



Financial Assistance Information

North Central Missouri College (NCMC) | 1301 Main Street | Trenton, MO 64683 ☎ 1-660-359-3948 📠 1-660-359-7856

FEDERAL ASSISTANCE

The **Free Application for Federal Student Aid (FAFSA)**, must be completed to *determine eligibility* for federal financial aid. To be eligible to *receive* federal student aid, you must:

- Be a citizen or eligible noncitizen of the United States.
- Have a valid Social Security Number.
- Have a high school diploma or a General Education Development (GED) certificate, or have completed homeschooling.
- Be enrolled in an eligible program as a regular student seeking a degree or certificate.
- Maintain satisfactory academic progress.
- Not owe a refund on a federal student grant or be in default on a federal student loan.
- Register (or already be registered) with the Selective Service System (www.sss.gov), if you are a male and not currently on active duty in the U.S. Armed Forces.
- Not have a conviction for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans). If you have such a conviction, you must complete the Student Aid Eligibility Worksheet to determine if you are eligible for aid or partially eligible for aid.

Many types of federal student aid, such as the Federal Pell Grant or subsidized loans where the government pays the interest while you are in college, also require you to have financial need. Additionally, once you have a bachelor's degree or a first professional degree, you are generally not eligible for Pell or Federal Supplemental Educational Opportunity Grants (FSEOG).

Other requirements may apply. Contact the NCMC Financial Aid Office for more information.

FEDERAL PELL GRANT

- Must complete the FAFSA each year at
- For Undergraduates who do not have a bachelor's degree
- Based on financial need
- Maximum of \$5,920 for the 2017-18 school year

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

- Must complete the FAFSA each year at
- Must have 0 Expected Family Contribution (EFC)
- Based on exceptional financial need
- Maximum of \$400 for the 2017-18 school year

IRAQ AFGHANISTAN SERVICE GRANT

You may be eligible to receive the Iraq and Afghanistan Service Grant if:

- you are not eligible for a Federal Pell Grant on the basis of your Expected Family Contribution but
- meet the remaining Federal Pell Grant eligibility requirements, and
- your parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
- you were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.

FEDERAL WORK STUDY

- Must complete the FAFSA each year at
- Based on financial need
- If hired, can work up to nineteen (19) hours per week
- Earn \$7.65 per hour

FEDERAL DIRECT SUBSIDIZED LOAN

- Must complete the FAFSA each year at
- A first year student (0-29 credit hours) may borrow a maximum of \$3,500
- A second year (30+ credit hours) may borrow a maximum of \$4,500
- Must enroll in at least 6 credit hours

- All loans must be repaid

ADDITIONAL FEDERAL DIRECT UNSUBSIDIZED LOAN

- Must complete the FAFSA each year at
- An *independent* student may borrow an additional \$6,000
- A *dependent* student may borrow an additional \$2,000
- A *dependent* student whose parents cannot borrow a PLUS loan (denial letter required) may borrow a maximum of \$6,000
- Must enroll in at least 6 credit hours
- All loans must be repaid

FEDERAL DIRECT PARENT PLUS LOAN (*Parent Loan for Undergraduate Students*)

- Must complete the FAFSA each year
- A parent may borrow for their child up to the cost of education minus all other financial aid
- Parent must be credit worthy
- Must enroll in at least 6 credit hours
- All loans must be repaid

STATE ASSISTANCE

ACCESS MISSOURI FINANCIAL ASSISTANCE PROGRAM

This is a need-based program designed to provide students with a simplified financial aid process, provide predictable, portable awards, and increase access to a student's school of choice. Need is determined by the student's expected family contribution (EFC) as calculated through the Free Application for Federal Student Aid (FAFSA).

To be eligible you must:

- Have a FAFSA on file by February 1.
- Have any FAFSA corrections made by July 31 (school choices may be added until September 30).
- Be a U.S. citizen or permanent resident and a Missouri resident.
- Be enrolled full-time at a participating Missouri school. (Students with disabilities may be considered full-time when enrolled in at least six credit hours.)
- Have an EFC of \$12,000 or less.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have received your first bachelor's degree, completed the required hours for a bachelor's degree, or completed 150 semester credit hours.

To renew the award:

- Continue to meet the eligibility requirements list above.
- Maintain a minimum cumulative grade point average (CGPA) of 2.5 and otherwise maintain satisfactory academic progress as defined by your school. If this is the first academic year in which you have received an Access Missouri payment, this requirement does not apply.
- Not have received an Access Missouri award for a maximum of five semesters at a 2-year school or 10 semesters at any combination of 2-year or 4-year schools, whichever occurs first.

