

FINANCIAL AID RESOURCE LISTING

North Central Missouri College

1301 Main Street

Trenton, MO 64683

Phone: (660) 359-3948, Ext. 1402

Federal School Code: 002514

NCMC IS AN EQUAL OPPORTUNITY INSTITUTION

www.ncmissouri.edu

In order to meet the general student eligibility requirements for all Federal financial aid, you must:

- Complete the Free Application for Federal Student Aid (FAFSA) each year.
- Have financial need, except for some loan programs.
- Have a high school diploma or a General Education Development (GED) Certificate.
- Be working toward completion of a degree or certificate.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Make satisfactory academic progress.
- Sign a statement of educational purpose and a certification statement on overpayment default found on the Free Application for Federal Student Aid (FAFSA).
- Register with the Selective Service, if required.

FEDERAL PELL GRANT

- Must complete the FAFSA each year
- For Undergraduates who do not have a bachelor's degree
- Based on financial need
- Maximum of \$5550 for the 2011-12 school year

Federal Supplemental Educational Opportunity Grant (SEOG)

- Must complete the FAFSA each year
- Based on exceptional financial need
- Must also receive Federal Pell Grant
- Maximum of \$400 for the 2011-12 school year

Federal Work Study

- Must complete the FAFSA each year
- Based on financial need
- Can work up to nineteen (19) hours per week
- Earn \$7.25 per hour

Federal Subsidized Direct Loan/Federal Unsubsidized Direct Loan, Federal PLUS Loan (Parent Loan for Undergraduate Students)

- Must complete the FAFSA each year
- 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
- All loans must be repaid

Additional Federal Unsubsidized Direct Loan

- Must follow same criteria as Federal Pell Grant
- 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

- All loans must be repaid

Federal PLUS Loan (Parent Loan for Undergraduate Students)

- A parent may borrow for their child up to the cost of education minus all other financial aid
- Parent must be credit worthy
- All loans must be repaid

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).

- Have a FAFSA on file by April 1, 2011,
- Have any FAFSA corrections made by July 31, 2011 (school choices may be added until September 30, 2011),
- Be a U.S. Citizen or permanent resident and a Missouri resident,
- Be enrolled full-time at a participating Missouri school,
- Have an EFC of \$12,000 or less,
- Not be pursuing a degree or certificate in theology or divinity, and
- Awards are not available during the summer term.

Renewing your Access Missouri Award

The Access Missouri award may be renewed annually until you have obtained a bachelor's degree or completed 150 semester credit hours, whichever occurs first. To renew you must:

- Reapply and have your eligibility re-evaluated each year. This means that if you fail to file a new FAFSA by the deadline or your EFC increases to a point above the eligibility cutoff (currently \$12,000), you may no longer be eligible for an Access Missouri award even though you received one in the previous year.
- Maintain a minimum cumulative grade point average of 2.5 and otherwise maintain satisfactory academic progress as defined by the school.

Transferring your Access Missouri Award

You may transfer your eligibility to any participating school. If you choose to transfer to a different participating Missouri institution, either between academic years or semesters, you must contact the MDHE at (800) 473-6757, option 4. To transfer your award between semesters you must have been paid in the preceding fall semester or the school you are transferring to must have been on file with the MDHE by the July 31 correction deadline.

Missouri Saving for Tuition (MO\$T) Program

The savings program allows individuals to establish state-sponsored savings accounts for qualified post-secondary education expenses. Contributions to these accounts, up to \$8,000 annually, 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.

- Managed by TIAA-CREF
- \$8,000 maximum per year, per contributor
- Contributions and earnings are exempt from state taxes
- Funds can be used at any postsecondary institutions participating in the Federal Title IV student aid programs
- Contributors are not limited to parents (example: grandparent, aunts, uncles, or friends)
- Contributor can change beneficiaries

- Low minimum contribution of \$25 to open

NCMC College Scholarships

- Based on academic merit or need
- For first-priority selection the application deadline is April 1.
- Scholarship applicants are selected by a Scholarship Committee.
- Each scholarship has its own criteria
- Print off application at www.ncmissouri.edu

MISSOURI CAREER CENTER

601 W. Mohawk
Chillicothe, MO 64601
660.646.0671

The Workforce Investment Board (WIB) has training assistance available depending on eligibility, need, funding, and chosen occupation.

