

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 (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.
- For Undergraduates who do not have a bachelor's degree
- Based on financial need
- Maximum of **\$6,495** for the **2021-22** school year

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

- Must complete the FAFSA each year.
- Must have 0 Expected Family Contribution (EFC)
- Based on exceptional financial need
- Maximum of \$400 for the **2021-22** 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.
- Based on financial need
- Part-time employment
- Earn **\$10.30** per hour

FEDERAL DIRECT SUBSIDIZED LOAN

- 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
- Must enroll in at least 6 credit hours
- All loans must be repaid

ADDITIONAL FEDERAL DIRECT UNSUBSIDIZED LOAN

- Must complete the FAFSA each year.
- 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

Complete your FAFSA online!

STATE ASSISTANCE

A+ SCHOLARSHIP PROGRAM

This program provides scholarship funds to eligible graduates of A+ designated schools who attend a participating public community college or vocational/technical school, or certain private two-year vocational/technical schools.

For further information on this program please visit the MDHEWD website.

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 \(FAFSA\)](#).

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 MDHEWD website.

BRIGHT FLIGHT PROGRAM

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

For further information on this program please visit the MDHEWD website.

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.

For further information on this program please visit the MDHEWD.

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.

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 MDHEWD website.

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.

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 MDHEWD website.

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.

For further information on this program please visit the MDHEWD website.

FAST TRACK INCENTIVE GRANT

The Fast Track Workforce Incentive Grant is a new financial aid program for adults. The grant addresses workforce needs by helping adults pursue a certificate, degree, or industry-recognized credential in an area designated as high need. Grant recipients must maintain Missouri residency and work in Missouri for three years after graduation to prevent the grant from becoming a loan that must be repaid with interest.

For further information on this program please visit the MDHEWD website.

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>.

Visit the MDHEWD website

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 superscore of 24 or higher.
- Be a first-time entering college student. (College credit earned while in high school does not affect initial eligibility.)
- 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. Scholarship award amounts vary and may be renewed for an additional semester with continuous full-time 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 April 1. Please visit 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
- American Legion
- Rotary
- Churches
- Girl or Boy Scouts
- Sororities
- Chamber of Commerce
- Fraternities
- Kiwanis

- Business & Professional Women
- YMCA
- Organizations connected with your field of interest
- Elks
- Public Library (U.S. Department of Labor's Occupational Outlook Handbook)

MISSOURI JOB CENTER INFORMATION

Trenton Job Center

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

Chillicothe Job Center

601 West Mohawk Road
Chillicothe, MO 64601
660-646-0673
1-888-728-5627

Maryville Job Center

114 West 3rd Street
Maryville, MO 64468
660-582-8980
1-800-711-5408

St. Joseph Job Center

2202 Fredrick Avenue
St. Joseph, MO 64506
816-387-2380
1-800-711-5408

Dislocated Worker Program visit <https://nwwdb.org/programs/>.

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

Vocational Rehabilitation visit <https://dese.mo.gov/adult-learning-rehabilitation-services/vocational-rehabilitation> or contact your local VR district office:

Chillicothe VR

603 W Mohawk Road
Chillicothe, MO 64601
(660) 646-9741
(866) 572-4049

Kirksville VR

1612 N Osteopathy, Ste. B
Kirksville, MO 63501
(660) 785-2550
(544) 222-8962

St. Joseph VR

525 Jules, Room 201
State Office Building
St. Joseph, MO 64501
(816) 387-2280
(877) 702-9876

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

UMOS, Inc. National Farmwork Jobs Program

Workforce Innovation and Opportunity Act—Assistance with career services and training, funding for school and related costs, weekly stipends, job search assistance and emergency assistance for eligible migrant and seasonal farmworkers.

To learn more, visit <http://nfjp.umos.org>.

