



Listed below are items that should be reviewed and completed to ensure a seamless process for your financial aid award. These forms are located <http://www.ncat.edu/admissions/financial-aid/forms/forms-1819.html> under **Forms and Publications**. Please provide your Banner ID on all documents submitted to the Office of Student Financial Aid.

- If awarded a Federal Direct Student Loan, visit **Aggie Access Online** to accept or decline all or a portion of your student loan at [https://ssbprod-ncat.uncecs.edu/pls/NCATPROD/twbkwbis.P\\_GenMenu?name=homepage](https://ssbprod-ncat.uncecs.edu/pls/NCATPROD/twbkwbis.P_GenMenu?name=homepage).
- If you are a first time borrower of a Federal Direct Loan at North Carolina Agricultural and Technical State University, complete the Entrance Counseling session and Master Promissory Note at **Studentloans.gov** at <https://studentloans.gov/myDirectLoan/index.action>.
- Read **Understanding your Award** at <http://www.ncat.edu/admissions/financial-aid/award-information.html>.
- Review, complete and submit the **Title IV Authorization Form** to the Treasurer's Office. The form is located at <http://www.ncat.edu/admissions/financial-aid/forms/forms-1819.html>. Please disregard if you have one on file.
- Electronic Direct Deposit Refunds are available at <http://www.ncat.edu/divisions/business-and-finance/comptroller/treasurer/student-refunds/index.html>. Please disregard if you already have Direct Deposit on file.
- **Residency Determination**: In compliance with state law effective February 20, 2017, the University of North Carolina system now requires undergraduate students to request a residency classification from the new Residency Determination Service (RDS). (RDS is the entity responsible for all new classifications of residency in North Carolina. The specific requirements for establishing residency for tuition purposes and for eligibility for State financial aid are prescribe by state law. A North Carolina resident for tuition purposes (and for State financial aid consideration) is a person, or a dependent person (dependent according to IRS tax code – not the FAFSA definition of dependency), whose parent or legal guardian has established and maintained legal residence in North Carolina for at least 12 months. To learn more about residency and complete a determination, please visit [www.NCresidency.org](http://www.NCresidency.org). For questions, please contact them at 844-319-3640.
- Review the Consumer Information at <http://www.ncat.edu/admissions/financial-aid/cons-info.html>.
- The Federal Shopping Sheet is a supplement to the award letter and you should review the Federal Shopping Sheet on **Aggie Access Online**.
- Complete and submit the **Student Release Authorization Form** to the Registrar's Office at <http://www.ncat.edu/registrar/forms/student-release.pdf>. Please disregard if you already have a Release Authorization form on file. (*The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records.*)

**NOTE:** You should begin checking Aggie Access and your NCAT email regularly for any revisions to your award and important updates. Revised awards will not be mailed to students. You will receive an email notification to check Aggie Access to view updates.

**You should not submit sensitive documents via email.**

**All awards are based on full-time status. Cost of attendance budget for students enrolled less than full time (tuition & fees) will be adjusted to reflect the enrollment status after the add/drop period.**

**Students enrolled in the Distance Learning Program cost of attendance reflects the distance learning budget.**

**E-Bills:** The University will provide billing statements electronically. (Paper bills are not mailed). Students and their assigned authorized bill payer will receive an email notification when a new billing statement is available online. Click **E-Billing** at <http://www.ncat.edu/divisions/business-and-finance/comptroller/treasurer/e-bill/index.html> for additional information about your bill.

## OTHER FINANCIAL AID OPTIONS

Please review the options below if additional funding is required to finalize the semester or yearly charges.

The **Parent PLUS Loan** is a loan that will assist the parent of dependent students with paying for their educational expenses. Parents may borrow up to the child's cost of attendance. Parents are encouraged to borrow at least enough to cover the balance and books & supplies for the academic year.

***Students cannot apply on behalf of the parent.***

To apply for the Parent PLUS loan, visit [Studentloans.gov](http://Studentloans.gov) at <https://studentloans.gov/myDirectLoan/index.action> Select Parent Borrowers, then select Request a PLUS Loan. If the PLUS is approved, the eligible amount will be placed as part of the student's award.

If the PLUS is denied, parents have three options:

1. Obtain an endorser.
2. Appeal the credit decision.
3. Accept the denied credit decision and the student will be offered the additional Unsubsidized Loan.

Additional information about the PLUS loan may be found on our website or at <https://studentaid.ed.gov/types/loans/plus>.

**Alternative Loan** – Students requiring additional funding may borrow funds through an Alternative Lender – [Private Loan FASTChoice](https://choice.fastproducts.org/FastChoice/home/290500/1) provides you with information about private loans in an easy-to-understand format, to help you determine which private student loan best meet your needs. [Private Loan FASTChoice](https://choice.fastproducts.org/FastChoice/home/290500/1) website is <https://choice.fastproducts.org/FastChoice/home/290500/1>. **It is recommended that the Alternative Loan is used as a last resort.**

**Scholarship(s)** - Students receiving scholarship funding from an outside agency should forward a copy of the scholarship award to the Office of Student Financial Aid with the Banner ID noted. The amount will be included on the award letter as a funding source to assist with finalizing the student's bill.

**SAY Yes Scholarship or Grant** – If you are from Guildford County and expect to receive the SAY Yes Scholarship or Grant, a revised award letter will be sent upon our receipt of the eligible recipients list.

**Departmental Scholarship** – Students receiving a scholarship from the Academic Department; ROTC, Athletic or any other office on campus and it is not listed on the award notification, upon receipt of the scholarship award, the student will receive notification that the award has been revised.

## OTHER PAYMENT OPTIONS

### Tuition Pay Monthly Payment Plan

The **Tuition Pay Plan** at <http://www.ncat.edu/divisions/business-and-finance/comptroller/treasurer/pay-plans/index.html> is a real time plan based on current charges. This plan is an affordable, interest-free alternative to paying your tuition and other campus fees in full prior to each term. The student must be registered and a bill generated to be able to enroll in the payment plan. **PLEASE NOTE:** The plan may not be used for books, parking permits, or prior term charges.

### PAYMENT METHODS

- **Online Credit Card Payments**
- **Online Check Payments**
- **Checks/Money Orders**
- **Payments Via Mail**
- **Direct Payments**