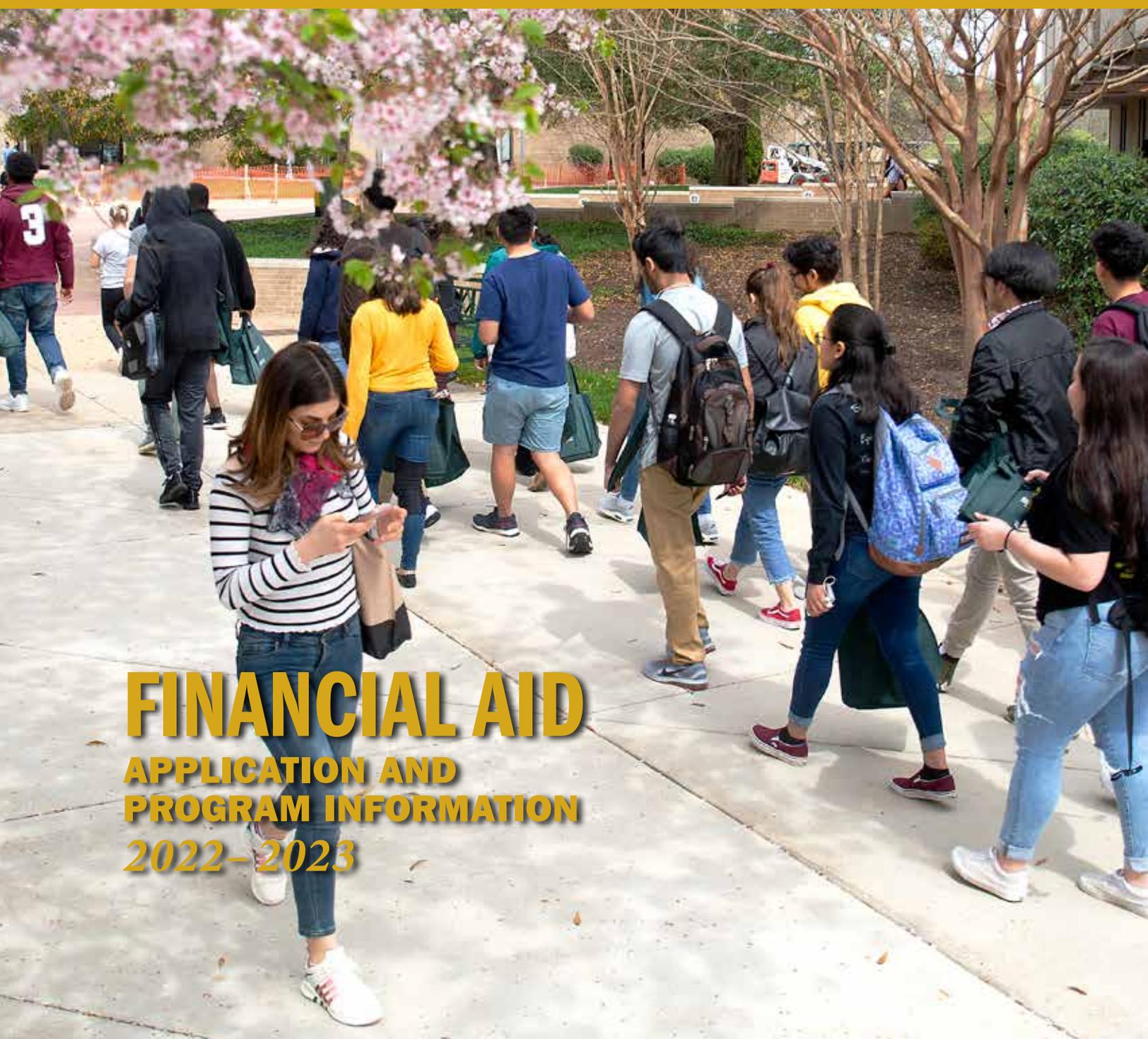


# NOVA

OFFERING A WORLD-CLASS EDUCATION  
AT AN OUTSTANDING VALUE



**FINANCIAL AID**  
**APPLICATION AND**  
**PROGRAM INFORMATION**  
*2022–2023*



# Welcome Students!

The Northern Virginia Community College Financial Aid staff will do all we can to assist you in meeting the costs of your education at NOVA. Please help us by reading and responding to correspondence from our office. When you have been admitted to NOVA and have completed the Free Application for Federal Student Aid (FAFSA)—the first step in the financial aid process—you will receive most subsequent correspondence via your NOVA email and your NOVAConnect Message Center.

It is your responsibility to read your NOVA email and review your Message Center regularly. You must also access your NOVAConnect account ([www.nvcc.edu](http://www.nvcc.edu) > **myNOVA**) at least weekly throughout the year and respond immediately to requests for additional information.

## Log in to NOVAConnect and follow these steps:

### 1. Set your NOVAConnect preferences each term.

SIS: Student Information System>My Student Information>Student Center>Personal Information>User Preferences (NVCC; Credit; Fall 2224/Spring 2232/Summer 2233; 2023 [for 2022–2023]) – SAVE.

### 2. Check your To Do List weekly.

SIS: Student Information System>My Student Information>Student Center>To Do List – Submit all requested documentation immediately, or nothing further will be done on your file.

### 3. View your financial aid award.

SIS: Student Information System>My Student Information>Student Center>Finances>View Financial Aid>2023 [for 2022–2023] – If you do not see an award within four weeks, make sure NOVA's code, 003727, was listed on your FAFSA and you have submitted all requested information. Awarding normally begins by early April.

### 4. Check your account summary.

SIS: Student Information System>My Student Information>Student Center>Finances>Account Inquiry – If you enroll in fewer than 12 eligible credits, your award will likely be reduced after the term census date (which is the last day to drop with a tuition refund for the longest session of the fall, spring, or summer term). Use the Anticipated Aid button to view calculated aid if you are less than full-time.

**Best wishes for a wonderful NOVA experience as you complete your college goals!**

—NOVA Financial Aid Staff

# Financial Aid at NOVA

Financial aid can be the difference that allows you to attend college. Each year, thousands of Northern Virginia Community College (NOVA) students receive financial assistance to help cover college costs. All students who need additional assistance are encouraged to apply for the many scholarships available and for the multitude of federal, state and institutional dollars provided at NOVA. Need-based financial aid is intended to supplement the family's own resources. Information regarding the types of assistance and the scholarship and aid application processes can be found within this booklet, on <https://www.nvcc.edu/financialaid/>, within your NOVAConnect student file and from the Financial Aid Office. Contact information for the Financial Aid Offices and the 24-Hour Student Support Center are printed on the back of this booklet. Utilize all available resources, including this booklet and our website, <http://www.nvcc.edu/financialaid/>.

- After you have applied for admission to NOVA, go to [www.nvcc.edu](http://www.nvcc.edu) and click on myNOVA in the upper right hand corner. A link will help you set up your password so you can access everything about your account at NOVA. Via your myNOVA account, you will see: the documents still required to complete the financial aid process; your financial aid awards; a section where you can accept and decline loan and work-study offers; links to the loan promissory note and loan counseling; disbursement activity; and an abundance of additional information regarding your life at NOVA. Start now to become very comfortable with this online student information system. It will be your primary information source.
- Submit all documents to the Financial Aid Office or the 24-Hour Student Support Center by creating a case. Priority consideration will be given to students whose files are complete by the following dates for the noted terms:

**Fall Semester 2022** (all students): March 1, 2022

**Spring Semester 2023** (new students): October 1, 2022

**Summer Session 2023** (new students): April 1, 2023

- If you need additional assistance, contact the Financial Aid Office or call the 24-Hour Student Support Center at **1-855-323-3199** to reach knowledgeable agents 24/7 who can answer your questions about financial aid, student accounts, registration, admission and records. You can also visit the Support Center website, <https://mysupport.nvcc.edu> to live chat, upload most types of requested documents and to search our knowledge base of frequently asked questions.
- You are encouraged to review the following resources:

NOVA's Financial Aid Tutorials: <https://blogs.nvcc.edu/financialaid/financial-aid-tutorials/>

New2NOVA Financial Aid Videos: <https://nova.financialaidtv.com/play/56940-nova-new-student-orientation/56932-how-can-i-learn-about-financial-aid-nova>

Financial Stability and Advocacy Centers: <https://www.nvcc.edu/financial-stability/>

NOVA's Financial Literacy Blog and CashContest: <https://blogs.nvcc.edu/financial-literacy/>

## Pursuing a Degree

To receive financial aid, a student must be enrolled in an eligible degree or certificate program of study and must be satisfactorily advancing toward that degree or certificate. Classes must apply to your program of study to potentially be eligible for aid. Most programs of study at NOVA are eligible for financial aid and provide students many opportunities and choices. Two-year associate of arts, fine arts or science degrees, designed for transfer to four-year institutions, and two-year associate of applied science degrees in occupational and technical fields are offered. One-year certificate programs are also available in occupational areas. Most programs are offered on both a full-time and part-time basis; many courses are offered on weekends and online. A complete listing of instructional programs can be found in the College Catalog.