Call the Missouri Career Center for initial contact with the following agencies:

1. Division of Family Services (660-359-3971)
 - Food Stamps, Medicaid, Childcare Assistance
2. Vocational Rehabilitation - Chillicothe (660-646-1542); Kirksville (660-785-2550); St. Joseph (816-387-2280)
 - Pays for retraining costs for persons with an approved disability
3. Rural Missouri, Inc. (816-387-2380)
 - Tuition assistance to farm workers
4. Green Hills Community Action Agency (660-359-3907)
 - Training assistance
5. Green Hills Regional Planning Commission (660-359-5636)
 - Training assistance

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

Career Exploration, Resume Development, Job Announcements, Skill Assessment, Internet Job Search, Interview Techniques, Job Training Programs, Labor Market Information, Information on Schools and Training Programs, Scholarship Searches, and a Book, Audio, and Video Library.

For the following programs: MDHE Information Center – Phone: (800) 473-6757

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New Traditions

- Applicants must complete New Perspectives requirements-recipient must be a Single Parent, Displaced Homemaker, or Non-Traditional student
- Must be enrolled in an approved vocational program

Contact:

New Traditions Director
3434 Faraon Street
St. Joseph, MO 64506
(816) 671-4170

GAMM

- For students enrolled in a Vocational Program who live in one of these counties: Adair, Clark, Knox, Lewis, Macon, Marion, Pike, Putnam, Randolph, Schuyler, Scotland, Shelby, & Sullivan
- Must meet GAMM program requirements

Contact:

Judy Klocke, Office Manager
Pat Meldrum, Executive Director

103 South Third Street
La Belle, MO 63447
(660) 213-3221
(800) 866-9021

Veteran's Benefits

- Montgomery GI Bill - Chapter 30
- VA Vocational Rehab - Chapter 31
- VA Education Assistance Program (VEAP) - Chapter 32
- GI Bill for dependents - Chapter 35
- Montgomery GI Bill for Reservists - Chapter 35

Contact:

Department of Veteran's Affairs
400 South 18th St
St. Louis, MO 63166
(888) 442-4551

- VA Vocational Rehabilitation – Chapter 31

Contact:

Sue Damitz
Department of Veterans Affairs
4801 E. Linwood Room 6163
Kansas City, MO 64128-2295
(800) 525-1483, ext. 6519

The Missouri Nurse Loan Program

- Loans will be repaid through service in an area of defined need (forgiveness)
- Forgiveness will occur at 25% of the total amount loaned and the accrued interest for qualifying employment in an area of defined need (and may be prorated for part-time employment).
- Repayment starts no later than six (6) months after graduation

Contact:

Primary Care and Rural Health
PO Box 570
Jefferson City, MO 65102
(573) 751-6219
(800) 891-7415

Companies

- May have programs to help pay the cost of postsecondary education for employees, members, or of their children
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Tuition Assistance at Local Hospitals

*If you are going into nursing, check at your local hospital to see if they have a tuition assistance program or if they offer any type of loan program

Contact:

Local Area Hospitals

Community

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

Internet sites:

FAFSA on the Web	www.fafsa.ed.gov
FastWEB (scholarship search)	www.fastweb.com
Mapping Your Future	www.mapping-your-future.org
MDHE (state aid)	www.mdhe.com
SmartStudent™ Fin. Aid Guide	www.finaid.org
North Central Missouri College	www.ncmissouri.edu

Federal Student Aid Information Center 800-4FED-AID or 800-433-3243

PROVIDED BY:
NORTH CENTRAL MISSOURI COLLEGE
FINANCIAL AID OFFICE
660-359-3948 x 1402 or 1406