Award amounts are based on the type of school you are attending when you receive the award. If you transfer to a different school, your award amount may change based on the type of school to which you transfer. If you are eligible for A+ tuition reimbursement, your Access Missouri award will be reduced by the amount of the reimbursement.

For further information on this program please visit the MDHE website at dhe.mo.gov.

BRIGHT FLIGHT PROGRAM

This is a merit based program that encourages top-ranked high school seniors to attend approved Missouri post-secondary schools.

To be eligible you must:

- Be Missouri resident and a U.S. citizen or permanent resident.

- Have a composite score on the ACT or SAT in either:
 - the top 3 percent of all Missouri students taking those tests, or
 - the top 4th or 5th percentiles of all Missouri students taking those tests.
- Enroll as a first-time student and receive the scholarship in the academic year immediately following high school graduation, receipt of your General Education Development certificate, or completion of your secondary coursework, if home-schooled.
- Enroll full time at a participating Missouri school. (Students with disabilities may be considered full-time when enrolled in at least six credit hours.)
- Submit supplemental eligibility information, if requested, by the deadline established by the MDHE.
- Not be pursuing a degree or certificate in theology or divinity.

To renew the award:

- Continue to meet the eligibility requirements listed above.
- Receive the scholarship at least one semester each academic year, beginning with the academic year immediately following your senior year in high school, receipt of the GED, or completion of your secondary coursework, if home-schooled.
- Maintain a minimum cumulative grade point average of 2.5 and otherwise maintain satisfactory academic progress as defined by your school. If this is the first academic year in which you have received a Bright Flight payment, this requirement does not apply.

For further information on this program please visit the MDHE website at dhe.mo.gov.

KIDS' CHANCE SCHOLARSHIP PROGRAM

This program is available to children of workers who were seriously injured or died in a work-related accident covered and compensated by workers' compensation. A serious injury is one that led to a paid settlement or judicial award and is verified with information from the Missouri Division of Workers' Compensation.

To be eligible you must:

- Be a U.S. citizen, permanent resident, or otherwise lawfully present in the United States.
- Be a Missouri resident.
- Be a child between the ages of 17 and 22 years of age of an employee who was seriously injured or died in a work related accident or from an occupational disease covered and compensated by Workers' Compensation.
- Be enrolled at least half-time at a participating Missouri school.
- Have a FAFSA and a Kids' Chance Scholarship application on file by April 30.
- Have an expected family contribution (EFC) of \$12,000 or less as calculated by the United States Department of Education from information provided on the FAFSA.
- Not be pursuing a degree or certificate in theology or divinity.

To renew the award:

- Continue to meet the eligibility requirements for initial students.
- Maintain a minimum cumulative grade point average of 2.5.
- Otherwise maintain satisfactory academic progress as defined by your school.

For further information on this program please visit the MDHE website at dhe.mo.gov.

MARGUERITE ROSS BARNETT MEMORIAL SCHOLARSHIP

This is a need-based scholarship established for students who are employed while attending school part-time.

To be eligible you must:

- Have a FAFSA on file by August 1.
- Be enrolled at least half time, but less than full time (6-11 credit hours), at a participating Missouri postsecondary school.

- Be employed and compensated for at least 20 hours per week.
- Be at least 18 years old.
- Demonstrate financial need.
- Be a Missouri resident and a U.S. citizen or a permanent resident.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have received your first bachelor's degree or completed 150 semester credit hours.
- Not be employed under the Title IV College Work Study program.

To renew the award:

- Continue to meet the eligibility requirements listed above.
- Maintain a minimum cumulative grade point average of 2.5 and otherwise maintain satisfactory academic progress as defined by your school.

For further information on this program please visit the MDHE website at dhe.mo.gov.

MINORITY TEACHING SCHOLARSHIP

This program is designed to attract academically talented minority individuals into the teaching profession. Through this program, students enrolled in approved teacher education programs receive loans to assist with educational expenses. For students who meet all of the program's obligations, the loans are forgiven through conversion to a scholarship (gift aid).

To be eligible you must:

- Be a U.S. citizen or permanent resident, or otherwise lawfully present in the United States.
- Be a Missouri resident.
- Be African American, Asian American, Hispanic American or Native American.
- Be one of the following:
 - A recent high school graduate, college student or returning adult (without a degree) who ranks in the top 25 percent of their high school class and scores in the top 25 percent of the ACT or SAT exam*, or another accepted, national academic assessment exam; **or**
 - An individual with a baccalaureate degree who is returning to an approved math or science teacher education program.
- Be enrolled full-time in an approved teacher education program at a participating community college or four-year college or university in Missouri.
- Submit an application to the MDHE postmarked by the June 1 deadline.