Any person who has a high school diploma or equivalent, is at least 18 years of age and is able to benefit from enrollment is eligible for admission to NOVA. Applications for admission are available online at <http://www.nvcc.edu/admissions/apply/index.html>. Students receiving financial aid must have graduated with an aid-eligible high school diploma. Students cannot receive financial aid while dually enrolled in high school and college classes. Students who are taking college classes at more than one institution can receive aid at only one college. A student enrolled at more than one college, including students in the ADVANCE Program, should talk with the degree-granting institution's financial aid office prior to the beginning of the term to determine if a consortium agreement is appropriate to allow all credits to be considered for aid at the degree-granting school. With few exceptions, ADVANCE students are NOVA students through completion of the associate degree and do not need to complete an individual consortium agreement. A few ADVANCE programs include required 100-200 level George Mason courses to complete the NOVA degree. The balance of ADVANCE program courses must be

NOVA courses for associate degree completion. If students transfer to NOVA after receiving financial aid at another college, they may potentially receive financial aid at NOVA only if the term at the other college ends before the term at NOVA begins. Due to federal regulations, aid cannot be awarded at more than one school during the same period nor during any overlapping periods of enrollment. Transient students who are pursuing degrees at other colleges and who are just taking classes at NOVA with the intention of transferring those courses back to their home institution are not eligible for financial aid at NOVA.

NOVA has the largest enrollment of any institution of higher education in Virginia and the Washington, D.C. area and serves a diverse student body on its six campuses in Alexandria, Annandale, Loudoun, Manassas, Springfield and Woodbridge. NOVA is fully accredited by the Commission on Colleges of the Southern Association of Colleges and Schools.

The Office of Equal Employment Opportunity is responsible for the maintenance and advancement of equal opportunity in employment programs, activities and services without regard to race, sex (including pregnancy), color, national origin, religion, sexual orientation, gender identity, age, political affiliation, family medical history or genetic information, disability, or veteran status or any other basis protected by law.

The College is committed to the values of access, opportunity and excellence, believing firmly that such values lead to a rich diversity of thought and culture and an inclusive environment which celebrates, and not merely tolerates, the commonalities and differences within its community. NOVA is in compliance with Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination on the basis of handicap and provides for equal participation by handicapped students in any financial aid program for which they are otherwise eligible. All six campuses are accessible to handicapped students. Those students requiring special services or accommodations should contact their campus Special Services Team six weeks prior to the beginning of classes.

## Aid Available at NOVA

### Scholarships

All aid types awarded by NOVA depend on available funding and require that the student meet satisfactory academic progress requirements and the terms of each aid type. A multitude of different scholarships are available at varying

times during the year. Access a listing of scholarships and criteria, the scholarship application and application deadlines on the NOVA website, [www.nvcc.edu/financialaid/index.html](http://www.nvcc.edu/financialaid/index.html). Scholarships have many different criteria. Not all require that you be academically outstanding or require financial need. Generally, applicants should also complete the federal financial aid application process to be considered. Check the website and additional scholarship links to gain pertinent information.

### Federal Grants

**Federal Pell Grant** – The Pell Grant assists undergraduate students who need financial help for their education and, like other grants, does not under most circumstances have to be repaid. Applicants must submit the Free Application for Federal Student Aid (FAFSA) to determine eligibility for the grant. The Pell Grant is limited to a lifetime maximum of 12 full-time terms, or the equivalent. A student could potentially receive a full-time Pell Grant during the fall, spring and summer terms. Students who receive a full-time Pell Grant during the fall and spring terms must take at least six eligible credits during the summer term to receive any summer Pell Grant. Before the term census, date Pell Grants are offered based upon anticipated full-time enrollment. Pell eligibility is based on enrollment in required credits as of the term census (which is the last day to drop with a tuition refund or change to audit for the longest session of the fall, spring or summer term).

**Iraq and Afghanistan Service Grant** – A student who is not eligible for a Pell Grant but whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant. Eligible students must be under 24 years of age or enrolled in college at least part time at the time of the parent's or guardian's death. The grant award could be almost as much as the amount of the maximum Pell Grant for the award year—not to exceed the cost of attendance for that award year.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** – The purpose of FSEOG is to provide grants to students who are Pell eligible and who demonstrate exceptional financial need. Students must be enrolled in at least six required credits per term to potentially receive FSEOG.

**Federal Work-Study (FWS)** – The work-study program provides jobs for eligible students who show unmet need. Most FWS students are employed on campus and work

an average of 10 to 20 hours per week at a salary of \$15–18 per hour. Workers are paid bi-weekly as hours are worked. Some jobs are designated as community service since students assist individuals who are not necessarily students at NOVA. NOVA also provides FWS students for an off-campus reading tutors program for elementary school children. Eligible students can access additional information about the FWS process, complete an application and access a listing of available jobs at [www.nvcc.edu/workstudy/](http://www.nvcc.edu/workstudy/). Enrollment in at least six eligible credits per term is necessary to be considered for work-study.

## Federal Direct Loans

- NOVA participates in the Direct Loan Program. Student loans are borrowed from the federal government.
- All loans must be repaid by the borrower and should be taken with extreme caution and forethought. Failure to repay a loan will negatively impact the student for years.
- Offered loans reflect eligibility. Students should accept only what is truly needed. A student must accept the loan and complete a Master Promissory Note (MPN), and Entrance Counseling, at <https://studentaid.gov/> to initiate the first loan.
- Direct Loans will not be originated until a student enrolls in at least 6 eligible credits for the applicable term and no earlier than July for the upcoming aid year. Also, loan requirements shown on a student’s myNOVA To Do List will not be updated and marked as completed until the student enrolls at least half-time for the applicable aid year.
- Until the MPN and Entrance Counseling are completed, a student cannot use a loan to offset tuition and fees or to purchase books, supplies or a laptop through the campus bookstore.

- Loans are normally awarded for the entire fall/spring enrollment periods and will have two disbursements, half in the fall and half in the spring, if the student maintains eligibility. One-semester loans will be disbursed toward the beginning of the term. Summer is a separate loan period.
- Loans, less mandatory loan fees, are credited to student accounts at NOVA. After school costs are covered, excess amounts will be returned to the student to be used for other educational expenses.
- Loan disbursements for students not attending classes in at least six credits or not meeting satisfactory progress requirements will be returned to the lender.
- Additional information regarding loans can be found at <https://www.nvcc.edu/financialaid/type/loans/index.html>
- The fixed interest rate on Subsidized and Unsubsidized Direct Loans disbursed from July 1, 2022 – June 30, 2023 is 4.99 percent.
- For information on the current interest rates and fees for Subsidized and Unsubsidized Direct Loans as well as Parent PLUS loans, please visit <https://studentaid.gov/understand-aid/types/loans/interest-rates>.
- Please note that to provide relief to student loan borrowers during the COVID-19 emergency, interest is being temporarily set at 0% on federal student loans. In addition, federal student loan borrowers were automatically placed in an administrative forbearance, which allows students to temporarily stop making their monthly loan payments. This 0% interest and suspension of payments will last from March 13, 2020, through December 31, 2022, but students can still make payments if they choose.

## Federal Direct Loan Limits

### Dependent Students (except when parents are denied a PLUS)

Class Standing	Base Amount	Additional Unsubsidized	Total	Aggregate Limit
Freshman	\$3,500	\$2,000	\$5,500	\$31,000 with a maximum \$23,000 in Direct Subsidized Loans
Sophomore	\$4,500	\$2,000	\$6,500	

### Independent Students (and dependent students whose parents are denied a PLUS)

Class Standing	Base Amount	Additional Unsubsidized	Total	Aggregate Limit
Freshman	\$3,500	\$6,000	\$9,500	\$57,500 with a maximum \$23,000 in Direct Subsidized Loans
Sophomore	\$4,500	\$6,000	\$10,500	

Go to <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized> for additional information on subsidy time frame limitations.

**Subsidized Direct Loan** – To be eligible for the Subsidized Direct Loan, a student must show need and be enrolled in at least six credits required for the program of study at NOVA. The government subsidizes the loan by paying the interest for the student during periods of at least half-time enrollment.

First-year students are eligible for up to a maximum of \$3,500 per academic year (fall, spring and summer at NOVA); students reaching sophomore status can borrow up to \$4,500.

