

Student's Rights and Responsibilities

The U.S. Department of Education believes that the responsibility of a student's education lies first with the student and/or the parent. Therefore, financial assistance is meant to "assist" a student, not to cover 100% of student expenses while attending school.

It is the student's responsibility to:

1. Complete the Free Application for Federal Student Aid (**FAFSA**) fafsa.gov. For assistance please contact the Financial Aid Office. Be certain to include NCK Tech's school code, 005265, on your FAFSA in order for the information to be forwarded to NCK Tech. **Please remember the FAFSA must be completed each academic year.** Once application is submitted the processing of your application is approximately five business days. When NCK Tech receives the results an email and/or letter will be sent to you requesting documents needed to process your application.

Students receiving financial aid must:

- Be U.S. Citizen or an eligible non-citizen
 - Be a high school graduate or received a GED
 - Be enrolled in an eligible program at NCK Tech.
 - Be enrolled in minimum of six credit hours to receive Direct Loan
 - Maintain Satisfactory Academic Progress requirements
2. Provide the Financial Aid Office with all supporting documents requested in a timely fashion in order for file to be reviewed. This process is usually completed within two weeks of receiving the last document. Please remember when files are reviewed additional documents may be requested. Also submitting requested documents multiple times will delay the process.
Provide the Registrar's Office with an official final high school or GED transcript on file.
 3. When awarding of aid is complete an award letter will be sent to you. You can accept all or a portion of offered aid. The award letter needs to be signed and returned to the financial aid office.
 4. If you accept student loans you will need to complete two Department of Education requirements at www.studentloans.gov. The loan entrance counseling and loan agreement form are required in order for funds to be paid to the school on your behalf. Upon graduation or withdrawing from school you will need to complete an exit counseling at www.studentloans.gov. Please remember students must pay back

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Beloit Campus

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1-800-658-4655 | 785-738-2276

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all student loans. There is a six-month grace period from the date of graduation or withdrawal from school before repayment begins.

5. Financial aid funds will not disburse to NCK Tech until 30 days after the start of each semester.
6. When funds are disbursed to the Business Office for you, the Business Office will post the funds to your NCK TechKNOW account. If funds provide more aid than your charges, a refund will be processed by the Business Office. Refund checks can be picked up in the business office on the scheduled disbursement date. Refund checks due to parent PLUS loans, will be mailed to the parent who took out the loan.

SATISFACTORY ACADEMIC PROGRESS

The U.S. Department of Education requires institutions of higher education to establish standards of satisfactory progress for students receiving federal aid. Students must have declared a program of study and be working toward the completion of their program in order to continue receiving aid. Failure to maintain satisfactory academic progress will result in the loss of federal (Pell) and state grants, scholarships, and loans. **Please see SAP Policy** *(include link to NCK Tech's SAP Policy)*

RETURN OF TITLE IV (R2T4) POLICY

Students who have received any financial aid and are considering withdrawing from courses at NCK Tech should contact the Financial Aid office, 785.738.9062, to complete the required paperwork. **Please refer to Return of Title IV Funds Policy.** *(include link to NCK Tech's R2T4 policy)*

ATTENDANCE REQUIREMENT

Class attendance is necessary for students to learn and succeed. The college intends to establish expectations which resemble those of a workplace environment. Students are expected to attend class every session. Students should be punctual in their attendance and participate fully in all class-related activities; including labs, shop, and field trips. Students are accountable for their absences and responsible for providing instructors with advance notice of any absence.

Due to the diversity of programs offered and the various formats in which they are delivered, NCKTC allows each department to develop their own approved attendance policy which best suits their program. The attendance policy will be outlined in the course syllabus and is factored into the student's daily grade and/or final grade. Students are advised to meet with their instructor regarding the attendance policy for each class/program.

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If a student's absences exceed the limits of the program's attendance policy, instructors may recommend a student be dismissed from the class or program. The final decision on the recommendation will then be made by administration. The decision will then be communicated to the student and the instructor.

