

# North Central Missouri College

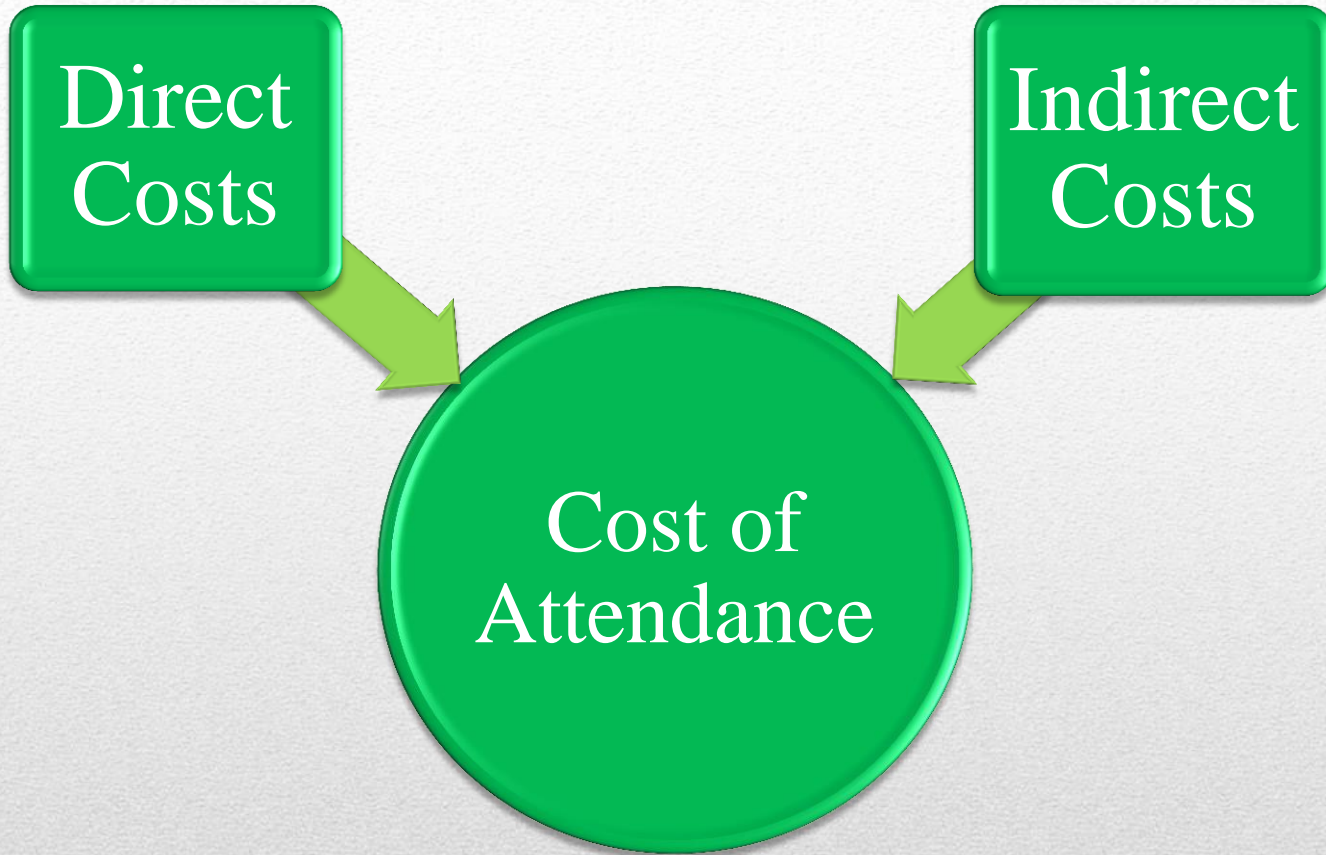
*Ranked 6<sup>th</sup> Best Community College in the nation by the Huffington Post!*

