

OFFICIAL

FINANCIAL AID OFFER



NORTH CENTRAL MISSOURI COLLEGE
OFFICE OF FINANCIAL AID
NCMISSOURI.EDU

September 09, 2022

PATCH D. PIRATE
TREASURE TROVE LN.
MERMAID BAY, FL 12345

Hello PATCH,

The Office of Financial Aid at North Central Missouri College is pleased to present your financial aid offer for the **2022-2023** academic year in response to your FAFSA results. We are excited to share the information within this packet to help you develop the financial plans to reach your educational goals.

Within these pages, we will outline all aid for which you currently qualify. Need-based awards are calculated using your Expected Family Contribution (EFC) of 1630, from your FAFSA. Initial awards are based on an expected enrollment status of full-time, or actual enrollment at the time this letter was generated.

The following pages are laid out in five parts.

- ▶ Estimation of Costs
- ▶ Award Details & Renewal Criteria
- ▶ Disclosures
- ▶ Next Steps
- ▶ Where to Get More Information

For assistance understanding your aid offer, please view NCMC's Financial Aid Offer Guide at www.ncmissouri.edu/financial-aid-offer-guide. Should you have any questions regarding your aid offer or any other financial aid opportunities, please contact us at (660) 357-6513 or email financialaid@mail.ncmissouri.edu. In order to best help you, please include your **NCMC Student ID: P000123456**.

We are excited for you and look forward to being a part of your journey!

Sincerely,

Office of Financial Aid
North Central Missouri College
1301 Main Street
Trenton, MO 64683



(660) 357-6513



FINANCIALAID@MAIL.NCMISSOURI.EDU



(660) 570-6673



ALEXANDER STUDENT CENTER

ESTIMATION OF COSTS

Your estimated cost of attendance is the total estimated amount (not including grants and scholarships) that it will cost you to go to school during the 2022–23 school year. Your cost of attendance is made up of direct and indirect costs.

Direct costs represent costs that are directly associated with enrollment and charged by NCMC. Direct cost will include living (if you live on campus).

Indirect costs represent costs such as books, supplies, living, transportation and other personal expenses which are calculated using an average amount per academic year. You control how much is spent on these items. These costs are NOT charged to your NCMC account.

ESTIMATED COST OF ATTENDANCE	
DIRECT COSTS	
Tuition and Fees	\$6,158
Living (on-campus)	\$
INDIRECT COSTS	
Books and Supplies	\$782
Living (off-campus)	\$2304
Transportation	\$3,440
Miscellaneous	\$4,288
TOTAL DIRECT & INDIRECT COSTS	\$16,972

Scholarships & Grants (Gift Aid) help pay your costs and they don't require repayment. Federal and state budgets are passed late in the year and often lead to small changes in award amounts.

SCHOLARSHIPS & GRANTS (GIFT AID)				
		Fall	Spring	Total
Institution Grant(s)				
MSLF Purdy Emerging Leader Scholarship		\$2,500	\$2,500	\$5,000
Student Senate Scholarship		\$250	\$250	\$500
Federal Grant(s)				
Federal Pell Grant		\$2,623	\$2,622	\$5,245
State Grant(s)				
A + Program		\$588	\$0	\$588
Access MO Grant-Estimated		\$62	\$650	\$712
Other Grant(s) and Scholarship(s)				
Dr. Albert Cross Gilman City Scholarship		\$500	\$500	\$1,000
		-----	-----	-----
Total Grant(s)		\$6,523	\$6,522	\$13,045

Net cost is the amount of direct and indirect costs remaining after all gift aid (scholarships and grants) is subtracted.

ESTIMATED NET COST	
TOTAL DIRECT & INDIRECT COSTS	\$16,972
TOTAL GIFT AID	<u>-\$13,045</u>
NET COST	\$3,927

Self-help aid is additional options to pay your remaining costs. Federal Work-Study provides part-time jobs for students, allowing them to earn money to pay educational expenses.

SELF-HELP AID			
		Fall	Spring
Federal Work Study		\$1,149	\$1,148
		-----	-----
Total Work-Study		\$1,149	\$1,148

Federal Direct Subsidized & Unsubsidized Loans are available to help cover your remaining balance.

QUALIFYING LOAN AMOUNTS						
	Dependent Student			Independent Student		
	Subsidized	Unsubsidized	Total Annual Loan Limit	Subsidized	Unsubsidized	Total Annual Loan Limit
<i>Freshman (0-29 hours)</i>	\$3,500	\$2,000	\$5,500	\$3,500	\$6,000	\$9,500
<i>Sophomore (30+ hours)</i>	\$4,500	\$2,000	\$6,500	\$4,500	\$6,000	\$10,500

A remaining balance can be paid in-full or consider our flexible monthly payments. For more information on payment plans and/or to set up a payment plan, please contact Student Accounts at (660) 357-6501.