The Direct Subsidized Loan usage limit which prevented first-time borrowers on or after July 1, 2013 from receiving Direct Subsidized Loans for more than 150% of the published length of their program was phased out on June 30, 2021.

**Unsubsidized Direct Loan** – The terms of the Unsubsidized Direct Loan are slightly different than those of the Subsidized Direct Loan. A student is not required to show need for Unsubsidized Direct Loans, and interest is the student's responsibility from the beginning. Eligibility for a subsidized loan is considered first; if the maximum limit of \$3,500 for freshmen or \$4,500 for sophomores has not been met, an unsubsidized loan will be considered to fill the Expected Family Contribution and reach the maximum eligibility limit.

Dependent students can borrow an additional \$2,000 of Unsubsidized Direct Loan funds; independent students, and dependent students whose parents are denied a PLUS, can have up to \$6,000 of additional unsubsidized eligibility. Unsubsidized loans cannot be awarded unless the student has unmet cost of attendance.

**Direct Parent Loan for Undergraduate Students (PLUS)** – The PLUS loan is available to parents of dependent students to help meet remaining costs of education. Maximum eligibility is the total cost of education minus financial aid.

**Federal Perkins Loans** – The Federal Perkins Loan program ended on September 30, 2017. If you previously received a Perkins Loan at NOVA, please contact University Accounting Service at **1-800-999-6227** if you have questions about the loan or repayment.

## State Programs

If you are a domiciled resident of Virginia, meet satisfactory academic progress requirements and aid-type specific requirements, you may be eligible for grant aid through the

Commonwealth Grant, the Virginia Guaranteed Assistance Program (VGAP), the VCCS Grant, the Part-Time Tuition Assistance Grant, or the G3 Grant. A separate application is not required to apply for these funds, but your final, official high school transcript must be submitted to the Financial Aid Office to determine VGAP eligibility. You will be considered for these funds when your financial aid award is packaged or when adjustments are made for enrollment status.

Original awards are generally for full-time attendance and can be adjusted after term census (which is the last day to drop with a tuition refund or change to audit for the longest session of the fall, spring, or summer term) for less than full-time enrollment. VGAP awards require continuous full-time enrollment. Additional information can be found on the State Council of Higher Education for Virginia website, <http://www.schev.edu/> and at [www.vccs.edu](http://www.vccs.edu).

Some states and the District of Columbia provide need-based grants to their residents for study in Virginia. If you are a resident of another state, you should make every effort to obtain grant funds for which you are eligible. Seek information in your home state; contact the appropriate office to secure state support for your costs at NOVA.

### Commonwealth of Virginia Programs

**Commonwealth Grant (COMA)** – The Commonwealth provides grants to qualified students with financial need who are domiciled residents of Virginia. Students must be enrolled at least half-time (in six required credits) in an eligible degree or certificate program. The grant is administered by the State Council of Higher Education for Virginia in conjunction with the Virginia Community College System. The Commonwealth Grant may not exceed the cost of tuition charges. To be considered for a grant, students must complete NOVA's financial aid application requirements for need-based aid.

**Virginia Guaranteed Assistance Program (VGAP)** – The Commonwealth provides need-based grants for individuals who have graduated from a Virginia high school with a 2.5 cumulative GPA based on a 4.0 scale, are admitted for enrollment in an eligible certificate or degree program and are domiciliary residents of Virginia. Students must enroll in at least 12 required credits, maintain full-time enrollment and a cumulative GPA of 2.0 for renewal. Students may receive this award once for each grade level and for no more than two years at NOVA. When students complete at NOVA and transfer for a bachelor's degree, they should notify the four-year school if they maintained eligibility for VGAP at NOVA.

Awards may be for an amount up to the cost of tuition and required fees and may include a book allowance for the year. To apply for this grant, students must complete NOVA's financial aid application requirements for need-based aid and must submit a final, official high school academic transcript to the College Financial Aid Office.

**Part-Time Tuition Assistance Grant Program (PTAP) –** The Virginia Community College System provides tuition grants to qualified students enrolled for one to eight required credits per term. Students must demonstrate financial need, and be domiciled residents of Virginia and declare a major in an eligible curriculum. To apply for PTAP, students must complete NOVA's financial aid application requirements for need-based aid. Selection will be made on a first-come, first-served basis and will equal up to the amount of tuition for one to eight credits.

**VCCS Grant –** The purpose of the VCCS Grant is to assist undergraduate community college students with financial need to pay part of their costs. The funds are derived from NOVA tuition set-aside funds. Grants are provided to a limited number of domiciliary residents of Virginia who are U.S. citizens or eligible non-citizens and otherwise eligible for need-based federal and state funds. Recipients must be attending at least nine required credits per term at NOVA.

**G3 Grant –** The G3 initiative provides an opportunity for any Virginian to earn a college credential that meets critical employer demands. Virginia House Bill 2204 established G3 as a last-dollar grant for eligible students after other grant aid is applied. Funding is available for either credit or non-credit programs.

G3 is a limited pool of funds for students enrolled at least half-time in one of the eligible G3 credit or non-credit programs and will be awarded on a first-come/first-served basis as eligibility is determined. G3 funds make up the difference between what state, federal and other financial aid grants pay. This is commonly referred to as a “last dollar” program.

G3 awards can cover tuition and mandatory fees and a textbook stipend of \$500 for full-time attendance, \$375 for three-quarter-time and \$250 for half-time enrollment.

Students who are enrolled full-time and receive a full Federal Pell Grant (based on a \$0 Expected Family Contribution), can receive a Student Support Incentive Grant (SSIG) of up to \$2,250 per year. To qualify for the Student Support Incentive Grant (SSIG), students must be full-time (12 or more credit hours) and receive a full Federal Pell Grant with an EFC equal to 0. This additional assistance is intended to reduce the number of part-time hours a student has to work so that he or she can spend more time studying. For more information, please visit <https://www.nvcc.edu/g3/>.

## **NOVA Aid and Other Area Assistance**

**Northern Virginia Community College Tuition Assistance Grant (NOVA TAG) –** NOVA TAG is a need-based financial aid program for full- and part-time students. Students must enroll in and attend at least six required credits per term, demonstrate need by completing the Free Application for Federal Student Aid (FAFSA) for the appropriate award year, meet satisfactory academic progress standards for financial aid and satisfy other federal criteria used in qualifying for need-based financial aid. Priority will be given to students who are eligible for the Federal Pell Grant and have remaining financial need. Preference will be given to students who have no other supplemental grant aid besides FSEOG. Recipients may be resident or non-resident students.

**NOVA Work-Study Program –** The Northern Virginia Community College Board provides a limited amount of funding for student employment at NOVA. These funds supplement federal and state assistance and are designed to provide employment for students enrolled at least half time. Students are paid an hourly wage as hours are worked.

**Emergency Grant –** NOVA offers student emergency aid. For more information and to apply, please visit <https://www.nvcc.edu/studentemergencyaid/>.

**District of Columbia Tuition Assistance Grant –** The D.C. Tuition Assistance Grant Program provides eligible students up to \$10,000 per academic year (a maximum of \$5,000 per semester) toward the difference between in-state and out-of-state tuition at public colleges and universities. Awards will be reduced for less than full-time enrollment and cancelled if students are enrolled less than half-time. Applicants must be residents of the District of Columbia for at least 12 consecutive months prior to their first time in college and maintain D.C. domicile throughout their college matriculation. Applicants must also have a high school diploma or GED and be 26 years of age or younger. Awards may be received for a maximum of six years, and there is a lifetime maximum of \$50,000. Other eligibility criteria apply. Students are encouraged to check the application deadline and apply early as funds are limited. D.C. Tuition Assistance Grant applications may be obtained at <https://osse.dc.gov/dctag> or by writing the D.C. Tuition Assistance Grant Office, 1050 First Street, NE, Fifth Floor, Washington, D.C. 20002 or by calling **202-727-2824**.

