at the mid-point of the session).

Students enrolled in both Summer Session I and Summer Session II but enroll for less than half-time during the first summer session, will not have the Federal Direct Loan disbursed to their account until the beginning of the second session. Students must be enrolled at least half time to receive the Federal Direct Loan. This means that students should be prepared to pay for books and other expenses until their aid is disbursed during the second session.

Federal PLUS Loan

Federal PLUS Loan is available to parents of undergraduate dependent students who enroll for at least 6 credit hours. The repayment of the PLUS loan is the responsibility of the borrowing parent. Parents may borrow up to the cost of

attendance during the summer session minus any financial aid awarded. Parents approved for a PLUS Loan must sign a Federal Direct Loan Master Promissory Note (MPN) at www.studentloans.gov, if a prior MPN is not on file.

Federal Direct PLUS Loan for Graduate Students

Graduate students who have exhausted both their Subsidized and Unsubsidized loan eligibility may be eligible to apply for a Graduate PLUS Loan. The PLUS Loan is based on credit. A 2.5 percent federal loan fee will be deducted from each Federal Direct PLUS Loan. Graduate students must be enrolled in at least 5 hours of graduate course work (600 or higher class level). Students approved for a Graduate PLUS Loan must signed a Federal Direct Loan Master Promissory Note (MPN) at www.studentloans.gov, if a prior MPN is not on file.

Alternative Loans

Students who have exhausted their federal loan eligibility may apply for a non-federal Alternative Loan. Alternative Loans are generally more expensive than the Federal Direct or PLUS loan and have a higher interest rate and fees which are determined by the lender. It is recommended that Alternative loans be used as a last resource. Eligibility and approval is determined by the lender. Some Alternative Loans may require students to be at least half-time (6 hours undergraduate and 5 hours graduate) and maintaining Satisfactory Academic Progress. Alternative loans are based on credit. Some students may be required to obtain a credit worthy co-signer. Students may select a lender from our lender list or a lender of their own.

Applications for the PLUS Loan and Alternative loans must be submitted by May 14, 2014 in order for the Office of Student Financial Aid to process, certify and receive timely approval and funding from the lender.

Withdrawal

Changes in enrollment may affect eligibility to receive aid. Withdrawal from course(s) during any summer session, after financial aid has been credited to the student's account may result in a reduction of aid. Students who drop below half-time will have all financial aid canceled and will be responsible for paying the balance in full immediately.

Students receiving financial aid and who subsequently withdraw from the University or drop their course(s) may be required to repay the financial aid received. If a student withdraws from all classes, financial aid eligibility may be recalculated based on the Federal Return of Title IV calculation. Return of Title IV funds received is based on the date the student officially began the withdrawal process, canceled or dropped their course(s). Any "unearned" financial aid must be returned to the appropriate federal program(s). The student will have to repay any reduced or canceled financial aid that had already been credited to their account.

Federal regulations require students to attend all classes for which they receive financial aid. Students receiving all "F", "W", "I" or "U" grades during any of the summer sessions and stop attending classes may have their aid adjusted and may be required to repay a portion of their federal/State aid

Repeat Courses

Federal regulation limits the number of times a student may repeat a course and receive financial aid for that course. Financial aid will only pay for a passed repeat course once. That includes any course taken during summer school. A student may receive aid when repeating a course that was previously failed, regardless of the number of times the course was attempted and failed. This rule applies whether or not the student received aid during the semester of the course. If a student has repeated a course once and earned a grade of D or better, any subsequent attempts of that course must be excluded from the student's enrollment for financial aid purposes. **Students must check with their academic advisor regarding repeating a course.**

Financial Aid Disbursement Date

Students are encouraged to register for the appropriate number of hours in each session. Aid will not be disbursed for students who are not enrolled at least half time for the summer sessions.

Federal Direct, PLUS and GRAD PLUS Loans are disbursed in two payments during the summer. Students attending Summer session I only or Summer session II only will have their loans disbursed in two payments within the session; one half of the loan will pay at the beginning of the session and the remainder at the mid-point of the session provided the student is enrolled at least half-time (6 hrs for undergraduate and 5 hrs for graduate). If a student is enrolling for 3 hours for Summer I and 3 hours for summer II, the disbursement of financial aid will not occur until second session as long as the student has not withdrawn from Summer I.

Students who do not receive enough aid to pay for all of their charges will be responsible for paying the balance due the University by the specified deadline date.

Satisfactory Academic Progress (SAP)

The Office of Student Financial Aid awards summer financial aid before a determination of the academic year Satisfactory Academic Progress is made. Students awarded financial aid for the summer and it is later determined they are not maintaining Satisfactory Academic Progress at the end of the Spring semester, will NOT be eligible for summer financial aid and any award for the upcoming Fall semester. The financial aid for the summer and upcoming fall semester will be canceled. If the student's bill has been validated based on the summer financial aid awarded, the student will be responsible for paying the balance due the University and their classes may be dropped. Listed below is the SAP policy for undergraduate students.

Attempted Hrs.	Minimum Cum. GPA
1 – 12 hours	1.60
12 – 24 hours	1.75
25 – 36 hours	1.90
37 or more hours	2.00

Graduate students must maintain a 3.0 cumulative grade point average. All students (Undergraduate and Graduate) must earn 67% of all hours attempted including transfer hours.

