

Determining Your Eligibility

The following equation is used in determining your financial aid eligibility (an explanation of terms follows):

Cost of Attendance (COA) – Student Aid Index (SAI) = Financial Need

The Cost of Attendance (COA) is an estimate of the cost for you to attend NCC, including tuition and fees, room and board, books and supplies, personal/miscellaneous expenses, and transportation. The following is a sample COA constructed for a 9 month academic year with full time attendance (24 credit hours for the year) for a student living off campus. Although this is a sample COA, and as such will not be the final COA used to offer student aid, students can use these figures as a guide for planning the academic year. For more information regarding COA, contact the Financial Aid Office

Tuition (24 credit hours)	\$ 5,160
Room and Board	\$ 15,238
Fees	\$ 992
Books and Supplies	\$ 1,400
Transportation	\$ 2,578
Personal Expenses	\$ 1,800
Total Sample Cost of Attendance	\$ 27,168

Note: A student's COA must be reviewed each semester. Student enrollment level is defined according to the number of credits for which the student is enrolled:

- Full-time: 12 or more credits in a semester
- 3/4 time: 9 - 11 credits in a semester
- 1/2 time: 6 - 8 credits in a semester
- Less than 1/2 time: Less than 6 credits in a semester*

*However, if a student is enrolled for less than half time in a semester, the COA must be adjusted for that semester to exclude Personal Expenses and Room and Board.

Your Student Aid Index (SAI) reflects your (and, if you are categorized as a dependent student, your family's) ability to contribute to the Cost of Attendance. The calculations used to determine the SAI are based on the United States Department of Education's mandated formula known as the federal methodology. The Department of Education applies the formula to the information you have provided on the FAFSA application and computes a figure for your Student Aid Index.

Your Financial Need and the availability of funds determines your financial aid offer.