STUDENT FINANCIAL ASSISTANCE PROGRAMS

The student's financial aid package begins with their cost of attendance. Cost of attendance includes tuition and fees, room and board, transportation, books and supplies, and miscellaneous allowance. The Expected Family Contribution (EFC) is subtracted from the cost of attendance, leaving the student's need based aid eligibility.

AFTER YOUR AWARD LETTER PRIOR TO DISBURSEMENT

Once your financial aid has been determined you will receive an award letter in the mail with further instructions on how to accept or decline the offered financial aid. .

You should carefully consider any loan offered and only borrow the amount you need to finance your education. This award is based on your expected enrollment status as a full-time (12+ credit hours per semester) student, but remember this amount will be divided between the semesters you are enrolled.

Before your student loan is paid to NCK Tech on your behalf, you must complete the Entrance Counseling and Loan Agreement Form, which can be done at <https://studentloans.gov>.

The goal of entrance counseling is to help you understand what it means to take out a student loan. During the entrance counseling you will learn about; what a Direct Loan is and how the process works, how to manage your education, and your rights and responsibilities as a borrower. The Loan Agreement Form is the legal document you complete saying you know it is a loan and that you must repay the loan even if you experience financial difficulties.

Students must have their financial aid finalized (verification complete, award letter signed and returned, entrance counselling complete, loan agreement form signed, any/all other issues resolved) in order to be eligible for disbursement.

DISBURSEMENT OF FUNDS

Generally, a student who is eligible to receive financial aid, will have their financial aid split into two payments called disbursements. These disbursements will take place 30 days

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after the start of the fall and spring semester. Summer term applicants will be disbursed shortly after the start of classes. Subsequent disbursements throughout each semester may be scheduled by the financial aid office. A calendar of these disbursement dates can be found on NCK Tech's website.

After classes begin and a student's enrollment and attendance is verified through the registrar's office, NCK Tech will begin disbursing financial aid fund to student's accounts. In order to receive successive disbursements of federal aid the student must demonstrate satisfactory academic progress.

MANAGING YOUR FEDERAL LOANS

Please go to <https://studentaid.ed.gov> to review the different repayment plans, this website also provides very useful information regarding when you begin repayment and deferments/forbearance options if you are not able to make your loan payment.

It's very important that once you accept a student loan you visit <https://nslds.ed.gov> and find out who the loan servicer will be for your loan. The loan servicer is who will send you information regarding your repayment. This website also offers all of your student loan history.

CONDITIONS OF FINANCIAL AID AWARDS

- I understand that by applying for and receiving financial aid my tuition and fee due date has been extended beyond the payment due date and that if I do not withdraw from the courses I will be responsible for the course charges.
- I understand that I am obligated to pay in full to NCK Tech the amount due for tuition/fees if I do not complete all appropriate paperwork, qualify for aid, or receive enough funding to cover all costs. This includes any remaining balances that are a result of withdrawing or cancelling my classes. I understand that any federal, state, or institutional source of financial aid as well as any student fee refunds will be applied to any outstanding balance on my account including bookstore charges.
- I understand that nonattendance does not relieve me of financial responsibility for the courses for which I am enrolled and I am responsible for properly dropping and/or withdrawing from courses that I do not plan to attend.
- I understand that NCK Tech sends electronic notifications (emails) to my NCK Tech email account to communicate important updates, missing documents, award letters, etc. and I am responsible for checking and reading all correspondence sent to this email address.
- I understand that my financial aid award is initially awarded as full time enrollment, but will be adjusted based on actual enrollment.

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- I understand that I must be enrolled in a minimum of six credit hours each semester in order to receive a Federal Direct Student Loan.
- I understand that if I have a credit balance after all charges are paid, I will receive the balance through a paper check. The Business Office has 14 days to process the refund.
- I understand that if I stop attending classes or withdraw completely before completing a minimum of 60% of the term, I will be required to repay all or a percentage of the financial aid received.
- I understand financial aid is awarded contingent upon maintaining Satisfactory Academic Progress according to the policy outlined by NCK Tech.
- By accepting my financial aid awards, I hereby acknowledge that I have read, fully understand, and agree to these conditions. I understand and agree to pay, the amount owed for tuition/fees, and all costs of collections including reasonable legal fees.

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