## Student Financial Aid

Megan DeWitt

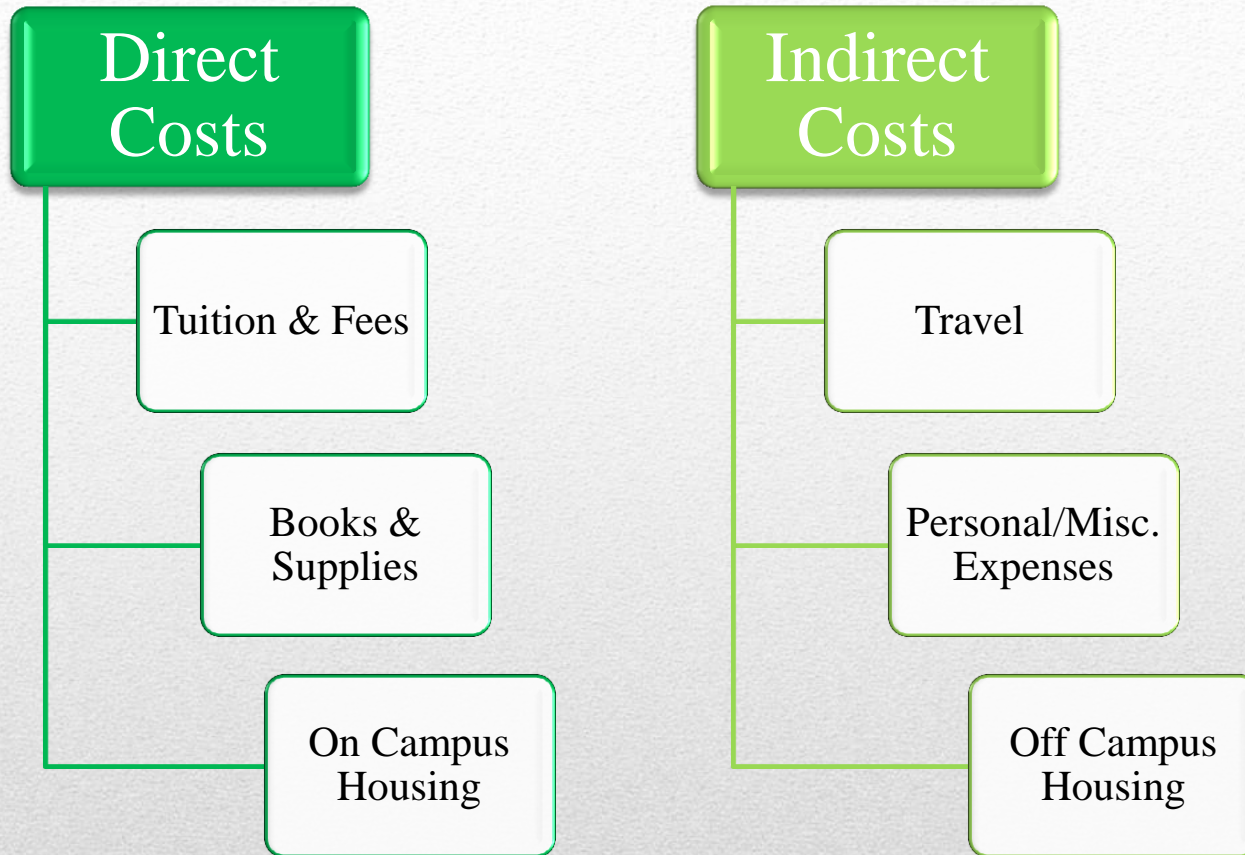
Director of Financial Aid

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**What is Cost of Attendance (COA)?**

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# What is Cost of Attendance (COA)?

