Since your attendance at New River Community College (NRCC) may depend on the financial aid available to you, we strongly recommend that you apply by filing the Free Application for Federal Student Aid (FAFSA) and turning in our NRCC Financial Aid Application as soon as possible. The FAFSA can be filed in two formats. The first is the paper FAFSA available in the Financial Aid Office. It takes approximately four to six weeks to process. The second and fastest option for filing the FAFSA is to use the Internet at http://www.fafsa.ed.gov. Processing takes approximately two to three weeks. The Title IV School Code for NRCC is 005223.

Stafford Loans at NRCC: First, words of caution, only borrow if absolutely necessary. To apply you must file the FAFSA and fill out the Federal Stafford Loan Master Promissory Application (loan applications can be picked up in the financial aid office). You must be enrolled for at least six credits each term you wish to receive the loan. The information from the FAFSA is required in order for NRCC to certify the school portion of the application. Student must have a minimum 1.5 cumulative (GPA) to apply for a loan.

Please Note: Stafford loan proceeds cannot be released until 30 days after the first day of the term to first-time, first-year undergraduate borrowers. Previous Stafford borrowers’ (non Bridge account students) proceeds cannot be released until one day after the add/drop period. In order to pick up your loan check you must present picture identification and sign a form before your check can be released.

In accordance with Federal regulation and the college’s loan default management plan. First time Stafford Loan borrowers are required to do the following before checks may be issued:

1. Visit the website http://www.nr.edu/student/fa/howtoapply.htm
2. Click on the Stafford Entrance Counseling Icon

Complete steps one and two and submit the test after reviewing the content. Print the confirmation page and bring it to the financial aid office.

If the bridge account is used (in-state students only) to charge your tuition, fees, and books (first-time and previous borrowers), the student will endorse the check and pick up the remaining balance at the time designated by the Business Office (approximately two to three days).

All of the following items must be completed before financial aid, which may include grants and loans, can be processed:

- Admittance to NRCC and acceptance by the Admissions Office in an approved curriculum.
- Filing the Free Application for Federal Student Aid (FAFSA)
- Turn in the NRCC Student Financial Aid Application to the NRCC Office of Financial Aid (this form).
- Request a Stafford or PLUS Loan application from the Financial Aid Office (loan applicant only).

Students attending two schools in the same enrollment period must inform both financial aid offices. Students cannot receive grants/loans at two schools in the same term.

It is the policy of New River Community College to promote equal opportunity in educational programs and activities, admission, and employment without regard to race, creed, sex, national origin, age, handicap, or any other non-merit factor. ‘Reasonable accommodations’ are provided for applicants and employees with disabilities. Inquiries concerning the affirmative action policy should be addressed to New River Community College’s Affirmative Action Officer whose office is located in Gobdey Hall. The telephone number for the Affirmative Action Office is (540) 674-3617.

Application Deadlines

Applications priority dates for summer is March 15 and for fall is April 15. Applications received by the priority date will receive primary consideration for the upcoming academic year. Those received after the priority date will receive consideration only as funds are available. This application is valid for the 2006-2007 academic years only. Students must apply annually for financial aid. It is our sincere hope that we can assist you in financing your education. If you have any questions, please feel free to call (540) 674-3615, or toll free (866) 462-6722, ext 3615. You may write the NRCC Office of Financial Aid, P. O. Box 1127, Dublin, VA 24084.
MAJOR STUDENT FINANCIAL AID PROGRAM DESCRIPTIONS

These programs may be applied for by completing the application. Eligibility for all programs is based on the student’s demonstrated need, funds available, citizenship status, and academic progress.

**Federal Work-Study Program (FWS) 6 credits for summer and 12 credits for fall and spring**

A joint Federal and College program that funds part-time employment of students. Placement is on/off campus. One hour’s work equals one hour’s pay. Funds are limited—early application is recommended.

**Federal Supplemental Educational Opportunity Grant (FSEOG) 6 or More Credits Required**

A Federal program of grants to undergraduate students with exceptional financial need. Funds are limited – early application is recommended.

**Federal Pell Grant (FPELL) Variable Credits**

A Federal grant program for undergraduate students. The Pell Grant is the foundation of all financial aid programs. Pell Grants are awarded only to undergraduate students who have not earned a bachelor’s degree.

**College Scholarship Assistance Program (CSAP) 12 or More Credits Required**

A State program administered by the State Council of Higher Education for Virginia (SCHEV) which provides educational grants for legal residents of Virginia who have not earned a bachelor’s degree. Funds are limited.

**Commonwealth Award (COMA) At Least 6 Credits**

A state program administered through the SCHEV, which provides educational grants, awarded on the basis of financial need for legal residents of Virginia. Funds are limited – early application is recommended.