**The Virginia Community College System Foster Care Tuition Grant –** This program covers tuition and fees at any Virginia community college for high school or general education development (GED) graduates who were in foster care, in custody of a social services agency or considered as a special-needs adoption at the time of graduation

# NOVA Financial Aid Programs Summary

Program	NOVA Average Award	Application	Eligibility Requirements
Federal Pell Grant	Eligibility ranges from \$346–\$3,447 per semester for full-time, Pell-eligible students in 2022–2023.	Free Application for Federal Student Aid	Any undergraduate student who is a citizen or eligible non-citizen of the U.S. and who has an eligible Expected Family Contribution (maximum EFC of \$6,206 in 2022–2023 for full-time); less than full-time awards possible; must declare a major in an eligible program.*
Federal Supplemental Educational Opportunity Grant (FSEOG)	Awarded at \$500/year for 2022–2023.	Free Application for Federal Student Aid	Any undergraduate student who is a citizen or eligible non-citizen of the U.S. and who is enrolled at least half-time in an eligible program of study. Priority is given to Pell-eligible students with the lowest Expected Family Contributions.*
Federal Work Study Program	Awards usually range from \$4,000–\$5,500 for fall/spring. Summer is a separate award.	Free Application for Federal Student Aid and hiring packet	Any student who is a citizen or eligible non-citizen of the U.S. and who has financial need; at NOVA, must be enrolled at least half-time in an eligible program.
Federal Subsidized and Unsubsidized Direct Loans	\$5,356/year average for those who borrowed in 2021–2022 at time of publication.	Free Application for Federal Student Aid Master Promissory Loan Note and loan counseling	Any undergraduate student who is a U.S. citizen or eligible non-citizen; must be enrolled at least half-time in an eligible program. Subsidized loans require that the student show financial need.
Commonwealth Grant	\$1,558 average for those receiving the award in 2021–2022 at the time of publication.	Free Application for Federal Student Aid	Virginia Domiciled undergraduate student demonstrating financial need; must be enrolled at least half-time.*
Part-Time Tuition Assistance Program	Full tuition for one to eight credits	Free Application for Federal Student Aid	Virginia domiciled undergraduate student demonstrating financial need; must be enrolled for no more than one to eight semester credits and be in an eligible program.*

\* A student with a prior baccalaureate degree is ineligible. Note: Any aid type can be reduced or eliminated for less than full-time enrollment, a change in a student's domicile or a change in NOVA's allocation. Only credits required for the student's financial aid eligible program of study are considered in calculating enrollment levels for awards. Students with a bachelor's degree are not eligible to receive grants (except for G3).

or GED completion. Other eligibility criteria apply. To be considered, applicants must complete the FAFSA and show need, apply for admission to NOVA, be enrolled in at least six required credits, and submit documentation from the Department of Social Services regarding dates in foster care or when assistance was received for special-needs adoption. Credits registered by term census date (which is the last day to drop with a tuition refund or change to audit for the longest session of the fall, spring, or summer term), or at the award date if later, can be considered for the grant. Awards may not exceed tuition and required fees. Students already receiving grants that cover tuition and fees are not eligible. More information regarding eligibility is available

from the College Financial Aid Office or by visiting: <https://www.schev.edu/financial-aid/financial-aid>.

**NOVA Payment Plan** – To help students meet educational expenses when aid eligibility is insufficient to cover them, NOVA offers the NOVA Payment Plan which allows students to pay tuition in monthly or semi-monthly payments over a set period of time. No credit check is required and no interest is charged to participate. There is a nominal enrollment fee (non-refundable). Payments can be made via Automatic Bank Payment (ACH) or credit/debit card. For specific plan information and cost, go to <https://www.nvcc.edu/payment/plan.html>.

# The Financial Aid Application Process

## A 12-Step Guide

### School Code 003727

Completed applications received by March 1 will receive priority consideration for all types of financial aid funds. To be considered a complete file, the College Financial Aid Office must have received a valid FAFSA and all documents required to finalize the student's award. Because of the volume of paperwork received from our many students, we cannot promise that aid will be processed in time for the payment due date or possibly the fall start if forms are turned in after July 1. Late files will be processed as received as long as the College has official FAFSA results prior to the last day of the student's attendance for the year and the student completes the process by federal deadlines. If the student applies late and does not receive an award notice by the deadline for payment, the student must make other payment arrangements until the student can be reimbursed from finalized financial aid. **By careful, thorough and timely completion of the 12 steps outlined below, you, the student, will receive full consideration for grants, loans and work-study before the payment deadline.**

### 1. Apply for admission and declare a major in an eligible program of study.

In order to receive financial aid, you must be accepted for admission and enrolled or accepted for enrollment in an eligible program of study. Most of the one- and two-year programs at NOVA are eligible.

- Apply for admission online at [www.nvcc.edu](http://www.nvcc.edu).
- A Social Security Number (SSN) is required to apply for financial aid. If you do not provide your SSN for admission, we cannot link your FAFSA to your file, and you will likely experience a delay in awarding and disbursing your financial aid.
- Contact Student Services to update your high school graduation status, to declare a program of study, and to have it officially recorded. Make certain the activation date encompasses the first day of the term for which financial aid is being requested. You will not receive an award notification until this has been done. **It is highly recommended that students contact an advisor and run an "Advisement Report" each term to ensure all courses are applicable to the program of study and are eligible for financial aid.** Financial aid will NOT be awarded for courses outside of a student's active program of study. NOVA must have a signed Credit Balance Authorization Form from the student to use excess financial aid from

eligible courses to pay for courses not eligible for aid.

- If you are a transfer student, you are asked to request official transcripts from all schools previously attended. Go to <https://www.nvcc.edu/cro/transferecredit/index.html> to learn more about getting your transcripts evaluated by the College Records Office for transfer credit.

### 2. Request your FSA ID.

Go to <https://studentaid.gov> and apply for your FSA ID. If you are required to provide parental information on the FAFSA, one parent must also request his or her own FSA ID. Both you and one parent, if parental information is required, must sign the FAFSA online; your FSA IDs will act as electronic signatures. FSA IDs can be issued in real time, and the student and parent can immediately use them to electronically sign the application. However, if the student's or parent's name, Social Security Number and birthday do not match Social Security Administration information when the FAFSA is submitted, real-time FSA IDs will be invalidated and disabled, and a paper signature page will be required. Save valid FSA IDs and security questions in a secure place for future use. You can use your FSA ID to:

- Electronically sign the FAFSA.
- Check the status of your application and obtain results quickly.
- Correct your FAFSA online.
- Access your personal loan information throughout repayment at <https://studentaid.gov> if loans are required for college.

### 3. Submit the Free Application for Federal Student Aid (FAFSA) online.

Before completing the FAFSA, it is recommended that you review the 2022-2023 FAFSA Tutorial at <https://nova.financialaidtv.com/play/46163-2020-2021-fafsa-tutorial/fafsar-getting-started-2022-23>.

Complete the FAFSA at <https://studentaid.gov>. Click: Apply for Aid>Complete the FAFSA form.

- Submit the 2022-2023 FAFSA for Fall 2022, Spring 2023, and Summer 2023.
- Enter NOVA's federal school code (003727) on the FAFSA.

#### The following are helpful tips:

- Contact the Financial Aid Office or call the 24-Hour Student Support Center at 855.323.3199 if you need assistance.
- Remember to submit the FAFSA to reapply for financial aid each academic year.

- Be sure that your name exactly matches the name on your Social Security card. Correct your Social Security number information, if needed, with the Social Security Administration by calling **1-800-772-1213** or visiting **<https://www.ssa.gov/>**. Your name, SSN and birthday must match exactly those on record with the Social Security Administration or a correction will be required.
- We strongly encourage the use of the IRS Data Retrieval tool within the FAFSA, if you are eligible to do so. This will expedite the process. Name and address must match perfectly with those used in filing your taxes.
- Use your FSA ID to electronically sign your application. If parental information is required, one parent must electronically sign also, using his or her unique FSA ID. Parents must also have a separate email address.
- Follow the recommended filing dates, which can be found on page four of this booklet.
- For the 2022-2023 academic year, use 2020 tax information when filing the FAFSA. The FAFSA for 2023–2024 will become available on October 1, 2022 and will require 2021 tax information.

If access to the internet is not available from home, access is usually available at your local high school, library or at NOVA. If you absolutely cannot complete the process electronically, a paper form can be submitted. A paper form can be printed at **<https://studentaid.gov/sites/default/files/2022-23-fafsa.pdf>**. File electronically if at all possible; the paper process is much slower.

#### **4. Verify the information printed on your Student Aid Report (SAR).**

Approximately two weeks after you submit your FAFSA, you will electronically receive a Student Aid Report (SAR) from the U.S. Department of Education. You can also review this information at **<https://studentaid.gov>**. Read your SAR carefully to check for accuracy. Corrections can be made electronically. Make sure NOVA's school code (003727) has been listed so your information can be released electronically to NOVA. If NOVA's school code is not listed, call the U.S. Department of Education at **1-800-4-FED-AID (1-800-433-3243)** or add NOVA's school code online at **<https://studentaid.gov>**. Provide the Data Release Number (DRN) located in the upper, right-hand corner of the SAR. NOVA will accept only data released electronically. NOVA financial aid staff members will never know you have applied if our school code (003727) is not listed.