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# COST SHEET

## 2015—2016

### TUITION WITH FEES:

Credits	In District (Trenton)	Missouri Resident	Out-of-State/ International	Outreach/On-line Courses
1	\$106	\$139	\$178	\$162
3	\$318	\$417	\$534	\$486
6	\$636	\$834	\$1,068	\$972
9	\$954	\$1,251	\$1,602	\$1,458
12	\$1,272	\$1,668	\$2,136	\$1,944
15	\$1,590	\$2,085	\$2,670	\$2,430
18	\$1,908	\$2,502	\$3,204	\$2,916

### TUITION:

In-District (Trenton R-IX) .....	\$76/credit
Missouri Resident .....	\$109/credit
Out-of-State/International .....	\$148/credit
Outreach/On-Line .....	\$132/credit
Nursing.....	\$235/credit
Course by Arrangement .....	\$163/credit
Dual Credit.....	\$90/credit

*Students are responsible for any course-related fees, depending on specific classes/programs.*

*Students enrolling in Level 1 (Certificate) and Level 2 (ADN) Nursing classes have a separate cost sheet; available from the Allied Health Sciences Department.*

### FEES:

Student Development .....	\$15/credit
Facilities .....	\$15/credit

### ROOM & BOARD:

- Room and board contracts are available on an annual basis only for students beginning in the fall, unless special conditions apply. Semester plans are available in the spring.
- All students living in the residence halls are required to purchase a meal plan.
- Room and board fees are billed on a semester basis and are due prior to move-in, unless financial arrangements have been completed.

#### ANNUAL COST

Double Occupancy Residence Hall room with 12-meal plan.....	\$5,389 (Room \$2,839/yr - Board \$2,550/yr)
Double Occupancy Residence Hall room with 17-meal plan.....	\$5,734 (Room \$2,839/yr - Board \$2,895/yr)
*Single Occupancy Residence Hall room with 12-meal plan .....	\$7,091 (Room \$4,541/yr - Board \$2,550/yr)
*Single Occupancy Residence Hall room with 17-meal plan .....	\$7,436 (Room \$4,541/yr - Board \$2,895/yr)

\*Very limited and at the discretion of the Director of Residence Life.

- Amount family can reasonably be expected to contribute
- Stays the same regardless of college
- Two components:
  - Student contribution
  - Parent contribution
- Calculated with a federal formula using data from the FAFSA

# **What is Expected Family Contribution (EFC)?**

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COA

EFC

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Financial  
Need

**What is Financial Need?**

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## Need-based Aid:

- Pell Grant
- SEOG
- Work Study
- Subsidized Loans

## Non-need-based Aid:

- Merit Scholarship
- A+ Scholarship
- Unsubsidized Loans

# Categories of Financial Aid

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Scholarships

Grants



Gift Aid

Loans

Employment



Self-Help  
Aid

# Types of Financial Aid

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- Must be **enrolled full time**, 12 hours  
(6 hours for Summer)

- **GPA of 2.5**

- **105% rule** (AGS 60 hour/63 hours)

- *\*In the event of a funding shortfall, MDHE may add additional eligibility requirements.*

[www.dhe.mo.gov](http://www.dhe.mo.gov)



# **A+ Scholarship Program**

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# How does A+ work?

Funded by the State of Missouri

- All **federal funds** must **first** be applied to A+ eligible costs

[http://www.ncmissouri.edu/programs/a\\_plus\\_program/default.aspx](http://www.ncmissouri.edu/programs/a_plus_program/default.aspx)

## A+ Covers:

- Tuition and Fees (maximum of \$189.75 per credit hour)

## A+ does NOT Cover:

- Specific course fees
  - Books and supplies
  - Cost of housing
-

**Pell Grant**  
**\$ 5,775**

**Missouri Access  
Grant**  
**\$300 - 850**

**Federal Work Study**  
**\$2,448**

**Federal Supplemental  
Educational Opportunity  
Grant (SEOG)**  
**\$400**

**Qualifying award amounts**

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## Dependent Students

- First-year \$5,500
- Second-year \$6,500

## Independent Students

- First-year \$9,500
- Second-year \$10,500

# Qualifying loan amounts

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YEAR 1



YEAR 2



YEAR 3



YEAR 4





**FEDERAL  
STUDENT AID**

**PIN**

**1998-2015**

- Website:  
<http://fsaid.ed.gov>
- Sign FAFSA electronically
- Not required, but speeds processing
- May be used by students and parents throughout aid process, including subsequent school years