PAYMENT PLAN SCHEDULES				
FALL SEMESTER	August 1	September 1	October 1	November 1
SPRING SEMESTER	December 14	February 1	March 1	April 1
SUMMER SEMESTER	May 15	June 15	July 15	

RENEWAL OF AWARDS

Federal aid programs, state financial assistance, and NCMC Foundation scholarships require that a FAFSA be filed each year to determine eligibility. Renewal criteria varies for each award. Satisfactory Academic Progress (SAP) must be maintained to continue receiving financial aid. Renewal guidelines and the SAP policy can be found in our Academic Catalog (Financial Aid) on the NCMC website ncmissouri.edu.

DISCLOSURES

Enrollment in classes indicates your agreement to policies as stated in the catalog and student handbook, including using student aid for educational purposes only. For detailed Student Consumer Information, please visit ncmissouri.edu/consumerinfo/. Paper copies of consumer information are available upon request to the Vice President of Student Affairs.

Awards may be adjusted due to verification of changes to your FAFSA, receipt of additional aid from outside sources, changes in your enrollment level, and adjustments to our federal and state budgets.

Financial aid may only be applied to courses required for your declared degree(s) and/or certificate. It is your responsibility to check with your advisor to ensure you are enrolled in only courses within your academic plan.

No student who is incarcerated may receive Title IV student loan funds, and no student who is incarcerated in a Federal or State penal institution may receive Pell Grant funds. Students are required to disclose their incarceration status at the

time of acceptance and/or if they become incarcerated while enrolled at NCMC. Notification should be made to the Office of the Registrar.

To receive student loan funds a student must be enrolled in and attending at least half-time status (6 or more credit hours).

The U.S. Department of Education pays the interest on a Federal Direct Subsidized Loan while you're in school at least half-time, for the first six months after you leave school, and during a period of deferment. You are responsible for paying the interest on a Federal Direct Unsubsidized Loan during all periods.

A loan fee is subtracted directly from a loan before it is disbursed to you. This means you will receive a smaller loan than the total amount that you actually borrowed, but you will still be responsible for repaying the entire amount that you borrowed.

To be eligible for the A+ Scholarship award, you must be enrolled in at least 12 credit hours during the fall and spring semesters or at least 6 credit hours in the summer semester. Renewal students must maintain a cumulative GPA of 2.50 or higher. Award amounts are estimated and may be adjusted based on enrollment at the time of disbursement.

To receive the Access Missouri Grant, you must be enrolled full-time (12+ credit hours) and meet state eligibility requirements. Renewal students must maintain full-time enrollment and a cumulative GPA of 2.50 or higher. This award is estimated and may change based on State appropriations. Per state guidelines, the Access Missouri Grant must be reduced by the amount of A+ Scholarship received.

NEXT STEPS

1) Submit any missing financial aid documents

A major hurdle to being successful is completing the paperwork required to receive your aid. Make sure to check your myCOMPASS (Finances/Financial Aid) and Pirate email account to ensure any missing financial aid documents have been received (loan documents optional). No access to myCOMPASS or Pirate email? Your next step is to apply for admission to NCMC! Visit ncmissouri.edu and click **Apply!**

2) Provide transcripts for other colleges

The amount of aid you qualify to receive is partly based on your grade level. Make sure we have all of your academic records so that we can ensure you receive the most aid to help you afford your education.

3) Inform us of any additional aid you receive

It is a federal requirement to make sure that we are informed of any aid you receive to assist in paying educationally related costs. Forward any information about such awards to make sure we process your aid correctly.

4) Apply for Federal Work Study jobs

Work study jobs are posted on the NCMC website ncmissouri.edu. Positions are limited, so begin applying soon!

5) Apply for a Student Loan

Student loans are OPTIONAL and must be repaid. Student loan information, including the loan request form, can be obtained through myCOMPASS > Forms & Policies.

6) Plan for "non-billable" charges

Not all costs to attend are paid to NCMC. Off-campus rent, transportation, and most books are examples of costs you will need to include in a budget.

7) Contact your friend in Financial Aid

Financial Aid Offers can be complicated. Please let us know if you have important questions to discuss and a member of the Financial Aid staff will be happy to meet with you.

Call – (660) 359-3948 ext. 1513

Text – (660) 570-6673

Email – financialaid@mail.ncmissouri.edu

Visit – Our office is located in the Alexander Student Center on the NCMC's main campus.