*Further information on qualifying ACT and SAT scores for this scholarship may be found on the MDHE website at dhe.mo.gov.

To renew the award:

- Continue to meet the eligibility requirements listed above, except for submission of an application.
- Maintain a cumulative grade point average of 2.5 on a 4.0 scale.
- Maintain satisfactory academic progress as defined by your school.

For further information on this program please visit the MDHE website at dhe.mo.gov.

MINORITY AND UNDERREPRESENTED ENVIRONMENTAL LITERACY PROGRAM

This scholarship is designed to assist academically talented minority and underrepresented individuals pursuing a bachelor's or master's degree in an environmental course of study that will lead to employment in a field that is clearly environmentally related. Recipients are selected by the Minority Environmental Literacy Advisory Committee.

To be eligible you must:

- Be a U.S. citizen or permanent resident, or otherwise lawfully present in the United States.
- Be a Missouri resident.
- Be a graduate of an accredited high school.

- Meet the following cumulative GPA requirements.
 - Maintained a 3.0 on a 4.0 scale while in high school, or
 - Have a 2.5 on a 4.0 scale if currently enrolled in college.
- Be enrolled full-time in a participating Missouri school in one of the following areas of study.
 - Environmental engineering
 - Chemical engineering
 - Civil engineering
 - Mechanical engineering
 - Agricultural engineering
 - Biology
 - Geology
 - Wildlife management
 - Natural resource planning
 - Natural resources or a closely related field
 - Environmental chemistry, or
 - Environmental law enforcement
- Submit an application to the MDHE by June 1.

To renew the award:

- Submit a renewal application to the MDHE by June 1 of each year.
- Continue to meet the eligibility requirements listed above.
- Maintain a 2.5 cumulative grade point average.
- Be selected by the Minority Environmental Literacy Advisory Committee for renewal.

Renewal students and members of the following severely underrepresented minority ethnic groups have award priority: African Americans, Hispanic or Latino Americans, Native Americans and Alaska Natives, and Native Hawaiians and Pacific Islanders.

For further information on this program please visit the MDHE website at dhe.mo.gov.

PUBLIC SAFETY OFFICER OR EMPLOYEE'S CHILD SURVIVOR GRANT

This is a program that provides tuition assistance to certain public employees and their families if the employee is killed or permanently and totally disabled in the line of duty.

To be eligible you must:

- Be either:
 - A public safety officer permanently and totally disabled in the line of duty,
 - A spouse of a public safety officer killed or permanently and totally disabled in the line of duty, or
 - A child (natural, adopted or stepchild) of a public safety officer or a Missouri Department of Transportation employee engaged in the construction or maintenance of the state's highways, roads, and bridges killed or permanently and totally disabled in the line of duty;
- Be enrolled or accepted for enrollment as a full time (12 credit hours) undergraduate student in a participating Missouri postsecondary school. Students with disabilities may be considered full-time when enrolled in at least six credit hours;
- Be less than 24 years of age (applies to dependent children only);
- Maintain satisfactory academic progress as defined by the school;
- Be a Missouri resident and a United States citizen or permanent resident;
- Not be pursuing a degree or certificate in theology or divinity; and
- Not have obtained a bachelor's degree.

To renew the award:

- The MDHE sends applications to renewal students in late spring or early summer each year. You can also obtain an application from the MDHE website at dhe.mo.gov.

Public safety officers include firefighters, police officers, capitol police officers, parole officers, probation officers, state correctional employees, water safety officers, conservation officers, park rangers, or highway patrolmen employed by Missouri or a political subdivision of the state.

A permanent and total disability is a disability that renders the person unable to engage in any gainful work.

If you are a dependent child, you will remain eligible through the semester in which you turn 24, unless you have already received your first bachelor's degree by that time.

For further information on this program please visit the MDHE website at dhe.mo.gov.

WARTIME VETERAN'S SURVIVORS GRANT

This program is available annually to children and spouses of Veterans whose deaths or injuries were: a result of combat action or were attributed to an illness that was contracted while serving in combat action, or who became 80% disabled as a result of injuries or accidents sustained in combat action since September 11, 2001. The total number of veterans that may receive a grant in any year is limited by statute to 25. The veteran must have been a Missouri resident when first entering the military service or at the time of death or injury. The Missouri Veteran's Commission determines whether the veteran meets the program's requirements.