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### Create a New FSA ID

An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

*Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.*

\* Required

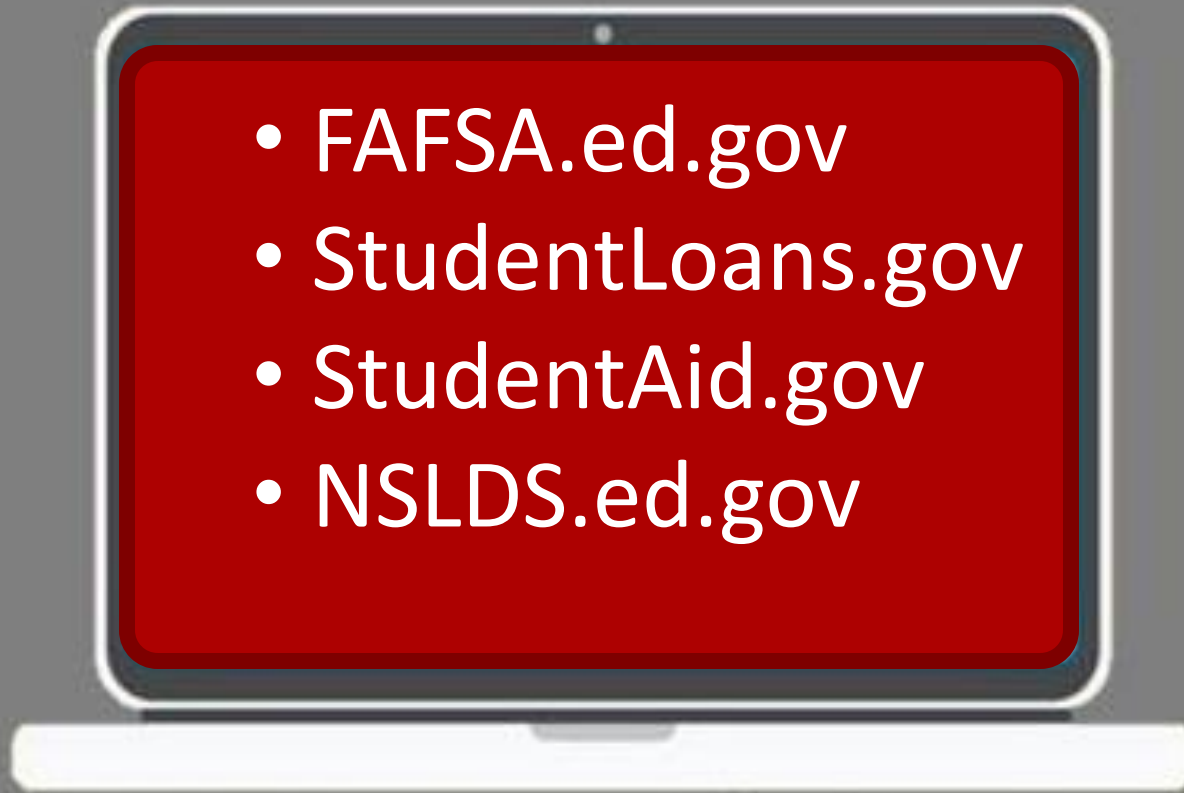
Create An FSA ID Edit My FSA ID

E-mail	<input type="text"/>	?
Confirm E-mail	<input type="text"/>	?
Username *	<input type="text"/>	?
Password *	<input type="password"/>	?