#### **5. Check the status of your application on myNOVA.**

When the College Financial Aid Office electronically receives your Institutional Student Information Report (ISIR), our version of your SAR, NOVA will send you an email. Throughout the process, you can check the status of your application at **[www.nvcc.edu/novaconnect](http://www.nvcc.edu/novaconnect)**. Go to **Self Service > Student Center > Financial Aid**. Click on **View Financial Aid** and then **Aid Year**. If nothing appears on NOVAConnect and you don't receive any notice regarding your SAR or a request for additional information, go back to **<https://studentaid.gov>** and make certain your FAFSA was not rejected and that you included NOVA's school code. Continue to review information on your myNOVA account regularly. After you know your FAFSA has been received by NOVA, frequently review your To Do List under **Self Service > Student Center > To Do List** throughout the year; click on **Details**. Click on each To Do List item for instructions.

#### **6. Respond promptly to requests for additional information.**

Files are not complete until all information has been received. Files will be awarded on a first-completed/first-awarded basis. Watch your To Do List and Dashboard! Additional documents can be requested even after the To Do List is seemingly complete and aid is awarded. Always keep copies of tax transcripts, W-2s, untaxed income and asset documents. Promptly submit all requested information by uploading documents through your NOVAConnect To Do List or by submitting it directly to the Financial Aid Office. Your file is not complete, and no award will be processed until all clarifying information has been received. Allow time for your application to be reviewed; during summer months especially, delays are not uncommon and are sometimes lengthy.

#### **7. Review your financial aid notification.**

When eligibility has been determined, an aid notification will be sent to your NOVAConnect Message Center. It will explain how to view the financial aid you were offered and the next steps. Instructions for viewing your financial aid on NOVAConnect are provided at **<https://www.nvcc.edu/novaconnect/students/tuts/viewfa.html>**. Aid notices prior to the term census date are based on full-time status. If you enroll in less than 12 eligible credits, your aid will be adjusted to reflect correct amounts after the term census date, which is the last day to drop with a tuition refund or change to audit for the longest session of the fall, spring, or summer term. Aid will be adjusted throughout the term if

enrollment status and aid eligibility change due to dropped or non-attended classes. Know which aid types are grants or gift aid as opposed to loans or self-help. You can accept, decline or reduce student loans and work-study through your NOVAConnect account as indicated at <https://www.nvcc.edu/novaconnect/students/tuts/accept.html>.

**Remember, if you are borrowing a federal student loan for the first time, you must accept the amount you wish to borrow on NOVAConnect, enroll in at least six eligible credits, and complete a Master Promissory Note (MPN) and Entrance Counseling at <https://studentaid.gov/> or the loan funds will never be received.**

## 8. Enroll in classes.

Review the Schedule of Classes, contact an advisor if required and select your classes for the term. Before the term census date, which is the last day to drop with a tuition refund or change to audit for the longest session of the fall, spring, or summer term, enroll in all the classes you intend to take during the term. Your Pell status is determined by the credits in which you are enrolled and are attending as of that date. Neither Pell nor state aid will be increased if you add classes later. Financial aid will NOT cover courses outside of a student's active program of study. Classes not started or dropped before the course census date or not attended after the census date will not count toward enrollment status; aid must be adjusted accordingly and repaid as necessary. Go to <https://www.nvcc.edu/novaconnect/> to enroll. *If you register but decide not to attend, you are responsible for dropping your registered classes on NOVAConnect.*

## 9. Buy your books.

If you have enough financial aid to pay for tuition and fees, your excess financial aid may be used to buy required textbooks, supplies and a laptop during the bookstore purchase period. This period generally begins two weeks before classes start and runs through the term census date, which is the last day to drop with a tuition refund or change to audit for the longest session of the fall, spring, or summer term. A second bookstore purchase period opens for the second 7-week term during fall and spring semesters for those who still have anticipated undisbursed aid. Please check the academic calendar for the specific dates the bookstore purchase periods are open each semester.

Before attempting to charge books against your financial aid, make sure all classes are registered and no holds exist on your account. You must complete and electronically sign a Bookstore Authorization form (available each academic

year on your NOVAConnect To Do List) to allow bookstore employees to access and charge your required books and supplies against your available financial aid.

## 10. Make certain your financial aid or other resources have paid your bill by the deadline.

Review your NOVAConnect account summary and ensure that your anticipated financial aid based on your current enrollment is enough to cover your balance. Make arrangements to cover any remaining balance by the payment deadline noted on the academic calendar. NOVA offers monthly and semi-monthly payment plans, or you can make a one-time payment online. More information is provided at <https://www.nvcc.edu/payment/methods/index.html>.

Remember, if you register but decide not to attend, you are responsible for dropping your registered classes.

## 11. Verify your mailing address.

If you have a change of address, contact your Student Services Center or update your mailing address at [www.nvcc.edu/novaconnect](http://www.nvcc.edu/novaconnect). You are responsible for keeping your records current. Approximately six weeks into the term, if enrollment and attendance have been established at that time, excess financial aid above what you owe the College will be processed for disbursement **via your selected disbursement method (paper check or direct deposit)**.

Financial aid cost of attendance is calculated for average tuition and fees, books, supplies, transportation and basic living expenses. After the aid adjustment period ends and if the amount of assistance is greater than the actual cost of a student's tuition, fees and charged books, a refund for excess funds will be processed for disbursement or refunded to a credit card if that is how the account payment was originally made. Excess aid amounts must be used for basic transportation and other living expenses related to education.

## 12. Select your refund preference.

NOVA has contracted with Nelnet Campus Commerce to process electronic financial aid disbursements and tuition refunds to students. Students can choose to receive a direct deposit (ACH) into a bank account or a paper check mailed to the student's address of record at NOVA. For more information and to set up your refund preference, go to [https://www.nvcc.edu/novaconnect/students/tuts/\\_docs/Nelnet-Student-Refund-Preference-Tutorial.pdf](https://www.nvcc.edu/novaconnect/students/tuts/_docs/Nelnet-Student-Refund-Preference-Tutorial.pdf). You might receive multiple refunds due to the timing of aid types

hitting your account and excess aid being requested. Once aid is disbursed to your student account, allow six to seven business days to receive the excess aid via direct deposit. For more information on disbursements and refunds, please visit <https://www.nvcc.edu/financialaid/policies/awards-refunds.html>.

## **Student Rights and Responsibilities**

### **Students have the right to:**

- Know what federal, state and institutional financial assistance is available.
- Know the financial aid procedure and how aid is awarded.
- Know how and when financial aid is paid.
- Know the cost of attendance at NOVA.
- Know and comply with the Return of Title IV Aid Policy for withdrawal.
- Know what portion of financial aid is grant (gift) aid.
- Know what portion of financial aid is a loan and the terms of the loan at the time it is made. This includes interest rate, grace period and terms of repayment, including a sample repayment schedule.
- Know how much need has been met by your award.
- Know the criteria for continued aid eligibility.

### **Students are responsible for:**

- Knowing and meeting financial aid deadlines.
- Providing all information/documentation requested by the College Financial Aid Office.
- Reading and understanding all forms and correspondence pertaining to financial aid and keeping copies of these.
- Accepting responsibility for all agreements signed by the student.
- Reporting any drastic changes in financial circumstances (i.e., death of parent or spouse or divorce) which would change financial need.
- Returning all financial aid forms by the date requested.
- Knowing and complying with NOVA's payment policy.
- Notifying lenders and NOVA if there is a change in name, address or enrollment status.
- Complying with employment requirements for Federal Work-Study.
- Filing a new FAFSA as soon after October 1 as possible for the following aid year.

- Repaying all student loans borrowed.
- Maintaining satisfactory academic progress at NOVA.

### **Students are encouraged to keep copies of all pertinent documents:**

- Free Application for Federal Student Aid (FAFSA)
- Student Aid Report (SAR) and Data Release Number (DRN)
- Financial Aid Award Notification
- Financial information used to complete the FAFSA (1040 Federal Tax Transcripts, etc.)
- Federal Direct and/or PLUS Promissory Notes and other loan correspondence
- Your FSA ID provided by the U.S. Department of Education and your security questions. Parents must maintain their own. Do not share your FSA ID with anyone! If you think it has been compromised, call **1-800-4-FED-AID (1-800-433-3243)** to cancel and request a new one.

The College Financial Aid Office at NOVA operates on the philosophy that no individual should be denied access to education because of financial need. All state, federal and local financial aid is used to assist as many students as possible by filling as much need as funds allow. Each year, NOVA typically awards more than \$115 million in student aid to more than 20,000 students. Steps taken to assist students begin with calculating a cost of attendance budget and the student's financial need.

# Cost of Attendance Budget and Financial Need

## Calculating a Cost of Attendance Budget

Personal expenses, room and board, and transportation costs vary greatly according to the individual's circumstances and spending habits. For financial aid purposes, estimated costs are used. Costs for approved study abroad programs, dependent care related to the student's educational program, unreimbursed costs related to disability, required tools and program kits and the documented cost of a leased or purchased personal computer related to the student's educational program may be considered in adjustments to the cost of attendance budget. Documentation must be submitted to the College Financial Aid Office for such determination. Additional aid might not be available to meet the increased need.