To be eligible you must:

- Be a U.S. citizen, permanent resident, or otherwise lawfully present in the United States.
- Be enrolled or accepted for enrollment at least half-time as an undergraduate student in a participating public college or university in Missouri.
- Be the veteran's spouse at the time of death or injury or the veteran's child
- Be less than 25 years of age if you are the veteran's child.
 - You may continue to be eligible through the end of the semester in which you turn 25 *OR* the receipt of your first bachelor's degree, whichever occurs first.
 - You must have been a dependent of the veteran at the time of death or injury.
- Complete and submit all requested eligibility information to the MDHE.

To renew the award:

- Continue to meet the eligibility requirements listed above.
- Maintain a minimum cumulative grade point average of 2.5 and otherwise maintain satisfactory academic progress as defined by your school.

For further information on this program please visit the MDHE website at dhe.mo.gov.

MISSOURI SAVING FOR TUITION (MO\$T) PROGRAM

This savings program allows individuals to establish state-sponsored savings accounts for qualified post-secondary education expenses. Contributions to these accounts, up to the annual cap amount, and interest earnings will not be taxed by the state. Such accounts will also allow contributors to take advantage of certain federal tax incentives related to educational savings. For more information about the MO\$T Program, call toll free (888) 414-5678 (MO\$T) or visit the website at www.missourimost.org.

MISSOURI HEALTH PROFESSIONAL NURSING STUDENT LOANS

Professional and Practical Nursing Student Loans provide financial aid to students pursuing careers as licensed practical nurses or professional nurses in underserved areas of Missouri. For further information on this program or to obtain an application please visit <http://health.mo.gov/living/families/primarycare/healthprofloans/index.php>.

INSTITUTIONAL ASSISTANCE

NORTH CENTRAL MISSOURI COLLEGE BOARD OF TRUSTEES SCHOLARSHIP

Academic scholarships open to high school seniors or those who have graduated within the last year. Students completing a home- school high school program are also eligible by meeting the ACT requirement below. Scholarship award could be up to \$600 per semester, renewable for three additional semesters.

To be eligible you must:

- Have a minimum cumulative high school GPA of 3.75, OR have an ACT composite score of 24 or higher.
- Be a first-time entering college student. (College credit earned while in high school does not affect initial eligibility.)
- Complete and submit the NCMC Scholarship Application by April 15
- Enroll as a full-time student at NCMC.

To renew the award:

- Maintain continuous full-time enrollment.
- Maintain a minimum cumulative GPA of 3.25

MISSOURI BOYS STATE AND MISSOURI GIRLS STATE SCHOLARSHIPS

Scholarships granted to two high school seniors in each category who have attended Missouri Boys and Girls State. The award is for one year at \$250 per semester.

Eligibility requirements:

- ACT composite score of 24 or higher, OR
- Graduate in top 20% of high school class.
- Complete and submit the NCMC Scholarship Application.

E2 EDUCATION EMPOWERS SCHOLARSHIP

Scholarship awarded to an incoming full-time, first-year NCMC student. Scholarship award is \$600 per semester, renewable for three additional semesters.

Eligibility requirements:

- Must be a resident from the NCMC service area consisting of the following counties in Missouri: Andrew, Atchison, Caldwell, Daviess, De Kalb, Gentry, Grundy, Harrison, Holt, Linn, Livingston, Mercer, Nodaway, Putnam, Sullivan or Worth.
- Incoming high school students must have a cumulative grade point average of 3.0 in high school and supply a copy of their high school transcript.
- GED students must have a minimum score of 501 and supply a copy of their GED scores.
- College transfer students must have a cumulative grade point average of 3.0 from the previous college and must provide a copy of their college transcript.

Scholarship applications are provided annually by the NCMC Financial Aid office upon request in the fall semester. Scholarship application deadline is October 1.

NEW TRADITIONS SCHOLARSHIPS

Scholarships awarded to NCMC students who are displaced homemakers, single parents, nontraditional majors, economically disadvantaged, or have a disability or limited English proficiency. Scholarship recipients will be notified by the Financial Aid Office.

NCMC ATHLETIC SCHOLARSHIPS

Scholarships available to outstanding athletes in the areas of softball, baseball and basketball. Recipients are selected on an individual basis by the NCMC Athletic Director and coaches.

