

START DATE

AUGUST 19, 2024

START DATE

JANUARY 13, 2025

START DATE

JUNE 9, 2025

REFUND DATES

SEPTEMBER 13, 2024  
SEPTEMBER 27, 2024  
OCTOBER 11, 2024  
OCTOBER 25, 2024  
NOVEMBER 8, 2024  
NOVEMBER 22, 2024  
DECEMBER 6, 2024  
DECEMBER 20, 2024  
JANUARY 10, 2025  
JANUARY 24, 2025

REFUND DATES

FEBRUARY 7, 2025  
FEBRUARY 21, 2025  
MARCH 7, 2025  
MARCH 20, 2025  
APRIL 4, 2025  
APRIL 17, 2025  
MAY 2, 2025  
MAY 15, 2025  
MAY 29, 2025  
JUNE 12, 2025  
JUNE 26, 2025

REFUND DATES

JULY 3, 2025  
JULY 17, 2025  
JULY 31, 2025  
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- Following the first refund date of the semester, refunds will be issued on a bi-weekly basis.
- For degree-seeking students, NCMC must have an official copy of your high school or GED transcript prior to disbursement of any financial aid.

FEDERAL PELL CALCULATIONS

- Federal Pell Grant funds for students enrolled in Session II *only* will disburse after enrollment verification for the session.
- Federal Pell Grant funds are calculated based on the student's current enrollment status.
- If a student adds courses within a semester that move the student into a higher enrollment level (ex: half-time to full-time), then their Federal Pell will be increased.
- If a student withdraws from courses at any point in the semester, then the student's Federal Pell Grant may be decreased and the student will be responsible for repaying a portion of their Federal Pell Grant.

ESTIMATING FEDERAL PELL GRANT  
DISBURSEMENT AMOUNTS

Credit Hours	Enrollment Status	Enrollment Intensity
12+	Full-Time	100%
11	Three Quarter Time	92%
10		83%
9		75%
8	Half Time	67%
7		58%
6		50%
5	Less-Than-Half-Time	42%
4		33%
3		25%
2		17%
1		8%

Your EFC will determine if you are eligible to receive Federal Pell Grant with an enrollment status of less than full-time.

ELIGIBLE PROGRAMS &  
COURSES



- Students must be seeking an eligible degree or certificate at NCMC to receive federal financial aid.
- NCMC Programs of study can be found at this link: <https://www.ncmissouri.edu/academics/degrees-and-certificates>
- Communicate with your academic advisor. Federal aid cannot be paid for classes that do not count toward your declared degree or certificate even if the classes count toward a degree or certificate at your planned transfer school.
- You may only receive federal aid for 150% of your program length.

FEDERAL  
STUDENT LOANS



- Federal Student Loans will disburse once a student is enrolled at least half-time (6 credit hours) during a semester and attending at least one course.
- First-time loan borrowers will not receive their first disbursement of a student loan until at least 30 days after the start of the semester or session.

## FINANCIAL AID REFUNDS

If your financial aid exceeds your NCMC student account balance, the difference will be issued to you as a refund to use for educational expenses.

Students may log into their myCOMPASS portal to designate refund preferences (paper check vs. direct deposit).

If you wish to receive an Opt-Out Book Refund form, please contact the Office of Financial Aid at [financialaid@mail.ncmissouri.edu](mailto:financialaid@mail.ncmissouri.edu).  
<https://www.ncmissouri.edu/consumerinfo/textbook-information/>

### REFUNDS: WHAT CAN FEDERAL FUNDS BE USED FOR?



Per your agreement with the Department of Education when you signed your FAFSA

**Your refund of federal funds CAN BE used for the following educational expenses:**

- Tuition and fees
- Books and supplies
- Housing, utilities and food
- Transportation (fuel, public transportation, etc.)
- Computer and internet
- Educationally-related insurance
- Clinical expenses
- Tool expenses
- Child care expenses while attending class

**Your refund of federal funds CANNOT BE used for:**

- Car purchase, repair, lease or payments
- Electronics other than computer (TV, stereo, cell phone, camera, etc.)
- Tattoos, piercings, or any other body enhancement
- Home repairs or improvement
- Financial support of spouse or dependents
- Pet expenses
- Plastic surgery
- Wedding expenses
- Credit card debts
- Vacation
- Gifts for others
- Gambling

### WAYS TO USE FEDERAL AID TO PURCHASE BOOKS



Students who have aid that exceeds their NCMC account balance may use the credit balance to charge books and/or supplies at the Campus Bookstore during designated book charge timeframes.

Students will need their semester schedule and Pirate Gold Student ID card to initiate charges.

Textbook Information may be found at <https://bookstore.ncmissouri.edu/>.

An Opt-Out Book Refund form may be found by going to: myCOMPASS > Resources and Forms > Student Accounts.

Opt-out refunds are available the 7th day of the enrollment period for student who are eligible for Federal Financial Aid, have completed and Opt-Out Form, and have completed all requirements to received federal aid.

More information is available at this link: <https://www.ncmissouri.edu/consumerinfo/textbook-information/>



**NorthCentral**  
**MISSOURI COLLEGE**

OFFICE OF FINANCIAL AID

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(660) 357-6513