

# GREENBACK

## NOVA's Financial Aid Quarterly Newsletter

August 2016

### Financial Aid Course Audit: Be Proactive!

The goal of financial aid is to assist students in achieving degree, certificate or CSC completion. Students who receive financial aid must be working toward completion by taking courses required for their chosen programs of study at NOVA. Only required courses will be covered by financial aid for otherwise eligible students.

As fall term approaches, NOVA Financial Aid encourages every student to complete the following steps ([Click here for tutorials that can assist you through these steps](#)):

- Review your program plan to make sure it aligns with your career goals.
- Run your advisement report from your Student Center on MyNOVA to determine which classes are still needed for degree completion.
- Check the transfer guide for the receiving school if you are planning to transfer to make sure you are taking the correct courses for transfer.
- Use required electives wisely and, if possible, fill them with courses required by your transfer school. Courses must be required in your NOVA program or fill open electives in your NOVA program in order to be covered by financial aid at NOVA.
- Talk with your academic advisor to confirm your progress within your degree plan and to choose the correct courses.
- Take any additional courses needed for the receiving school on top of terms of at least 12 required credits, when possible, so aid is not reduced.
- If you register for a course that is ineligible for aid and wish to take it anyway, you must pay for it.
- Repeat courses needed for grade improvement BEFORE you complete all courses required for your program of study, or they cannot be covered.
- Stay abreast of your financial aid status and the eligibility and enrollment-level requirements for each type of aid awarded.

Taking classes outside the program of study, withdrawing from or failing to successfully complete classes and/or changing programs of study can exhaust the limited Pell Grant and loans available to you before you are able to complete, especially if you are planning to complete a four-year degree. Contact the Financial Aid Support Center at (855) 323-3199, or visit your Campus Financial Aid Office, if you have questions about your aid eligibility.

### Satisfactory Academic Progress (SAP) Reminder

The minimum requirements for aid eligibility are:

- A student must meet the GPA requirements as indicated in the chart to the right.
- A student must receive satisfactory grades in 67% of cumulative credits attempted.
- A student must complete his/her program of study before attempting 150% of the credits required for that program.

Credits	Min Cumulative GPA
1 - 15	1.5
16-30	1.75
31+	2.0

### Financial Aid & Student Accounts Support Center

• Website: [www.mysupport.nvcc.edu](http://www.mysupport.nvcc.edu)

- Single telephone number for all campuses: 1-855-323-3199
- Self-help knowledge base; live chat
- Available year-round -- 24 hours a day, 7 days a week

### FAFSA Filing UPdate

*Reprinted from Dept. of Education at: <https://studentaid.ed.gov/sa/about/announcements/fafsa-changes>*

On Sept. 14, 2015, President Obama announced significant changes to the Free Application for Federal Student Aid (FAFSA®) process that will impact millions of students. Starting October 1, 2016, students will be able to do the following:

- Submit a FAFSA® Earlier - Students will be able to file a 2017-18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit a FAFSA as early as October 1 every year.
- Use Earlier Income Information - Beginning with the 2017-18 FAFSA, students will report income information from an earlier tax year. For example, on the 2017-18 FAFSA, students (and parents, as appropriate) will report their 2015 income information, rather than their 2016 income information.

If you'd like more details about the upcoming changes, you may read the following articles from the [U.S. Department of Education](#), contact the Financial Aid Support Center at (855) 323-3199 or visit a campus financial aid office.

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## NOVA Works to Protect Your ID - You Should Too

Colleges and universities across the United States work diligently to protect student information. Unfortunately, criminal operators are also at work attempting to use stolen identities and personal information to inappropriately secure student loans and other financial aid. Just recently, this issue hit home at Northern Virginia Community College as our school was targeted by identity thieves who attempted to use other people's identities to obtain federal student loans in a scheme that targeted NVCC and other schools. This article provides tips for students to protect their information from identity thieves and outlines how NVCC is committed to protecting student data.

