Nursing Multi Award Program
Nassau Community College (NCC) & Empire State College (ESC)

FINANCIAL AID & PAYMENTS

Students are responsible for their tuition charges each semester at NCC and ESC. These are separate bills from each institution.

While the student is matriculated at NCC, financial aid will only be deducted from the NCC tuition bill and the student is responsible to pay any outstanding balance by the published due date to secure their class schedule.

Students receiving financial aid assistance at NCC are encouraged to use excess financial aid refunded to them by NCC to pay ESC.

Failing to participate, attend, or ceasing to engage in studies at NCC or ESC does not constitute an official withdrawal – the student will remain financially liable for all charges.

Empire State College will respectfully extend the student's bill due date so that registration is <u>not</u> **subject to cancellation for nonpayment. As such, if the student no longer wishes to be enrolled in course(s), the student is responsible to officially withdraw , as it will <u>not</u> be done automatically via the cancellation for nonpayment process.**

Students with an outstanding balance will have a hold placed on their account. The hold will prevent the student's ability to modify registration, review grades, receive transcripts, enroll in future terms and graduate. If the account balance remains unpaid, the account may be subject to collections.

Federal Aid

A FAFSA is the application for federal aid. Federal aid consists of Subsidized and Unsubsidized loans, Pell Grant, FSEOG and Nursing loans.

Eligibility for these Aid Programs will be based on the credit load at NCC only.

Credits from ESC CANNOT be combined with the credit load at NCC for federal aid purposes.

The student must be enrolled in at least 6 credits at NCC toward their program of study to be considered for federal loans. If a student is enrolled in 3 credits at NCC and 4 credits at ESC, they are not eligible for federal loans.

A credit balance resulting from the disbursement of federal funds will be refunded to the student.

The student is responsible to pay ESC.

Once a student has completed the courses required for the degree program at NCC and becomes matriculated at ESC, the student will need to add ESC college code to their FAFSA and receive their federal aid at ESC.

NYS Aid

Students enrolled in NCC credits and ESC credits can have those credits combined for NYS aid eligibility such as TAP and Excelsior and Aid for Part-time study.

For example, a student enrolled in 6 credits at NCC and 6 credits at ESC may be considered a FT student for TAP or Excelsior award purposes. The student would need to have completed a TAP &/or Excelsior application using the NCC school code of 2113.

NYS AID would then be disbursed to your NCC student account and any credit balance will be refunded to the student.

If you are not registered for classes at NCC, but are at ESC for a semester, NYS aid cannot be awarded for that particular semester.

The student is responsible to pay ESC.

NOTE: A file from ESC is sent to NCC after the semester begins confirming enrollment at ESC. NCC needs to update the individual student record with the credit load registered for at ESC. Only then will credits be combined. No other form of documentation or communication will be used to combine the credits between the two schools.

Alternative Loans

Private Education Loans, also known as Alternative Loans are offered by private lenders and there are no federal forms to complete. **This is an option at either school regardless of matriculation status**.

Students should search and select the lender of their choice. On that application you would indicate which institution you would like the funds be sent and be clear as to your matriculation status and the credit load at that institution.

For example, if you are not enrolled for a semester at NCC, but registered in 4 credits at ESC you would indicate ESC as the institution to receive the funds and your enrollment status is as a non-matriculated student in 4 credits (less than half-time).