



NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION

Why Am I Receiving This Notice?

Northwest State Community College is required by federal law to annually make available certain consumer information to enrolled students. You are receiving this email to notify you what information is available and where you can find it on the NSCC website. You can receive the following information as a paper copy by emailing finaid@northweststate.edu or by sending a letter to NSCC Financial Aid Office, 22600 State Route 34, Archbold, OH 43502.

For clarification of this disclosure, Northwest State Community College defines the following terms:

- Academic Year: “the time period between July 1st and June 30th of the following year.”
- Annually: “once during the current academic year.”

This notice provides you with a brief summary of NSCC Institutional and Financial Aid Information. The complete Consumer Information disclosure handbook can be accessed at: <https://northweststate.edu/consumer-information> and includes the following topics:

Contact Information for Assistance in Obtaining Institutional or Financial Information: Contains a list of designated officials and/or departments and operating hours for obtaining more detailed information about the Consumer Information topics.

General Institutional Information: Contains information about 1) ADA accessibility for students and employees; 2) copyright infringement; 3) computer use and file sharing; 4) nondiscrimination policies; 5) federal protection rights for an individual’s privacy of certain records including FERPA; 6) specific data for college comparison including college navigator tool; price of attendance per credit hour, net price calculator, educational programs including course catalog, accreditation, credit course descriptions, credit degrees and certificates, degree requirements, faculty and staff, continuing education certificates, instructional facilities, transfer of credit policies, articulation agreements, study abroad programs, and student activities; and 7) student responsibilities.

Health and Safety Information and Policies: Contains information to ensure the health and safety of the campus community and includes 1) drug and alcohol abuse prevention program; 2) reporting required by the campus police department; 3) sexual misconduct policy; and 4) information for crime victims about disciplinary proceedings.

Student Financial Assistance: Contains basic financial information including 1) assistance available from federal, state, and local institutional programs, procedures to apply, and forms for applicants; 2) federal student financial aid penalties for drug law violations; 3) financial aid shopping sheet; 4) how cost of attendance budgets are calculated; 5) provisions for books and supplies policy for eligible students including textbook information; 6) requirements, if selected for verification; 7) satisfactory academic progress (SAP) for financial aid students; and 8) student loan information including entrance and exit loan counseling for student loan borrowers, and code of conduct for education loans.

Student Outcomes and Employment: Contains information 1) required by the Student Right-to-Know Act including student body diversity, graduation rates and transfer-out rates and 2) gainful employment disclosures.

Other Disclosures: Contains information for obtaining an Ohio voter registration form and NSCC’s observance of Constitution Day every September 17th. NSCC will disclose the Cohort Default Rate in the event that it rises above the national average.

Other Disclosures that NSCC is exempt from providing because we do not offer programs or on-campus housing or athletics: These requirements include the 1) comprehensive transition and postsecondary program; 2) fire and safety policies, fire statistics and fire log; 3) missing person procedures; 4) teacher preparation program report; 5) intercollegiate athletic program reporting; 6) available career and job placement services; 7) job placement statistics; 8) types of graduate and professional education in which the school’s graduates enroll; and 8) vaccination policy.

Rights & Responsibilities of Students

As a recipient of Federal Student Aid, students have certain rights they should exercise and certain responsibilities they must meet. Knowing what they are will put students in a better position to make decisions about their educational goals, and how they can best achieve them.

Students' Rights:

1. The right to know what Financial Aid programs are available at the school.
2. The right to know the deadlines for submitting applications for each of the financial aid programs available.
3. The right to know how financial aid will be distributed, how decisions on the distributions are made, and the basis for these decisions.
4. The right to know who financial need was determined. This includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses are calculated when determining the cost of attendance.
5. The right to know how resources (tuition assistance, outside scholarships, benefits) are considered when determining financial need.
6. The right to know how much of the financial need as determined by the institution has been met.
7. The right to request an explanation of the various programs in the student financial aid package.
8. The right to know your schools refund policy.
9. The right to know what portion of your financial aid award package must be repaid, and what portion is grant aid. If the aid is a loan, students have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time they have to repay the loan, and when repayment is expected to begin.
10. The right to know how the school determines whether students are making satisfactory academic progress, and what happens if they are not.
11. The right to view the contents of school's student financial aid file in accordance with the Federal Educational Right to Privacy Act (FERPA).
12. The right for all documents submitted to the financial aid office to be confidential.

Students' Responsibilities

1. Must abide by all regulations determined by the U.S. Department of Education.
2. Must complete all application forms accurately and submit them in a timely manner.
3. Must provide correct information. Financial aid may be terminated if it is discovered that there was fraud or misrepresentation by the student on any financial aid application. In most instances, mis-reporting information on financial aid application forms is a violation of the law and may be considered a criminal offense, which could result in an indictment under the Criminal Code.
4. Must provide all additional documentation, verification corrections and/or new information requested by either the Financial Aid Office.
5. Must be responsible for reading and understanding all forms that they are asked to sign and accept responsibility for all agreements that are signed.
6. Must be aware of and comply with the institutional deadlines, these include: financial aid, payment due date, and registration periods.
7. Must be aware of the school's refund procedures.
8. Must maintain satisfactory academic progress.
9. Must understand the consequences of defaulting on a student loan.
10. Must keep their contact information current by notifying the Registrar's Office.
11. Must notify the Financial Aid Office of any changes to their financial aid application or status.
12. Must understand that Financial Aid awards may be changed if estimated dollars are not received from the U.S. Department of Education, if errors in awards were made, or if funding levels are modified