NVCC provides various security protocols and technologies to ensure that your student information is protected from identity thieves. In the recent targeting of NVCC in the student loan scheme, it should be recognized that no student information at NVCC was compromised. Rather, as Alexandria News reports, the thieves used the identities of non-students to pose as students at NVCC. These identities were used to request federal student loans as the thieves posed as students at NVCC and other colleges and universities around the United States.

Even though no NVCC student identities were appropriated by the thieves, this student loan scheme highlights the importance of protecting your identity and reporting potential theft to authorities and school officials. There are several key actions you can take to ensure that your identity remains protected:

- Protect your social security number. Your social security number is the primary target of identity thieves as it is the foundation for establishing an appropri-

ated identity to secure financial aid, including student loans. Never provide your social security number to any person or institution unless you are confident in their credibility. Know your number by memory and never keep your number or social security card in your wallet or purse. NEVER give your MyNOVA password, FSA ID or other passwords to anyone! If you think a password has been compromised, change it immediately. Be alert for any suspicious activity, and address it.

- Never respond to unsolicited requests for your information. Identity thieves often pose as official representatives of banks, schools, or government agencies over the telephone. Never provide personal information to someone who has called you unless you are certain that person is calling from the organization he or she claims to represent.

- Destroy your paperwork. Bank, credit card, and school paperwork can contain vital information that can be used by identity thieves. Use a shredder or other means to safely and wholly destroy your paperwork. Securing paperless billing and communications from your financial and other institutions is another great way to avoid appropriation of your documentation.

- Install firewalls and virus detection software. Your mobile and computing devices offer another opportunity for identity thieves to steal your identity. Make sure that all your devices have appropriate security software installed to prevent intrusion. Such software is usually provided by the manufacturer of the device and the software provider.

- Create complex passwords. Your password should contain numbers, characters, and a mix of lowercase and uppercase format.

Lastly, NVCC calls upon all students to REPORT SUSPICIOUS ACTIVITY that might indicate identity theft. If you think someone might be involved in stealing your information or that of someone you know, contact NVCC Police or your local law enforcement agency ASAP. Such activity can include observing an individual who appears to be physically snooping over the shoulder of a student working on a computer. Or perhaps you have received an unsolicited telephone call from someone claiming to represent NVCC or your financial institution. NVCC seeks to partner with students in fighting identity theft. We are very careful in all processes and cautious in disbursing aid. Financial aid provides necessary support for many students, and identity theft represents a serious threat to this vital source of student aid and academic accomplishment. Please help us help you! [Read more tips and information here.](#)

Check out

CashContest on the  
[Financial Literacy Blog](#)



### Students With Financial Aid

If you are enrolled in classes that are not eligible to be covered by Financial Aid, you must either replace those courses with eligible courses or make payment to the college for the total amount of tuition and fees for those ineligible classes. In addition, make sure that your total bill for eligible classes is covered by anticipated aid or some other type of payment.

Your payment for ineligible classes may appear to be allocated across all your enrolled classes. As long as your payment to the college is equal to the total tuition and fees of your ineligible classes, and the balance of your bill is covered, your enrollment in ineligible classes should be protected.

Credit and debit card payments must be made online. Those payments cannot be made at Business Offices. Cash and checks are accepted at any one of our six campus Business Office locations and can be applied to specific ineligible courses, as needed.

## File your 2017-18 FAFSA Starting Oct. 1, 2016!

Priority Date for Spring 2017 Semester (2016-2017 FAFSA Required)	October 1, 2016
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Priority Date for Summer 2017 Semester (2016-2017 FAFSA Required)	April 1, 2017
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Priority Date for Fall 2017 Semester (2017-2018 FAFSA & All documents submitted)	March 1, 2017
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<b>Fall 2016 Bookstore Purchase Period</b>	<b>August 8, 2016</b>
<b>- Be sure to complete the Bookstore Authorization Form via the Dashboard</b>	<b>through September 8, 2016</b>