

FINANCIAL AID OFFER GUIDE



NORTH CENTRAL MISSOURI COLLEGE

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ESTIMATED COST OF ATTENDANCE

Your estimated cost of attendance is the total estimated amount (not including grants and scholarships) that it will cost you to attend during the current academic year. Your cost of attendance is made up of direct and indirect costs.

Direct costs represent costs that are directly associated with enrollment and charged by NCMC, including housing (if you live on campus).

Indirect costs represent cost such as books, supplies, living, transportation, and other personal expenses. You control how much is spent on these items. These costs are **NOT** charged to your NCMC account.

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SCHOLARSHIPS & GRANTS

Scholarships & Grants (gift aid) help pay your costs and they don't require repayment. Federal and state budgets are passed late in the year and often lead to small changes in award amounts.

Scholarship and grant opportunities can be found on the NCMC website at [ncmissouri.edu/financial aid](http://ncmissouri.edu/financialaid) > Types of Financial Aid.

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ESTIMATED NET COST

Net cost is the amount of direct and indirect costs remaining after all gift aid (scholarships and grants) is subtracted.

ESTIMATED COST OF ATTENDANCE

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DIRECT COSTS	
Tuition and Fees	\$5,188
Living (on-campus)	\$
INDIRECT COSTS	
Books and Supplies	\$690
Living (off-campus)	\$8,064
Transportation	\$2,590
Miscellaneous	\$3,556
TOTAL DIRECT & INDIRECT COSTS	\$20,088

SCHOLARSHIPS & GRANTS (GIFT AID)

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	Fall	Spring	Total
Federal Grant(s)			
Federal Pell Grant	\$2,436	\$3,247	\$5,683
State Grant(s)			
A+ Program	\$655	\$0	\$655
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Total Grant(s)	\$3,091	\$3,247	\$6,338

ESTIMATED NET COST

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TOTAL DIRECT & INDIRECT COSTS	\$20,088
TOTAL GIFT AID	<u>-\$6,338</u>
NET COST	\$13,750

SELF-HELP AID

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	Fall	Spring
Federal Work Study	\$1,648	\$1,648
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Total Work Study	\$1,648	\$1,648

QUALIFYING LOAN AMOUNTS

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	Dependent Student			Independent Student		
	Subsidized	Unsubsidized	Total Annual Loan Limit	Subsidized	Unsubsidized	Total Annual Loan Limit
Freshman (0-29 hours)	\$3,500	\$2,000	\$5,500	\$3,500	\$6,000	\$9,500
Sophomore (30+ hours)	\$4,500	\$2,000	\$6,500	\$4,500	\$6,000	\$10,500

PAYMENT PLAN SCHEDULES

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FALL SEMESTER	August 1	September 1	October 1	November 1
SPRING SEMESTER	December 14	February 1	March 1	April 1
SUMMER SEMESTER	May 15	June 1	July 15	

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SELF-HELP AID

Self-help aid is additional options to pay your remaining costs. Work-study provides part-time jobs for students, allowing them to earn money to pay educational expenses.

Student Employment Opportunities can be found on the NCMC website at [ncmissouri.edu/financialaid](https://www.ncmissouri.edu/financialaid) > Financial Aid Forms > Federal Work Study.

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QUALIFYING LOAN AMOUNTS

Federal direct Subsidized and Unsubsidized Loans are available to help cover your remaining net cost.

LOAN DISCLOSURE FOR UNDERGRADUATE STUDENTS

The U.S. Department of Education pays the interest on a Direct Subsidized Loan while you're in school at least half-time, for the first six months after you leave school, and during a period of deferment. You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

To receive student loan funds a student must be enrolled in and attending at least half-time status (6 or more credit hours, required for their degree).

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PAYMENT PLAN SCHEDULES

A remaining balance can be paid in-full or consider our flexible monthly payments.

More information on payment plans can be found at <https://www.ncmissouri.edu/financialaid/costandrefunds/>. To set up payment plan, please contact Student Accounts at (660)357-6411.

WHAT'S NEXT?



SUBMIT ANY MISSING FINANCIAL AID DOCUMENTS

A major hurdle to being successful is completing the paperwork required to receive aid. Make sure to check your myCOMPASS and Pirate email account to ensure any missing financial aid documents have been received.

No access to myCOMPASS or Pirate email? Your next step is to apply for admission to NCMC.

Visit ncmissouri.edu and click **Apply!**



PROVIDE TRANSCRIPTS FOR OTHER COLLEGES

The amount of aid you qualify to receive is partly based on your grade level. Make sure we have all of your academic records so that we can ensure you receive the most aid to help you afford your education.

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APPLY FOR FEDERAL WORK STUDY JOBS

Work study jobs are posted on the NCMC website.

Positions are limited, so begin applying soon.



APPLY FOR A STUDENT LOAN

Student loans are OPTIONAL and must be repaid.

Student loan information, including the loan request form, can be obtained through myCOMPASS > Resources and Forms.



PLAN FOR "NON-BILLABLE" CHARGES

Not all costs to attend are paid to NCMC.

Off-campus rent, transportation, and most books are examples of costs you will need to include in a budget.



CONTACT FINANCIAL AID

Financial Aid Offers can be complicated. Please let us know if you have questions to discuss and a member of the Office of Financial Aid will be happy to meet with you.

Call - (660) 357-6513
Text - (660) 570-6673
Email - financialaid@mail.ncmissouri.edu
Visit - Our office is located in the Alexander Student Center on the NCMC main campus.



QUESTIONS? WE'RE HERE TO HELP.

(660) 357-6513

Alexander Student Center
1301 Main Street
Trenton, MO 64683

8 AM-4:30 PM
Monday-Friday



NCMCPirates
NCMCATHLETICS



NCMCPirates



NCMC_PIRATES

INFORMATION FOR PARENTS/SUPPORTERS

In order for billing and payment information to be accessed by others, students must grant access in myCOMPASS.