MISSOURI SOUTHERN STATE UNIVERSITY

September 16, 2022

Student Name
Street Address
City, State Zip

Student ID

Dear Student Name,

Missouri Southern State University is pleased to offer you the financial aid listed below for the 2017-2018 Aid Year. The awards are determined in compliance with University, state and federal guidelines based on the information you provided on your FAFSA. These awards are based on an annual estimated cost of attendance of \$20,980.00. The annual cost of attendance is only an estimate of expenses for a full-time student and is not a bill. These awards are based on full-time enrollment. If there are changes to enrollment or if additional aid is offered, the current awards may be modified. The awards are subject to a final review and may be revised.

These awards are also available for viewing in LioNet. Please review the enclosed "Financial Aid 101" booklet for further instructions on how to view these awards, sign terms and conditions and how to accept or decline the loans that have been offered. Please remember, if you have been awarded a Missouri Southern scholarship, an acceptance certificate must be returned to the Financial Aid Office before these scholarships will be finalized.

Our records indicate that you may also be receiving a Lion Pride Tuition Scholarship, which is not listed in the awards below. This scholarship is based on your residency within the Lion Pride region and will be directly applied to your account upon enrollment.

Financial Aid Type	2022 Fall	2023 Spring	2022-2023 Total
MOSO Merit Premier Scholarship	2,500.00	2,500.00	5,000.00
A+ Scholarship	500.00	500.00	1,000.00
Federal Pell Grant	3,448.00	3,447.00	6,895.00
Access Missouri Grant	1,425.00	1,425.00	2,850.00
Stafford Subsidized Loan	1,750.00	1,750.00	3,500.00
Stafford Unsubsidized Loan	868.00	867.00	1,735.00
Totals:	\$10,491.00	\$10,489.00	\$20,980.00

If you have any questions after reviewing this information, please contact the Financial Aid Office at (417) 625-9325. You may also email us at finaid@mssu.edu

Sincerely,

Missouri Southern State University
Financial Aid Office

April 12, 2022

Dear Boomer,

We are excited to provide you with this estimated financial assistance offer for the 2022-2023 academic year! The information included in this offer is based on your FAFSA results and the assumption that you will enroll as a full-time student in the fall and spring semesters.

Based on your FAFSA, as well as information provided on your high school transcripts, we anticipate that your total gift, loan, and other aid for the 2022-2023 academic year will be:

Estimated Aid Eligibility: \$18,775

MSU is proud to continually offer a quality university experience at a cost below both state and national averages. Based on information you've provided we estimate your direct cost to be:

Estimated Direct Cost: \$17,730

On the next page, you'll find a more detailed explanation of our cost and a break-down of your aid offer. There is the potential that our estimated cost or your anticipated aid may change as we get further into spring. Should this occur, we will let you know as soon as possible.

If you have any questions, please feel free to contact my office at (417) 836-5262, by email at FinancialAid@MissouriState.edu, or follow us on Twitter @MSU_FinAid.

Sincerely,



Rob Moore, Director of Financial Aid

MAKE YOUR MISSOURI STATEMENT.



2022-2023 ESTIMATED AID OFFER

Boomer Bear M00001905

Boomer's Estimated Cost	Fall 2022	Spring 2023	Academic Year
DIRECT COST (COST YOU WILL LIKELY INCUR AT MSU)			
Tuition and Fees	\$4,147	\$4,147	\$8,294
On-Campus Housing and Meals	\$4,718	\$4,718	\$9,436
Subtotal of Direct Cost	\$8,865	\$8,865	\$17,730
INDIRECT COST (COST YOU MAY NOT INCUR AT MSU OR AT ALL)			
Books and Supplies	\$600	\$600	\$1,200
Transportation	\$712	\$712	\$1,424
Personal Expenses	\$1,506	\$1,506	\$3,012
Loan Origination Fees	\$32	\$32	\$64
Subtotal of Indirect Cost	\$2,850	\$2,850	\$5,700
TOTAL COST OF ATTENDANCE	\$11,715	\$11,715	\$23,430

Boomer's Estimated Gift Aid Eligibility	Fall 2022	Spring 2023	Academic Year
<i>(Money that does not need to be paid back)</i>			
Federal Pell Grant	\$3,248	\$3,247	\$6,495
Access Missouri Grant	\$1,140	\$1,140	\$2,280
Provost Scholarship	\$1,500	\$1,500	\$3,000
Provost Scholarship Housing	\$500	\$500	\$1,000
A+ Recognition Scholarship	\$250	\$250	\$500
TOTAL ESTIMATED GIFT AID ELIGIBILITY	\$6,638	\$6,637	\$13,275

