

Financial Aid

Financial Aid: Grants, Loans, Student Employment & Scholarships

NWCCD administers state, institutional, foundation, and private scholarships; federal and institutional grants; and federal and private loans in accordance with federal and state laws, regulations, and rules as well as District policies and procedures. The Office of Financial Aid manages student financial aid programs and serves as a resource to students, parents and community members.

Federal Title IV Student Financial Aid Program

NWCCD is authorized to award federal Title IV student financial aid based on information provided by the student/family on the Free Application for Federal Student Aid (FAFSA). All criteria, amounts, deadlines, etc. are established by the U.S. Department of Education (DOE). The FAFSA application must be completed annually, and a student account must be marked as “complete” prior to any federal financial awards awarded and disbursed to the student account. To establish and maintain federal financial aid eligibility, students must be enrolled in a Title IV eligible degree program (associate degree or certificate), attend class, and adhere to NWCCD Satisfactory Academic Progress (SAP) standards as outlined in *Procedure 5041.32: Satisfactory Academic Progress*.

- Any student FAFSA application may be selected by DOE for a process called verification. The Office of Financial Aid will send an email to the primary email address of the selected student as notification that their FAFSA has been selected for verification. The notification email will direct students where they can complete their verification process. The verification process must be complete before any Title IV aid is packaged to the student account.

There are several types of federal student aid.

- Federal Pell Grant
 - Pell Grant awards are based on student financial need, cost of attendance, enrollment status, and student’s plan to attend school one semester or the full year. The Pell Grant is a form of grant aid that does not have to be paid back, unless a student fails to complete classes enrolled for the semester the Pell Grant is received.
- Supplementary Educational Opportunity Grant (SEOG)
 - The SEOG is another form of grant aid and does not have to be paid back. The SEOG is awarded to students on the basis of highest unmet need. To be eligible for the SEOG award, students must have an expected family contribution (EFC)

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of zero, as determined by the FAFSA. Students must be eligible for the Pell Grant and priority will be given to earlier FAFSA submissions.

- Student Loan
 - Unlike the grants, loans must be repaid. Depending on a student eligibility, as determined by the FAFSA, interest on a loan may be subsidized or unsubsidized. For consideration of a federal student loan, the student must be enrolled in at least six credit hours and must complete the required Entrance Counseling Master Promissory Note (MPN). If the student is in need of additional financial aid assistance, they may be eligible to apply for additional loan funds through a private lender. It is the student's responsibility to choose the private lender and complete all application requirements to receive a private loan.

Student Employment

- The NWCCD Student Employment Program employs eligible students through the Federal Work-Study Program or through institutional funds. Federal Work-Study is a federally subsidized program through the DOE and may include on-campus or off-campus employment opportunities. Students are highly encouraged to consider employment which may reduce the need to borrow student loans. Students may choose from a variety of job types and locations. Students must be enrolled for the current semester, in good conduct and academic standing with the college and have a cumulative 2.0 GPA or higher. If a student employee qualifies for Federal Work-Study, as determined by the FAFSA, the student will be paid with Federal Work-Study funding. If the student does not qualify for Federal Work-Study, the student will be paid with institutional funding.

Scholarships

Scholarships are generally merit-based, need-based and/or program-based and are funded by the institution, foundation, local organizations or private individuals.

- Merit-based Scholarships may be defined as the quality of being particularly good and worthy of praise. Merit includes a variety of talents and interests – academic, artistic, athletic, skill, etc.
- Need-based Scholarships depend upon remaining unmet need, as determined by the FAFSA. Need may also be based on the remaining balance owed, especially if the student did not file a FAFSA.
- Program Scholarships require a commitment to a particular program of study, resulting in a certificate or degree.

District Sponsored Scholarships

NWCCD scholarship budgets are established annually. Scholarship criteria may be established by the donor (foundation) or the District (institutional). Both institutional and foundation scholarship priorities are derived annually in alignment with District strategic initiatives and enrollment goals. Any degree or certificate-seeking student registered for the upcoming semester is eligible for institutional and/or foundation scholarships. If selected as

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a scholarship recipient, notification will be sent to the student's District email address with the details of the scholarship, recipient requirements (ie, thank you note), and any important deadlines. Institutional and foundation scholarships are awarded to the student account once all requirements are met by the student. The student is responsible to understand and maintain the requirements of scholarships received. A scholarship will be terminated if requirements are not met or maintained.

Private Scholarships

Students may apply for private or outside scholarships and the donor sends the scholarship award check(s) directly to NWCCD to be applied to the student's account. Some private scholarships require students to submit proof of enrollment and/or final grades to maintain eligibility. It is the student's responsibility to submit the required information.

Hathaway Scholarships

The Office of Financial Aid also administers the Hathaway Scholarship as funded by the State of Wyoming. This program began with the 2006 high school graduating class, and provides merit and need-based awards to eligible students. Students have up to four years after their high school graduation date to apply for Hathaway. NWCCD requires eligible students to complete a paper Hathaway application. The application, official high school transcript, and ACT scores must be received by the Office of Financial Aid prior to the start of the semester the student would like utilize the Hathaway Scholarship.

NWCCD Grants

Institutional grants are available for senior citizens and employees or employee-family members.

- Golden Age Grant is available to those 60 years-of-age or older. The grant covers 50 percent of tuition for credit classes and is limited to availability of funds. The remaining balance, including fees, is the responsibility of the student. The grant may be used for audited or graded classes. An application is required for each term enrolled.
- Employee/Family Grant offers in-state tuition assistance for eligible employees and family members as described in the NWCCD Employee Handbook. The grant covers tuition only for credit classes and is limited to availability of funds. The remaining balance, including fees, is the responsibility of the student. The grant may be used for audited or graded classes. An application is required for each term enrolled.