**Virginia Guaranteed Assistance Program (VGAP) 12 or More Credits Required**

A state program administered by the SCHEV which provides educational grants based on the following: A Virginia resident, a Virginia High School graduate with a 2.5 cumulative GPA, a dependent student, and a first-time freshman. **Students who graduated from high school in Spring 2006 must submit a copy of their high school transcripts to the Financial Aid Office in order to be considered for VGAP.**

**Part-Time Tuition Assistance Program (PTAP) 1 to 6 Credits**

A state program established by the Virginia Community College System to assist part-time students with tuition/fees only. To be eligible for PTAP, students must be placed in a specific academic program, be enrolled for one to six credit hours, not have a bachelor’s degree, and qualify as an in-state student.

**Higher Education Teacher Assistance Program (HETAP) 12 or more credits required**

A scholarship program established by SCHEV to help address the teacher shortage in Virginia by assisting undergraduate students enrolled in a K-12 teacher preparation program.

**Federal Loan Programs 6 or More Credits Required**

**Federal monies that have to be repaid.** The **Federal Stafford Loan Program** (formerly called the Guaranteed Student Loan Program) is a federally funded program. **Plus loans** enable parents with good credit histories to borrow to pay the education expenses for the student who is a dependent undergraduate enrolled at least half-time. **Students may obtain applications from the financial aid office.** Student must have a minimum 1.5 cumulative (GPA) to apply for a loan.
NRCC STUDENT FINANCIAL AID APPLICATION AND LOAN INFORMATION FORM

Name_________________________________________        _____/_____/_____   SS#_____-_____-______

Last    First    Middle    Date of Birth

Customer ID#________________________

PERMANENT/MAILING ADDRESS:    LOCAL ADDRESS:

____________________________    ______________________

____________________________    ______________________

____________________________    ______________________

Phone #:______-______-_______    Phone #:_____-_____-____

Please indicate the terms you wish to receive aid:  (Check terms)

________Summer 2006    __________Fall 2006    ______Spring 2007

Enrollment status:

_____ Half-time (6-8 credits) _____ Three-quarters (9-11 credits)_____ Full-time (12 credits or more)

_____ Less than Half-time (1-5 credits)

Expected Graduation Date/Last Term Enrolled (from NRCC): _____________/______________

Month     Year

Have you defaulted (not paid) on any Federal Student Loan?  □ Yes  □ No

High School graduation (check one)

_____ I received or will receive a high school diploma by July 1, 2006

Students who graduated from high school in Spring 2006 must submit a copy of their high school transcripts to the Financial Aid Office in order to be considered for VGAP.

_____ I received a GED

_____ I have not received a diploma or GED

Have you attended any other colleges(s)?  Yes____ No____. If yes, give the name of the last college attended.

Name of College ________________________________ and last date attended. _____ -_____

Month    Year

In addition to grants, what other types of Financial Aid are you (and your parents) interested in?  Please check yes or no.

A. Student employment               _____ Yes  _____ No
B. Student Loans               _____ Yes  _____ No
C. Parent Loans for dependent Students       _____ Yes  _____ No
D. Parent Loans for dependent Students       _____ Yes  _____ No

Have you previously received aid from NRCC?  Yes____ No____

TURN PAGE OVER TO COMPLETE
NRCC Student Financial Aid Application – Continued

Will you be eligible for educational benefits under the Veterans Administration? Yes____ No____
If yes, give the amount per month $__________________.

Have you been awarded any scholarships for this school year? Yes____ No_____ If yes, give name of scholarships

Are you a citizen of the United States? Yes_____ No_____ (if no, please bring your blue/green card to the Financial Aid Office).

I authorize NRCC to charge my Federal Pell Grant and/or other grant accounts for any textbook/supply and tuition/fees charged at the NRCC Bookstore.

All of the information on this form is true and complete to the best of my knowledge.

Sign: _____________________________________  Date______-______-______

LOAN INFORMATION:

YOU CAN NOT FILE THE FEDERAL STAFFORD LOAN/PLUS APPLICATION ELECTRONICALLY. STUDENT/PARENT MUST COMPLETE THE FEDERAL STAFFORD LOAN/PLUS APPLICATIONS IN OUR OFFICE AND THE SECTION BELOW.

Students must have a minimum 1.5 cumulative (GPA) to apply for a loan.

MAXIMUM ANNUAL LOAN AMOUNTS-FEDERAL STAFFORD LOANS

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<th>Borrower’s Academic Level</th>
<th>Dependent Student</th>
<th>Dependent Student</th>
<th>Independent Student</th>
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<td>Total Subsidized/Unsubsidized</td>
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<td>First year-Less than 30 credits</td>
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<td>$2625</td>
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<tr>
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LOAN ASISTANCE REQUESTED

You may request a lower amount than the maximum amount listed above

I REQUEST THE FOLLOWING LOAN TYPES □ Subsidized □ Unsubsidized * □ PLUS

Amount $________________ $________________

*The PLUS loan is for parents of dependent students enrolled at least half time.

This is a loan(s) that must be repaid.

Borrower’s Signature ___________________________  Date______-______-______

D:/word/nrccfaf