## Calculating Financial Need

Need is the difference between the cost of attendance at NOVA and the family's formula-calculated ability to pay. The family's ability to pay, called the Expected Family Contribution (EFC), is determined by completing a need

analysis application called the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov>. When students return to <https://studentaid.gov> for a subsequent year, a renewal FAFSA is available to students who have applied previously; many of the questions will already be completed. The FAFSA enables a NOVA student to apply without charge for all types of need-based aid. Numerous consultants in the area charge significant amounts for a free service. NOVA staff members will assist you for no charge. Never give your FSA ID or myNOVA ID and passwords to anyone, and never pay for financial aid assistance. Using financial aid dollars to pay a consultant is not allowed within federal rules. The application, which collects income and asset information from the student (and spouse, if married, or parents of a dependent student), must be submitted for the following academic year as soon after October 1 as possible. For 2022-2023, tax information from 2020 must be used. For 2023-2024, 2021 taxes must be used. Use IRS data retrieval within your FAFSA, if eligible to do so.

Student Cost of Attendance (COA) Budget	— Total Expected Family Contribution (EFC)	= Financial Need
Estimated tuition, fees, books, supplies, room and board, personal and miscellaneous expenses, transportation and loan fees.	Calculated through FAFSA formula from parent/student/spouse's income, assets and other resources.	The amount NOVA may award in need-based aid.

## Cost Per Credit for Fall 2022

	Virginia Students	Military Contract Out-of-State	Out-of-State Students
Tuition	\$180.40	\$180.40	\$359.65
Capital Fee	\$0.00	\$23.50	\$23.50
Student Activities Fee	\$3.10	\$3.10	\$3.10
Parking Infrastructure Fee	\$2.00	\$2.00	\$2.00
<b>Total Per Credit</b>	<b>\$185.50</b>	<b>\$209.00</b>	<b>\$388.25</b>

## Estimated One-Term Cost of Attendance Budgets (2022-2023)

	In-State	Out-of-State
Tuition and Fees (14 credits per semester)	\$2,597.00	\$5,436.00
Books and Supplies	\$900.00	\$900.00
<b>Total</b>	<b>\$3,497.00</b>	<b>\$6,336.00</b>
	Living at Parents' Home	Living Away From Parents' Home
Room/Board/Personal	\$4,775.00	\$7,413.00
Transportation	\$1,315.00	\$1,315.00
<b>Total</b>	<b>\$6,090.00</b>	<b>\$8,728.00</b>

Financial aid forms are available at [www.nvcc.edu/forms](http://www.nvcc.edu/forms)

# Policies of Extreme Importance

## Satisfactory Academic Progress

Federal regulations require that a student receiving federal financial aid make satisfactory academic progress in accordance with the standards set by NOVA and the federal government. These limitations include all terms of enrollment, whether or not aid was awarded or received. At Northern Virginia Community College (NOVA), Satisfactory Academic Progress (SAP) standards apply also to non-federal aid, including state funds, institutional funds and foundation scholarships. Progress is measured throughout the academic program by the student's cumulative grade point average (Qualitative) and by credits earned as a percentage of those attempted (Quantitative or Pace of Completion). In addition, students must complete their programs of study before attempting 150% of the credits required to complete the program.

The College Financial Aid Office will evaluate satisfactory academic progress before aid is awarded and again at the end of every term, starting with the first term of enrollment. Some career studies certificate programs are ineligible for student financial aid, but those credits will be counted toward all SAP requirements (GPA, Completion Rate, Maximum Timeframe and Developmental Maximum) if the student later enrolls in an eligible program.

### I. STUDENT FINANCIAL AID STATUS

**A. Financial Aid Good Standing (GS)** – Students who are meeting all aspects of the satisfactory academic progress policy or successfully following a designated academic progress plan.

**B. Financial Aid Warning Status (WS)** – Students who fail to meet satisfactory academic progress for the first time (excluding students who have already attempted 150% of the credits required for their programs of study) will be automatically placed in a Warning Status for one (1) term and are expected to meet SAP requirements by the end of that term. Students who fail to meet satisfactory academic progress requirements at the end of the warning status term will be placed on financial aid suspension. However, with a successful SAP appeal, those students will be placed on financial aid probation and will retain financial aid eligibility. **Students who attempt at least half-time status and fail or withdraw from all classes can immediately**

**be placed on suspension without being given a warning semester.**

#### **C. Financial Aid Academic Plan Status (PS)** –

Students who have successfully appealed financial aid suspension are placed in Academic Plan Status (PS). Students in Academic Plan Status (PS) are eligible to receive financial aid and can continue to receive financial aid until they are either in Good Standing (GS) or continue to meet the requirements of an academic progress plan that was pre-approved by the College Financial Aid Office. (See “IV. Appeals” for additional information.)

**D. Financial Aid Suspension Status (SS)** – Students who do not meet the credit progression schedule and/or the cumulative grade point average standard, who fail to meet the requirements of their pre-approved academic progress plan, will be placed in Suspension Status (SS). Students in Suspension Status (SS) are not eligible to receive financial aid.

**E. Academic Suspension (AS)** – Academic requirements for avoiding warning status and staying in school differ from financial aid requirements for Satisfactory Academic Progress. Academic status will be noted on registration records; financial aid status will be noted on financial aid screens in SIS. Any student suspended from Northern Virginia Community College for academic or behavioral reasons is automatically ineligible for financial aid.

### II. EVALUATING PROGRESS

#### **A. Quantitative Standards or Pace of Completion**

**Completion Rate (67% Rule):** Students must, at a minimum, receive satisfactory grades in 67% of cumulative credits attempted. This calculation is performed by dividing the cumulative total number of successfully completed credits by the cumulative total number of credits attempted. All credits attempted at NOVA (except audits, which must be entered as such by the class census date) are included. All credits accepted in transfer count as both attempted and successfully completed credits. This evaluation will be made prior to aid being awarded and after grades are posted at the end of each semester a student is enrolled at the College. Credits with satisfactory grades at the College are those for which a grade of A, B, C, D, S or P is earned. Note: Federal student loan borrowers must meet satisfactory academic progress requirements

at the point of loan certification and again prior to the disbursement of any loan proceeds.

**Maximum Hours (150% Rule):** In order to continue receiving financial aid, a student must complete his/her program of study before attempting 150% of the credits required for that program. Developmental and ESL course work are excluded in this calculation. Attempted credits from all enrollment periods at the College plus all applicable transfer credits are counted; whether or not the student received financial aid for those terms is of no consequence.

**Transfer Students:** In order to properly calculate satisfactory academic progress, transfer students who apply for financial aid are asked to request official transcripts from all other colleges attended. Go to <https://www.nvcc.edu/cro/transfercredit/index.html> to learn more about getting your transcripts evaluated by the College Records Office for transfer credit. Credits officially accepted in transfer will be counted in the 67% rule and in determining the maximum number of allowable semester credit hours for financial aid eligibility. The College has the option, on an individual student basis, to put a transfer student in Financial Aid Suspension or Warning Status immediately upon evaluation for financial aid if academic history at previous colleges indicates a pattern of unsuccessful academic work.

**Second Degree Students:** Credits earned from a first degree or certificate must be counted if the student changes programs or attempts a second degree or certificate. Depending on the circumstances, an appeal might be warranted.

**Remedial Courses and ESL Coursework:** Students may receive financial aid for a maximum of 30 semester hours of Developmental Studies courses as long as the courses are required as a result of placement testing, the student is in an eligible program of study and SAP requirements continue to be met. ESL credits are unlimited in number as long as they are taken as part of an eligible program and SAP requirements continue to be met.

#### **Additional Considerations for Quantitative or Pace of Completion Standards**

- Withdrawals (W grades) that are recorded on the student's permanent academic transcript will be included as credits attempted and will have an adverse effect on

the student's ability to meet the requirements of the completion rate for financial aid.

- Incomplete Grades: Courses that are assigned an incomplete grade are included in cumulative credits attempted. These cannot be used as credits earned in the progress standard until a successful grade is assigned.
- Repeated courses enable the student to achieve a higher cumulative grade point average. Students can repeat courses with financial aid until successfully completed, but repeating courses adversely affects the student's ability to meet completion rate requirements. Financial aid can be considered for successfully completed classes that are repeated to achieve a higher grade, but for only one additional attempt and if the student is not exceeding the 150% maximum requirement or completed program requirements.