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, Schuyler, Scotland, Shelby, and Sullivan.
- Must meet Gamm program criteria including age, income and competency requirements

For further information contact:

Kim Hinkle, Office Manager (gammkh@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

SCHOLARSHIP SEARCHES

For online scholarship searches our office recommends that you use [FastWeb](#). FastWeb is a free internet search engine that will personalize your scholarship search.

ALTERNATIVE STUDENT LOANS

As a general rule, students should only consider obtaining a private education loan if they have maxed out their Federal Direct Loan eligibility or if they are no longer eligible for Federal financial aid through the FAFSA.

Alternative loans are loans taken through private lenders, used for educational purposes. If you are considering using an alternative loan, we recommend visiting www.finaid.org/loans/privatestudentloans and reading about these loans and your lender options.

NCMC's Code of Conduct for Alternative Student Loans:

The following Student Loan Code of Conduct has been developed to prohibit a conflict of interest with responsibilities of North Central Missouri College (NCMC) employees in regards to private education loans and in compliance with the Higher Education Opportunity Act:

1. NCMC's Financial Aid Office does not use a lender list for students seeking a private education loan nor does it limit the choice of lenders for students.
2. NCMC's Financial Aid Office does not assign a borrower's private education loan to a particular lender and does not delay or refuse to certify loans based upon the borrower's selection of a particular lender.
3. NCMC does not enter into any revenue-sharing arrangement with any private education loan lender. The term "revenue-sharing" means an arrangement with any lender under which (1) a lender provides or issues a private education loan to students attending the institution or the families of such students and (2) the institution recommends the lender or the loan products

and in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to the institution, an officer, an employee or an agent of the institution.

4. Employees of the NCMC Financial Aid Office and those who have responsibilities with respect to private education loans are prohibited from receiving or soliciting gifts from a lender, a guarantor, or a loan servicer of private educational loans. In addition, gifts to family members of an employee or agent, or to any other individual based upon the individual's relationship with the employee/agent is prohibited if the gift is given with the knowledge and acquiescence of the employee/agent and the employee/agent has reason to believe the gift was given because of the official position of that individual. Exception: Professional training, materials, and programs for financial educational purposes are acceptable.
5. NCMC prohibits employees of the Financial Aid Office and those who have responsibilities with respect to private education loans from performing consulting or accepting contracting arrangements for compensation from any lender or affiliate of any lender for any type of services related to educational loans.
6. NCMC does not request or accept from any lender any offer of funds to be used for private education loans in exchange for the institution providing concessions or promises.
7. NCMC does not request or accept from any lender assistance with call center staffing or financial aid office staffing.
8. Any NCMC Financial Aid employee who serves on an advisory board, commission, or group established by a lender is prohibited from receiving advisory board compensation except for reasonable expenses in performing these duties.

It is the responsibility of the borrower to know their rights under the Truth in Lending Act. If you are considering a private loan make sure that you read and understand this information: [Truth in Lending Act](#).

Applying for Federal Student Loans is a Better Option: If you have not completed a FAFSA application (studentaid.gov), it is recommended that you do so. Students who are seeking an eligible certificate or degree with NCMC and who meet other eligibility criteria may have eligibility for Federal Student Loans. These loans may be more favorable for you, as a borrower, than the use of a private student loan. You can read more about Federal Student Loans at studentaid.gov.

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.

Potential Tuition Assistance (TA) recipients must speak with their Educational Services Officer (ESO) or counselor within their Military Services prior to enrolling.

- Missouri Returning Heroes
 - More information available by contacting NCMC's SCO at veterans@mail.ncmissouri.edu.
- Montgomery GI Bill Active Duty (MGIB-AD) – Chapter 30
- VA Vocational Rehabilitation and Employment (VR&E) – Chapter 31
- Veterans Educational Assistance Program (VEAP) – Chapter 32
- Post-9/11 GI Bill – Chapter 33
- VA's Survivors' and Dependents' Education Assistance – Chapter 35

- Montgomery GI Bill—Selected Reserves (MGIB-SR) – 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.

Notice of Non-Discrimination

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 klaver@mail.ncmissouri.edu.