Numbers  Uppercase Letters  Lowercase Letters  Special Characters  9-30 Characters  Show Text

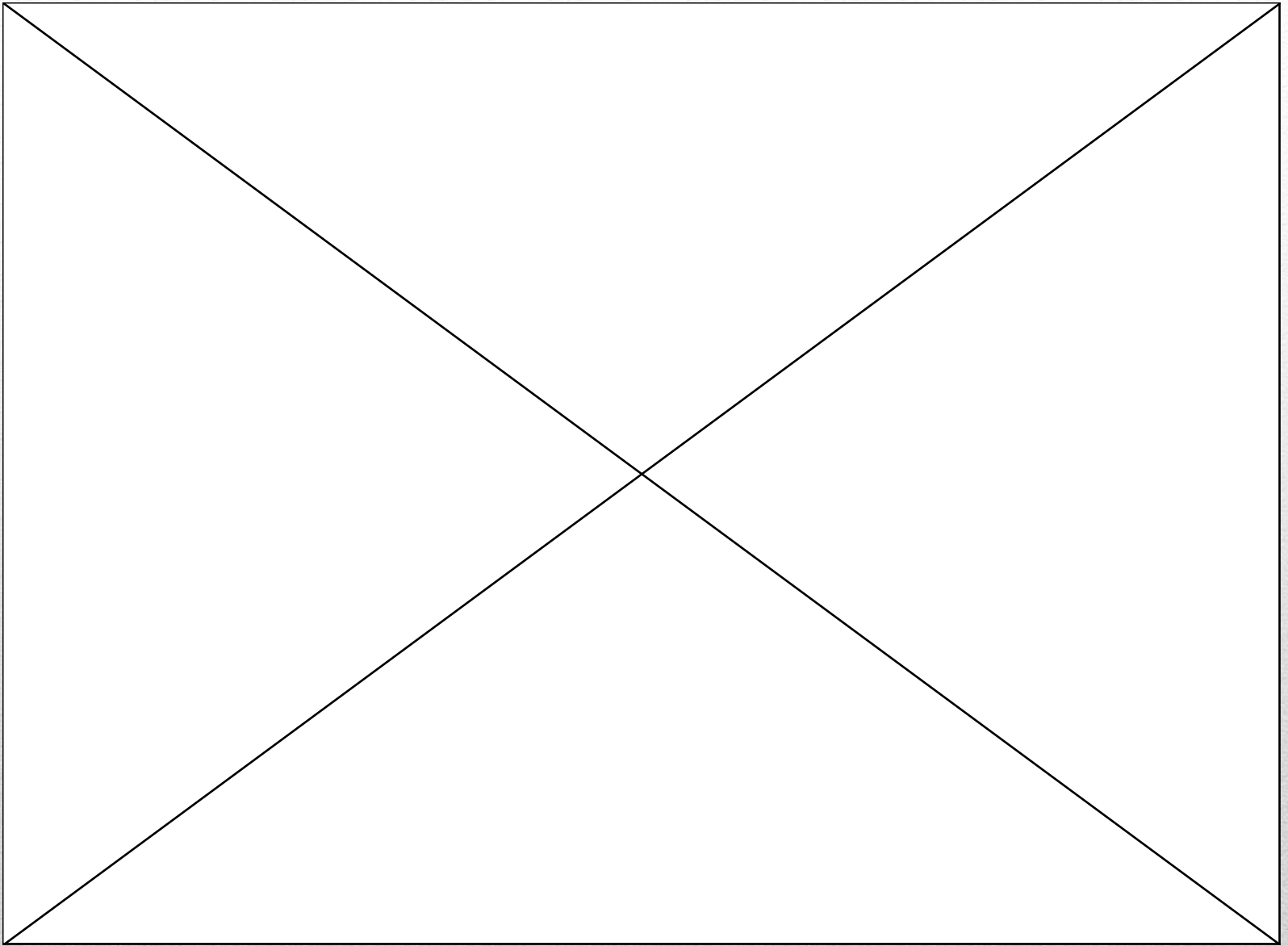
[Edit My FSA ID](#)  
[Frequently Asked Questions](#)