#### **B. Qualitative Standards**

**Cumulative GPA Requirements (GPA Rule):** In order to remain eligible for financial aid consideration, students must meet minimum cumulative grade point average requirements based on a progressive scale. Only non-remedial courses with grades of A, B, C, D, and F are included in this calculation. Transfer credits are excluded from GPA evaluation. In order to graduate, a minimum cumulative grade point average of 2.0 is required.

<b>Total Credits Attempted</b>	<b>GPA Requirement</b>
1-15	1.5
16-30	1.75
31+	2.0

### **III. REGAINING ELIGIBILITY FOR FINANCIAL AID**

Students who do not meet the credit progression requirements (Quantitative or Pace of Completion) and/or cumulative grade point average requirements (Qualitative) will be immediately ineligible for financial aid. Removal from financial aid does not prevent students from enrolling without financial aid if they are otherwise eligible to continue their enrollment.

Unless extenuating circumstances exist and an appeal is granted (see "IV. Appeals" for additional information),

a student in financial aid suspension should expect to continue classes at his or her own expense until satisfactory academic progress requirements are again met.

Students who fail to meet these Satisfactory Academic Progress Standards and who choose to enroll without the benefit of student financial aid may request a review of their academic records after any term in which they are enrolled without the receipt of financial aid to determine whether they have again met satisfactory academic progress standards. If standards are met, eligibility is regained for subsequent terms of enrollment in the academic year. Students should consult their campus financial aid advisors for assistance in appealing any element of this policy or to determine how to regain eligibility for financial aid.

#### IV. APPEALS

Under certain circumstances, students who fail to meet SAP standards and lose eligibility for financial aid can appeal the financial aid suspension. Students must clearly state what caused the suspension and must also clearly indicate what has changed that will now allow the student to succeed.

Appeals are encouraged if:

- Extenuating circumstances exist (e.g., student's serious illness or accident; death, accident or serious illness in the immediate family; other mitigating circumstances), or
- The student has successfully completed one degree and is attempting another, or
- The student on suspension for other than Maximum Hours (150%), who has not yet met SAP requirements, has during suspension enrolled in and successfully completed at least 12 consecutive credits at the College with no D, F, W, U, X, R or I grades.

Issues with instructor(s), course(s), job conflicts, transportation problems or childcare conflicts do not constitute unusual mitigating circumstances and will not be considered.

Under most circumstances, a second appeal will only be considered after the student has successfully completed no less than 12 credits with his or her own resources.

##### **Students appealing a suspension must:**

- View the following video: <https://nova.get-counseling.com/session/understanding-satisfactory-academic-progress-sap-and-financial-aid-sap-appeal-process-16>
- Download the appeal form available upon completion of the video.
- Complete the top portion of the appeal form.

- Compose a signed and dated statement that describes in detail the circumstances that caused you to fail to meet the SAP requirements and a description of what has changed that will now allow you to succeed academically.
- Login to Navigate via MyNOVA and search for an open SAP appeal appointment and request it there. Here are instructions for setting appointments in Navigate: [https://www.nvcc.edu/navigate/\\_docs/Student-Instructions\\_Scheduling-Appointment.pdf](https://www.nvcc.edu/navigate/_docs/Student-Instructions_Scheduling-Appointment.pdf).
- Submit all documentation to the Financial Aid Office.

Only complete appeal submissions, with documentation, will be evaluated by the Financial Aid Office. The decision is final. Depending on the circumstances, the student could be required to complete additional requirements (i.e., see a career counselor or another type of counselor, limit enrollment, etc.) before an appeal is granted. The goal is to help the student get back on track for graduation. The reasonableness of the student's ability for improvement to again meet SAP standards and complete the student's program of study will be carefully considered. Appeals will be approved or denied. Students who have appeals approved will be in probationary status for the coming terms until full Satisfactory Academic Progress standards are met. During probationary status, all attempted credits must be successfully completed with at least C or S grades, and any additional requirements of probation must be met, or the student will return to suspension. If an academic progress plan has been pre-approved by financial aid, continuing to meet the requirements of that plan will put the student back into good standing.

## Return of Title IV Financial Aid Funds Policy

Students receiving financial aid who withdraw or stop attending will, in most cases, be required to return a portion of financial aid received. The Higher Education Act, as reauthorized and signed into law on October 7, 1998, established the Return of Title IV Funds Policy.

The concept behind the policy is that the college and the student are allowed to retain only the amount of Title IV (federal) aid that is earned. If a student withdraws or stops attending classes, whether any credits have been earned for the term or not, a portion of the aid received is considered to be unearned and must be returned to the Title IV programs from which it was received. For Title IV purposes, the last date of attendance is one of the following: the date the

formal withdrawal process begins, the date the student otherwise gives official notice of intent to withdraw (i.e., letter, phone call, email, in-person), the mid-point of the term, or the last documented date of attendance in an academically-related activity (i.e., documented attendance in a class or lab or submission of an assignment in an online course). If a student attends through 60 percent of the period scheduled to attend, all Title IV aid is considered earned.

## Definitions

**Return to Title IV (R2T4) Calculation** – A required calculation to determine the amount of aid earned by the student when the student does not attend all days scheduled to complete within a payment period or term.

**Overaward** [not the same as Return to Title IV calculation] – A required recalculation of Pell Grant and other aid types due to student dropping or not attending credits required for the status awarded (full-time, three-quarter time, half-time, less than half-time); required at any point information is received that changes student status. Reductions in aid will almost always be required for students whose status changes due to dropped classes or classes not attended beyond the course census date.

## Clarification of R2T4 Regulations

- A student who attends and completes at least one course that spans the entire term will have earned the aid for that term (as adjusted for dropped classes or classes not attended).
- Effective 7-1-2021, a student who withdraws from a program offered in modules is not considered to have withdrawn for R2T4 purposes if the student completes:
  - One module that includes 49% or more of the number of days in the payment period; or
  - A combination of modules that when combined contain 49% or more of the number of days in the payment period

Scheduled breaks of five or more consecutive days and all days between modules are excluded from the number of days in the payment period used to calculate whether the module(s) completed by the student comprise 49% of the payment period.

- School must be able to demonstrate that the student actually attended each class, including any class with a failing grade. Attendance must be “academic attendance” or “attendance at an academically-related activity.” Documentation of attendance must be made by the school. A student’s self-certification of attendance is NOT

acceptable unless supported by school’s documentation. Examples of attendance include:

- Physical class attendance where there is direct interaction between instructor and student
- Submission of an academic assignment
- Examination, interactive tutorial or computer-assisted instruction
- Study group participation activity assigned by school
- Participation in online discussion about academic matters
- Initiation of contact with instructor to ask question about academic subject

### **(Logging in to an online class does NOT count as attendance.)**

- A student who withdraws from a module or dynamic class within the term without completing a module or combined modules that include 49% or more of the days in the term must still be attending another class or is considered to be a withdrawal, even if registered for future classes starting within the term. In this scenario, the student must—at the time of withdrawal from a module or dynamic class—provide a written statement to the College Financial Aid Office indicating intent to attend (within 45 days) a future class within the term, or the student is considered to be a withdrawal; and a Return to Title IV calculation must be completed. (If the student doesn’t actually attend that future class, a Return to Title IV calculation is still required; withdrawal date/last date of attendance dates back to originally confirmed withdrawal date.)

### **Questions to ask:**

- Excluding scheduled breaks of five or more consecutive days and all days between modules, has the student completed:
  - One module that includes 49% or more of the number of days in the payment period; or
  - A combination of modules that when combined contain 49% or more of the number of days in the payment period? (If no to both, ask the next question.)
- Did the student cease to attend a course that he/she was scheduled to attend? (If yes, ask the next question.)
- At the time the student stopped attending this course, was he/she continuing to attend other courses? (If no, ask the next question. If yes, the student is not a withdrawal at that point but could be, if the student doesn’t finish the

period for which he/she was scheduled to attend.)

- At the time of withdrawal, did the student provide written confirmation of anticipated attendance in a later starting, registered course within the term? (If no, student is considered a withdrawal, and a Return to Title IV calculation must be completed. If yes, no Return to Title IV calculation is required; however, should the student not attend or fail to complete the registered course, a Return to Title IV will be required.)

**Remember:** Recalculation of aid for enrollment status changes due to dropped or never attended classes is required before any Return to Title IV calculation is completed.

## Process

**Step 1)** The first step is a series of formulas to determine the amount of aid which must be returned. Following the determination of the last date of attendance, the school must calculate the number of days attended and the total number of days the student was scheduled to complete within the term; weekends count and any period of no classes which is five days in length or greater is excluded. Days attended are then divided by days in the term the student was scheduled to complete to calculate percentage completed. That percentage is multiplied by total aid for which the student is eligible to determine the amount of aid earned ( $\% \text{ completed} \times \text{total aid} = \text{earned aid}$ ).