Students not enrolled during the 2013 the Spring Semester but were previously enrolled at NC A&T State University and are readmitted for summer in a degree program must be maintaining Satisfactory Academic Progress to receive financial aid. Students academically suspended or dismissed from the University will not be eligible for summer financial aid.

Financial aid appeals are not generally granted for summer school attendance.

Study Abroad

Students who are studying abroad during the summer should ensure that all summer school forms are completed timely and the submission of the summer school application is within the deadline.

E-Billing

North Carolina A & T State University provides billing statements electronically using the new Electronic Billing (E-bill) system which provides tuition bills to enrolled students. Students and authorized bill payers will receive an email notification when a new billing statement is available online. Therefore, students should check their University email for updates periodically. Payment must be submitted by the scheduled due date each semester to avoid cancellation of classes. The E-Bill statement will only reflect charges and credits applied to a student's account at the date the bill is generated. If additional charges are incurred after the E-bill statement has been generated, the student should view his or her student account via Aggie Access Online to ensure that these charges are paid by the scheduled due date.

Refund

Refunds for summer school will be disbursed in the same method as during the academic year; either direct deposit or mail. Students are encouraged to sign up for direct deposit.

IMPORTANT DATES

March 1, 2014	Summer School Financial Aid Application Available
May 9, 2014	Financial Aid Application Deadline (Summer Session I and Dual Session)
June 20, 2014	Financial Aid Application Deadline (Summer Session II)
May 19 - June 24, 2014	First (1 st) Session
May 19 - August 1, 2014	Dual Session
May 21, 2014	Last Day to Add/Drop for 1 st & Dual Session
May 19 - May 30, 2014	Pre-Session
June 26 - August 1, 2014	Second (2 nd) Session
June 26 - July 10, 2014	Intersession
June 28, 2014	Last Day to Add/Drop (Second Sessions)

NORTH CAROLINA A&T STATE UNIVERSITY

2014 SUMMER SCHOOL FINANCIAL AID APPLICATION

Undergraduate students must enroll in at least six (6) hours and Graduate students at least five (5) hours of graduate level courses (600 and above), to receive consideration for financial aid during the Summer. Loan eligibility is based on the amount borrowed during the 2013-2014 Fall and Spring semesters. If the student has borrowed the maximum loan amount for their class level in the 2013 Fall and 2014 Spring semesters, they will NOT be eligible for Direct Loan assistance during the Summer Session. Students may apply for an Alternative Loan. **Summer School Application deadline is May 9, 2014. If your application is received after this date, it will not be processed until after classes begin.**

The application will be processed according to the information provided on this form. Students must notify the Office of Student Financial Aid immediately of any changes in their enrollment plans. Financial assistance awarded is subject to adjustment, cancellation and/or repayment if student fails to enroll in the appropriate number of hours as stated on the application.

Last First MI Banner ID

Current Campus or Local Address: _____

City, State, Zip Code: _____ Telephone Number _____

Summer address if different from above: _____

☐ Undergraduate ☐ Graduate/Doctoral NCAT email address: _____

***Notification of approval/ denial will be sent via NCAT email & Aggie Access On-line (Financial Aid-Active Messages).**

Please check only one:

- ☐ Attending First/Dual session only (anticipated hours of enrollment: _____)
- ☐ Attending both sessions (anticipated hours of enrollment: 1st session _____ 2nd session _____)
- ☐ Attending Second session only (anticipated hours of enrollment: _____) Alternative Loans Only

NOTE: STUDENTS MUST ENROLL FOR AT LEAST 6 HOURS DURING SUMMER SCHOOL FOR CONSIDERATION OF FEDERAL ASSISTANCE. STUDENTS MUST MAINTAIN SATISFACTORY ACADEMIC PROGRESS (SAP) AFTER THE SPRING SEMESTER TO RECEIVE FEDERAL OR STATE FINANCIAL ASSISTANCE FOR SUMMER SCHOOL. Failure to maintain *Satisfactory Academic Progress* (SAP) will result in the cancellation of the student's Summer School aid. Students not maintaining SAP may check with an Alternative Loan Lender on eligibility. Students are not eligible for Federal or State aid for Pre-Session and Intersession.

Students must register for at least 6 hours each session of enrollment to receive an Alternative Loan.

Please indicate the name of the Alternative Loan lender: _____

- Have you filed a 2013-2014 FAFSA? ☐ Yes ☐ No If no, apply on line at www.fafsa.ed.gov to be considered for Federal aid. Please allow 5 -7 days for processing by the Federal Processor. FAFSA must be on file by May 9, 2014.
- Where will you reside during Summer Sessions: ☐ Campus Housing ☐ Off-Campus ☐ Live with parents/relatives
- Will you enroll in a Study Abroad Program (STAB)? ☐ Yes ☐ No (If yes, you will need to see the Study Abroad Coordinator in the Office of Student Financial Aid regarding your program.)

I certify that the information I have provided on this form is true and complete to the best of my knowledge. My signature acknowledges that I have read and understand the "Things to Know about Summer School Financial Aid" document.

Student's Signature

Date

SUMMAP
3/13

Deadline to Submit Application: May 9, 2014