INTERNATIONAL SCHOLARSHIPS

Scholarships available for International students on an F-1 student visa, qualified applicants may be eligible for up to \$500 a semester in scholarship funds based on funds availability. Students must live in the residence halls to receive the scholarship. Renewal of the scholarship each semester is based on maintaining F-1 visa status, satisfactory academic progress, no disciplinary actions for conduct, and continued residence in the residence halls.

NORTH CENTRAL MISSOURI COLLEGE FOUNDATION SCHOLARSHIPS

General Scholarship funds are provided through the generosity of NCMC alumni and supporters of the College. They have been endowed through the NCMC Foundation's Knowledge Scholarship Fund. Scholarship recipients must maintain full-time enrollment status. Scholarship award could be up to \$500 per semester and may be renewed for an additional semester with continuous enrollment and a minimum cumulative GPA of 2.5.

All full-time students are encouraged to apply for Foundation Scholarships by completing the NCMC Scholarship Application by the posted deadline. NCMC offers a wide array of scholarships. Please visit the Financial Aid page on the NCMC website for a complete listing of available scholarships and their respective eligibility requirements.

LOCAL ASSISTANCE

EMPLOYERS

May have programs to help pay the cost of postsecondary education for employees, members, or of their children.

COMMUNITY

- 4-H Clubs
- Rotary
- Girl or Boy Scouts
- Chamber of Commerce
- Kiwanis
- YMCA
- Elks
- American Legion
- Churches
- Sororities
- Fraternities
- Business & Professional Women
- Organizations connected with your field of interest
- Public Library (U.S. Department of Labor's Occupational Outlook Handbook)

MISSOURI CAREER CENTER INFORMATION

Chillicothe Job Center

601 West Mohawk Road
Chillicothe, Missouri 64601
660-646-0673

Trenton Job Center

1104 Main Street
Trenton, Missouri 64683
660-359-5636 ext.15

SNAP (Food Stamps), Medicaid, Childcare assistance go to <http://dss.mo.gov/fsd> or call 855-373-4636.

Vocational Rehabilitation – Chillicothe (660-646-1542); Kirksville (660-785-2550); St. Joseph (816-387-2280)

The Missouri Job Center also offers the following services to students:

Career Exploration, Resume Development, Job Search Assistance, Access to Applications, Skill Assessment, Job Training Programs (Grants for Education), Scholarship Information, Labor Market Information, Training Site Information
Workshops to include: Job Search, Resume Building, Interview Skills, Basic Computer Skills

GAMM

- For students enrolled in a Vocational Program who live in one of the following counties: Adair, Clark, Knox, Lewis, Macon, Marion, Monroe, Pike, Putnam, Ralls, Randolph, Schuler, Scotland, Shelby, and Sullivan.
- Must meet GAMM program criteria including age, income and competency requirements

For further information contact:

Vicky Dickerson, Office Manager (GAMMVSD@marktwain.net)
Dana Keller, Executive Director (GAMMDK@marktwain.net)
PO Box 49
103 South Third Street
La Belle, MO 63447
660-213-3221
www.gamminc.org

VETERAN'S ASSISTANCE

- Federal Tuition Assistance (GOARMYed)
 - More information available at www.goarmyed.com.
- State Tuition Assistance (National Guard)
 - More information available at www.nationalguard.com/college.
- Missouri Returning Heroes
 - More information available by contacting NCMC's SCO at abuntin@mail.ncmissouri.edu.

-
- Montgomery GI Bill - Chapter 30
 - VA Vocational Rehab - Chapter 31
 - VA Education Assistance Program (VEAP) - Chapter 32
 - Post 9-11 GI Bill- Chapter 33
 - GI Bill for dependents/survivors - Chapter 35
 - Montgomery GI Bill for Selected Reserves – Chapter 1606
 - Reserve Educational Assistance Program (REAP) - Chapter 1607

For more information contact the Department of Veteran's Affairs at 888-442-4551 or visit www.benefits.va.gov/benefits.

Non-Discrimination Policy

North Central Missouri College is committed to assuring equal opportunity to all persons and does not discriminate on the basis of race, color, national origin, sex, disability, religion, age, genetic information, veteran status, marital status, ancestry, gender identity, gender expression, or sexual orientation in its admissions, educational programs, activities, services, or employment practices as required by law, applicable statutes, and College policy. Sexual harassment, to include sexual violence, is a form of sex discrimination and is prohibited. Inquiries concerning NCMC nondiscrimination policies should be referred to: Dr. Lenny Klaver, President, Frey Administrative Center, 1301 Main Street, (660)359-3948 x1200, or lklaver@mail.ncmissouri.edu.