**Total aid – earned aid = unearned aid (aid to be returned).**

**Step 2)** The next step is for the school to determine total institutional charges and multiply that figure by the percentage of unearned aid ( $100\% - \% \text{ completed} = \% \text{ unearned}$ ). It makes no difference which type of resource actually paid the school bill; the law assumes that Title IV aid goes first to pay institutional charges.

**Institutional charges x % unearned = amount returned by school.**

The school must then return the amount of unearned aid, up to the maximum received, to each of the Title IV programs in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Direct PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (FSEOG)

**Step 3)** The school then calculates the amount for which the

student is responsible by subtracting the amount returned by the school from the total amount which is unearned. That remaining amount is the student's share and is allocated in the same order as stated above.

**Total amount unearned – amount returned by school = \$\$ for which student is responsible.**

Once the school determines dollar amounts and which individual programs must be repaid, the student will be notified of any amounts he or she owes. Funds that must be returned by the student to the loan programs can be paid in full in accordance with normal loan repayment terms. For grant dollars that must be repaid, the amount due from a student is limited to the amount by which the original grant overpayment amount due from the student exceeds half of the total Title IV grant funds received by the student. A student has 45 days to make repayment and does not have to repay a grant overpayment of \$50 or less. Unpaid balances will be reported on NSLDS, the National Student Loan Data System, and turned over to the Department of Education for collection. Until overpayments are repaid or satisfactory arrangements to repay have been made, students will be ineligible for further Title IV aid at any institution. Commonwealth, VCCS funds and some other aid types must also be returned proportionally based on the percentage of unearned aid used in the Return of Title IV calculations.

This policy is totally separate from the institutional refund policy. Unpaid balances due to NOVA that result from amounts returned to Title IV programs and other sources of aid will be charged back to the student. If a student does not begin attendance in all classes or ceases attendance during the 100 percent refund period, aid may have to be reduced to reflect appropriate status prior to calculating Return of Title IV Funds.

Before withdrawing or stopping attendance in classes, the student should be aware of the proper procedure for withdrawing from classes and the consequences of either withdrawing or stopping attendance. Official withdrawal is always the responsibility of the student. Please contact the Financial Aid Office regarding any questions about the Return of Title IV Funds.

# Helpful Resources

## Federal Student Aid Information Center:

General information and publications, applicant status, duplicate SARS, adding a school code, address updates (**1-800-4-Fed-Aid [433-3243]**). For the hearing impaired TDD: **1-800-730-8913**.

## Websites

### NOVA

[www.nvcc.edu](http://www.nvcc.edu)

### VCCS

[www.vccs.edu](http://www.vccs.edu)

### State Council of Higher Education for Virginia

[www.schev.edu](http://www.schev.edu)

### Virginia Education Wizard

[www.VaWizard.org](http://www.VaWizard.org)

### Federal Student Aid

<https://studentaid.gov/>

- FSA ID
- FAFSA on the Web
- Federal Student Loans
- Direct Loan Repayment

### Tax Transcripts

[www.irs.gov/transcripts](http://www.irs.gov/transcripts)

### Loan Counseling

<https://studentaid.gov/entrance-counseling/>

### National Association for Student Financial Aid Administrators

[www.nasfaa.org](http://www.nasfaa.org)

### College Preparation Checklist

<https://studentaid.gov/resources/prepare-for-college/checklists>

### Scholarships

[www.finaid.org](http://www.finaid.org)

[www.fastweb.com](http://www.fastweb.com)

[www.collegeboard.org](http://www.collegeboard.org)

<https://nvcc.academicworks.com/>

### My Federal Student Aid Portal

<https://studentaid.gov/fsa-id/sign-in/landing>

### Financial Literacy

<https://blogs.nvcc.edu/financial-literacy/>

### Financial Avenue

<https://blogs.nvcc.edu/financial-literacy/financial-avenue/>

### Financial Stability and Advocacy Centers

<https://www.nvcc.edu/financial-stability/>

## Notice of Non-Discrimination under Title IX of the Education Amendments of 1972, 20 U.S.C. 1681 et seq.

As recipients of federal assistance, Northern Virginia Community College is required to comply with Title IX. As such, the institution does not discriminate on the basis of sex in education programs and activities it operates including admission and employment. Prohibited sex discrimination includes sexual or gender harassment, sex, gender, sexual orientation, and gender identity discrimination, and sexual violence such as sexual assault, stalking, sexual exploitation and domestic and dating violence.

Title IX complaint procedures can be found in NOVA's Policy on Sexual Harassment and Sexual Misconduct. Questions about this Notice and Title IX application at NOVA, contact the Title IX Coordinator and/or the Department of Education Office of Civil Rights Assistant Secretary, as provided below.

Title IX Coordinator  
Lauren McKown, J.D.  
4001 Wakefield Chapel Road, Brault 257, Annandale, VA 22003  
LMcKown@nvcc.edu or TitleIX@nvcc.edu  
703-503-6378 or 703-323-2262

Deputy Title IX Coordinator  
Dr. Cynthia Pascal  
3922 Pender Drive, Fairfax, VA 22030  
cpascal@nvcc.edu or 703-764-5082

U.S. Department of Education, Office of Civil Rights, 800-421-3481 or ocr@ed.gov. If you wish to fill out a complaint form online with the agency, you may do so at: <http://www2.ed.gov/about/offices/list/ocr/complaintintro.html>

# Financial Aid Checklist

- Apply for admission; select an eligible program.
- Complete New Student Orientation (NSO) and follow up with an advisor or ADVANCE Success Coach if required to do so.
- Apply for FSA ID(s); complete FAFSA online using IRS data retrieval if eligible.
- Check myNOVA To Do List regularly.
- Check NOVA email and Message Center regularly.
- Respond immediately to requests for documentation.
- Review financial aid award on myNOVA.
- Accept/decline loans and work-study; complete paperwork for each, if accepting.
- Enroll in all classes before the census date (which is the last day to drop with a tuition refund or change to audit for the longest session of the fall, spring or summer term); drop any classes you are not planning to attend. Only classes filling requirements within your NOVA program of study are potentially eligible for aid.
- By the payment due date, pay any balance due for tuition and fees if accepted financial aid is not enough.
- If your anticipated financial aid is more than what you owe for the semester, you may use your excess aid to purchase books, supplies, or a laptop through the NOVA Bookstore after completing the Bookstore Authorization on your myNOVA To Do List. Visit <https://www.nvcc.edu/financialaid/policies/charge-books.html> for details.
- Attend all classes each and every time.
- Verify your mailing address on myNOVA.
- To receive any refunds you are due more quickly, sign up for direct deposit as your **refund preference**.
- Contact the Financial Aid Office or call the 24-Hour Student Support Center at **1-855-323-3199** if you need assistance.
- Finish all classes successfully so you don't owe money back and you continue to advance toward your degree.
- Have a terrific year!

# For Information on Programs and Services, Contact Your Campus Financial Aid Office or the Student Support Center

## **Alexandria Campus**

Bisdorf Building, Room 148  
5000 Dawes Avenue  
Alexandria, VA 22311-5097

Phone: **855-323-3199**

VTDD: **703-845-6016**

## **Annandale Campus**

Student Services Center, CA 113  
8333 Little River Turnpike  
Annandale, VA 22003-3743

Phone: **855-323-3199**

VTDD: **703-323-3744**

## **Loudoun Campus and Reston Center**

Loudoun Financial Aid, LR 237  
21200 Campus Drive  
Sterling, VA 20164-8699

Phone: **855-323-3199**

VTDD: **703-450-2548**

## **Manassas Campus**

Student Services Center, MH 110  
10950 Campus Drive  
Manassas, VA 20109-2399

Phone: **855-323-3199**

VTDD: **703-368-3748**

## **Medical Education Campus**

Student Services Center, HE 202  
6699 Springfield Center Drive  
Springfield, VA 22150-1913

Phone: **855-323-3199**

VTDD: **703-822-6150**

## **Woodbridge Campus**

Student Services Center, WS 229  
2645 College Drive  
Woodbridge, VA 22191-4099

Phone: **855-323-3199**

VTDD: **703-878-5790**

## **College Financial Aid Office**

College Financial Aid Office, Box 135  
8333 Little River Turnpike  
Annandale, VA 22003-3743

Phone: **855-323-3199**

Email: [finaidssupport@nvcc.edu](mailto:finaidssupport@nvcc.edu)

Fax: **703-323-3494**

<https://mysupport.nvcc.edu>

## **24-Hour Student Support Center**

Financial Aid and Student Accounts Support Available –  
24/7/365

Phone: **855-323-3199**

<https://mysupport.nvcc.edu>

**NOVA** | Northern Virginia  
Community College

703-323-3000

[www.nvcc.edu](http://www.nvcc.edu)