Boomer's Estimated Student Loan Eligibility	Fall 2022	Spring 2023	Academic Year
<i>(Borrowed money that must be repaid with interest)</i>			
Subsidized Direct Loan	\$1,750	\$1,750	\$3,500
Unsubsidized Direct Loan	\$1,000	\$1,000	\$2,000
TOTAL ESTIMATED STUDENT LOAN ELIGIBILITY	\$2,750	\$2,750	\$5,500

Boomer's Estimated Direct Cost after Aid Analysis	Academic Year
Total Estimated Direct Cost	\$17,730
Total Estimated Gift Aid Eligibility	\$13,276
Estimated Remaining Direct Cost after Gift Aid Only	\$4,454
Total Estimated Student Loans	\$5,500
ESTIMATED DIRECT COST AFTER AID TYPES (INCLUDING LOANS)	\$0

This financial aid estimation is calculated based on the information provided by the student. These estimates do not represent a final determination for an actual award of financial assistance. Any estimates calculated will not be guaranteed by the U.S. Secretary of Education, the State of Missouri, or the Missouri State University Board of Governors. The University will reasonably endeavor to notify you of any changes to your estimated and finalized award. Program cost and financial aid availability are subject to change. Any further changes made by the federal government, state agencies, or the institution could result in a different award.



/ 2020-2021 FINANCIAL AID OFFER

December 11, 2019
Student ID: S00000000

Dear Rowdy Redhawk:

Student Financial Services is pleased to provide your 2020-2021 financial aid offer. The aid offered is based on financial need and/or academic achievements. Need based awards are calculated using your Expected Family Contribution (EFC) from your Free Application for Federal Student Aid (FAFSA). These awards are based on full-time enrollment and contingent upon continued funding from federal, state, and institutional sources. Financial aid may not cover all direct and indirect costs.

Estimated Direct Costs	
Tuition and Fees	\$7,800.00
Housing and Meals	\$9,279.00
Textbook Rental	\$364.00
Total Estimated Direct Costs	\$17,443.00

Direct costs are items you are charged by Southeast, such as tuition, fees, housing/meals (only if you live on campus), and textbook rental.

Estimated Indirect Costs	
Educational Supplies	\$267.00
Transportation Expenses	\$1,970.00
Personal Supplies	\$2,807.00
Total Estimated Indirect Costs	\$5,044.00
Estimated Total Cost of Attendance	\$22,487.00

Indirect costs are allowances for other items and may vary based on your needs. Southeast will not charge you for these items.

While reviewing your award offer, remember the importance of separating amounts you pay directly to Southeast (direct costs) from other indirect costs. Additional information about tuition and fees is available on the Student Financial Services website (www.semo.edu/sfs).

Financial Need Analysis	
Estimated Total Cost of Attendance	\$22,487.00
EFC (from FAFSA)	– 0
Estimated Additional Resources	– \$0.00
Calculated Financial Need	= \$22,487.00

Your EFC is a calculated index based on the financial information you provided on your FAFSA. It is used to determine eligibility for need based aid and does not indicate your cost or the amount of aid you will receive.

Grant and Scholarship Eligibility	Fall 2020	Spring 2021	Total
Federal Pell Grant	\$3,098.00	\$3,097.00	\$6,195.00
Fed Suppl Ed Opp Grant	\$500.00	\$500.00	\$1,000.00
Access Missouri (Grant)	\$1,000.00	\$1,000.00	\$2,000.00
Copper Dome Scholarship	\$1,500.00	\$1,500.00	\$3,000.00
Residence Life Leadership Awd	\$500.00	\$500.00	\$1,000.00
Total Grants and Scholarships			\$13,195.00

Loan and Work Study Eligibility	Fall 2020	Spring 2021	Total
Federal Work Study	\$500.00	\$500.00	\$1,000.00
Fed Subsidized Loan	\$1,750.00	\$1,750.00	\$3,500.00
Fed Unsubsidized Loan	\$1,000.00	\$1,000.00	\$2,000.00
Fed Parent PLUS Loan	\$1,396.00	\$1,396.00	\$2,792.00
Total Loans and Work Study			\$9,292.00
Total Financial Aid Eligibility			\$22,487.00

To review/accept financial aid awards: login to MySoutheast (portal.semo.edu) and view "Financial Aid Awards" on the 'Student SS' tab. For detailed instructions review 'View/Accept Financial Aid' (www.semo.edu/sfs/forms). Less than full-time enrollment may affect aid awarded.