# Federal Student Aid ID (FSA ID)



- [FAFSA.ed.gov](https://fafsa.ed.gov)
- [StudentLoans.gov](https://studentloans.gov)
- [StudentAid.gov](https://studentaid.gov)
- [NSLDS.ed.gov](https://nslds.ed.gov)

**Create yours at [fsaid.ed.gov](https://fsaid.ed.gov)**



# FAFSA on the Web

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FAFSA®  
Free Application for Federal Student Aid



Home



About Us



FSA ID



StudentAid.gov



Help

SEARCH

English

Español

## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

- Website: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
  - FAFSA on the Web Worksheet:
    - Used as “pre-application” worksheet
    - Questions follow order of FAFSA on the Web
-



# Good reasons to file electronically:


- **Instant access** to FAFSA applications
  - **Built-in edits** to prevent costly errors
  - **Skip-logic:** skip unnecessary questions
  - Use **IRS Data Retrieval Tool** to import tax information
  - **Timely submission** of original application and any necessary corrections
  - More **detailed instructions** and “help” for common questions
  - **Simplified process** for corrections and future applications
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**IMPORTANT:** Complete the FAFSA prior to starting college

- For the **Summer 2016** term, the 2015-16 FAFSA may be filed now.
- For the **2016-17** academic year, the 2016-17 FAFSA may be filed beginning January 1, 2016
- **NEW!** For the **2017-18** academic year, the 2017-18 FAFSA may be filed beginning October 1, 2016

# **FAFSA: When do I file?**

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Beginning with the 2017-2018 FAFSA, students and parents will use PPY income information.

- **Submit the FAFSA Earlier** – as early as October 1 rather than January 1
- **Use Earlier Income Information** – Students and their parents will report income from prior-prior-year taxes. For example, the 2017-18 FAFSA will use 2015 income information rather than 2016 income information.
- **Receive Award Letters Earlier** – Know the estimated costs and financial aid available to pay those costs at your school of choice

**PPY: Prior Prior Year**

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- Social Security Number **OR** Alien Registration Number *(if a non-U.S. citizen)*
- Records of untaxed income *(if applicable)*
- A Federal Student Aid ID (FSA ID) to sign FAFSA electronically.
- Income Information:
  - Federal tax returns, W-2s, and other records of money earned. Bank statements and records of investments *(if applicable)*
- Dependent students will also need most of the above information for their parent(s).


## **FAFSA: What will I need?**

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- Available early February 2016 for 2016-17 processing cycle
  - Electronic Returns: Up to 3 weeks after filing
  - Paper Returns: Up to 11 weeks after filing
- Participation is voluntary
- Reduces documents requested by Financial Aid Office

## **IRS Data Retrieval Tool (DRT)**

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Some users will be unable to use IRS DRT.  
Examples include:

- Filed an amended tax return\*
- No Social Security Number (SSN) was entered
- Student (or parent) married but filed separately

**IRS Data Retrieval Tool (DRT)**

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- FAFSA on the Web: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- FastWEB (scholarship search): [www.fastweb.com](http://www.fastweb.com)
- MDHE (state aid): [www.dhe.mo.gov](http://www.dhe.mo.gov)
- SmartStudent™ Fin. Aid Guide: [www.finaid.org](http://www.finaid.org)
- North Central Missouri College: [www.ncmissouri.edu](http://www.ncmissouri.edu)
- Federal Student Aid Information Center:  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov) 800-4FED-AID (800-433-3243)

# Helpful Resources

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# Journey College

## FAFSA Frenzy

MISSOURI DEPARTMENT OF HIGHER EDUCATION



**Come visit NCMC in the Alexander Student  
Center March 1<sup>st</sup> or 2<sup>nd</sup>  
From 4 PM – 6:30 PM**

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**Questions?**

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