Please notify us of any scholarships/outside funding you will receive that is not listed above by emailing sfs@semo.edu. Receipt of aid not reported to our office may impact your eligibility for aid listed on this award offer. Please forward all scholarship checks to Student Financial Services.

We look forward to assisting you with your financial needs.



Notification of Financial Aid Offer 2022-2023

Student ID [REDACTED]
 Expected Family Contribution (EFC): 0

January 07, 2022

PLEASE NOTE: Dollar amounts are listed by academic year (fall and spring semesters). Divide by two to arrive at per semester amount(s).

The Financial Aid Office at Truman State University is pleased to offer you this financial aid package for the above academic year in response to your FAFSA results. Need-based offers are calculated using your Expected Family Contribution (EFC) from your FAFSA. Initial offers are based on an expected enrollment status of full-time and are contingent upon continued funding from federal, state, and institutional sources. Your actual costs will be calculated when you receive your first bill in August.

Haneen's Estimated Cost of Attendance

DIRECT COST - Academic and Living Expenses
 Represents costs that are directly associated with enrollment. Tuition, fees, and room and board (if you live on campus) are directly charged to your Truman account.

INDIRECT COST - Miscellaneous Expenses

Represents items such as transportation, books, supplies, and other personal expenses which are calculated using an average amount per academic year. You are in control of how much you spend on these items. Indirect costs are NOT charged to your Truman account.

Average Annual (Fall and Spring) Estimated Costs

Annual Tuition (12-17 credits per semester)	\$8,825
Required and Academic Fees	\$804
Housing & Meals	\$9,936
AVERAGE TOTAL DIRECT COSTS	\$19,565
Books & Supplies	\$1,000
Personal Expenses	\$2,500
Transportation Expenses	\$1,300
AVERAGE TOTAL INDIRECT COSTS	\$4,800

Haneen's Scholarships & Grants

Grants and scholarships are considered gift aid that does not require repayment. Gift aid for which you are eligible may include awards from federal and state programs, as well as institutional grants and scholarships. You must reapply through the FAFSA each year to be considered for federal, state, and institutional grants. If you receive additional scholarships and/or grants that are not listed on this notification, your student loans and/or Work-Study funds may need to be reduced or cancelled. If private scholarships are listed, you may log into TruView for individual award amounts.

Federal Pell Grant	\$6,495
TruMerit Scholarship	\$4,000
Access Missouri Grant	\$2,280
TruOpportunity Scholarship	\$2,000
President's Honorary Schol	\$1,500
A+ Recognition Scholarship	\$500
Federal SEOG Grant	\$400
TOTAL SCHOLARSHIPS AND GRANTS	\$17,175

Haneen's Options to Pay Remaining Costs

A portion of your cost can be funded through self help aid like federal student loans, federal parent PLUS loans, or private loan programs. Loans are optional and must be repaid. It is best to only borrow what you need to cover your educational expenses. In addition, Federal Work-Study provides part-time jobs for students with financial need, allowing them to earn money to pay educational expenses. Many students are also employed on and off campus in non Work-Study positions.

Federal Subsidized Direct Loan	\$3,500
Federal Unsub. Direct Loan	\$2,000
TOTAL SELF HELP AID	\$5,500

Average Total Direct Costs:	\$19,565	Average Total Direct & Indirect Costs:	\$24,365
Total Aid Offered:	\$22,675	Total Aid Offered:	\$22,675
DIFFERENCE:	-\$3,110	DIFFERENCE:	\$1,690

A positive balance indicates your need to develop a plan for covering the balance of your anticipated costs. Information in this packet will assist you in developing a plan.

A negative balance indicates you have more financial aid than estimated costs. If you have been offered Student Loans, you may want to consider accepting a smaller amount of loan to keep your student loan payments more manageable. It is best to only borrow what you absolutely need to cover your educational costs.

If you have been offered Federal Work-Study, those funds are payable via paycheck throughout the semester for actual hours worked.

If you choose to decline the Work-Study, or do not work sufficient hours, you will not receive the funding in total. Please adjust your budget accordingly. Contact us at fihaid@truman.edu or 660-785-4130 if you have questions or need additional information.

RENEWAL OF AWARDS: Federal aid programs, Access Missouri, Truman Access Grant, and some Foundation awards require that a FAFSA be filed each year to determine eligibility. Satisfactory Academic Progress (SAP) must be maintained and may vary between programs. Truman academic scholarships and Bright Flight have different renewal criteria. Renewal guidelines and the SAP policy for all programs can be found on our website at financialaid.truman.edu.

Truman reserves the right to exchange scholarship and grant award types based on availability. Additional awards you receive or corrections to your application could also result in a change to this aid package.

