




Financial Aid Frequently Asked Questions for Adult Learners

Adult learners face unique opportunities and challenges in their quest to obtain a postsecondary education. This frequently asked questions guide is designed to help adult learners with questions they may have about enrolling in school.

Question	Answer
<p>1. I have never been to college before and I am unsure how I am going to pay for my tuition, fees, and books. Where do I start?</p>	<p>The first step is to complete the Free Application for Federal Student Aid (FAFSA®) at https://studentaid.ed.gov/sa/fafsa. Northwest State's school code is 008677.</p> <p>The FAFSA will allow for us to determine your eligibility for grants, loans, and scholarships.</p> <p>This is also a great time to start making a budget. There are budget tools at https://studentaid.ed.gov/sa/prepare-for-college/choosing-schools/consider/costs that can help you start this important step of the college planning process.</p> <p>If you have any questions, or need assistance, please do not hesitate to contact our office at finaid@northweststate.edu or call 419-267-1333.</p>
<p>2. I am over the age of 25, am I still eligible to apply for scholarships?</p>	<p>Yes, thanks to our generous scholarship donors, the NSCC Foundation has over 50 scholarships that are awarded each year. Many of our donors recognize that a large portion of our learners are of non-traditional age and do not consider age or high school graduation year as part of eligibility criteria.</p> <p>To apply or view our list of current scholarships, please visit: https://northweststate.edu/scholarships.</p>
<p>3. I was recently laid off from my job and am looking at going back to school for retraining. Are there any resources available?</p>	<p>Yes, in addition to completing the FAFSA to apply for federal aid (grants and student loans), there are other resources available as well. You should locate the office that administers the Workforce Investment Act (WIA) Dislocated Worker Program in your county.</p>

	<p>Click here to find the office that services each county in Ohio: https://jfs.ohio.gov/owd/wioa/map.stm. The WIA Program can help pay for tuition, fees, books, and other expenses.</p> <p>You can also contact our Financial Aid Resource Counselor at finaid@northweststate.edu or call 419-267-1333 and we may be able to help identify other community resources to help pay for your college related expenses.</p>
<p>4. I need some help with groceries this month – where can I go?</p>	<p>The NSCC Food Pantry offers food staples and personal care products free of charge to all learners. The food pantry is located in C110 and is open the 4th Wednesday and Thursday of each month from 11:30 am – 1:00 pm. Items typically available include: rice, pasta, canned goods (soups, meats, fruits, vegetables), breakfast items (cereal, oatmeal, pancake mixes), shampoo/conditioner, laundry products, household cleaning, and paper products.</p>  <p>If experience a need during a period in which the food pantry is not scheduled to be open, please do not hesitate to call 419-267-1333 or email foodpantry@northweststate.edu and we would be happy to serve you.</p>
<p>5. I am a single parent and have children. I can't afford daycare to attend school – how can I make this work?</p>	<p>The Ohio Department of Job and Family Services (ODJFS) helps parents who are working or in school pay for child care. To view eligibility criteria or to apply online, visit: https://jfs.ohio.gov/cdc/Page4.stm. You may also want to consider taking online courses that allow you the flexibility to take courses without leaving your home.</p> <p>Some counties JFS offices may also be able to provide help with cash and food assistance. Please visit the County Directory at: https://jfs.ohio.gov/County/County_Directory.stm.</p> <p>You can also contact our Financial Aid Resource Counselor at finaid@northweststate.edu or call 419-267-1333 and we may be able to help identify other child care resources.</p>
<p>6. I do not have any means of transportation to attend school – how can I make this work?</p>	<p>Contact the NSCC Financial Resource Counselor at finaid@northweststate.edu or call 419-267-1333 for assistance with identifying transportation resources in your county. The Financial Aid Office also has a limited supply of gas cards and emergency aid that we may be able to provide to help with your transportation needs.</p>

	<p>NSCC also offers a variety of online and hybrid classes that would be able to reduce the number of trips to campus. Contact our Advising Center at advising@northweststate.edu or call 419-267-1390 or talk to your faculty advisor to create an academic plan that will work best with your situation and help you meet your educational goals.</p>
<p>6. I am having a difficult time paying rent. Are there any programs that can help me pay my rent?</p>	<p>Check with your local housing authority for low income housing options and the availability of Section 8 housing vouchers. There is also some good information on https://www.hud.gov/ regarding resources for housing. Your financial aid budget includes an allowance for housing, so your financial aid can also be used to help pay rent.</p> <p>Contact the NSCC Financial Resource Counselor at finaid@northweststate.edu or call 419-267-1333 for assistance with identifying housing/rent assistance resources in your county.</p>
<p>7. I do not have access to a computer and/or internet. Most of my financial aid process requires me to use a computer. What should I do?</p>	<p>If you don't have access to a computer/internet, you are welcome to visit the main Archbold campus and take advantage of our FREE WIFI and computers that are located in the financial aid office, library, and various computer labs around campus.</p> <p>If you are unfamiliar with using the internet there are many websites that can help you, including https://www.gcfllearnfree.org/topics/internet/. This website helps you with computer, internet and software basics.</p> <p>The Dept of Education has also created the myStudentAid app that you can be downloaded onto your mobile device to complete and check the status of your FAFSA.</p> <p>Don't be afraid to ask for help, our Financial Aid Office staff are happy to assist you: finaid@northweststate.edu or 419-267-1333.</p>
<p>8. My income tax return shows that I made more money than what I will make this year. Can my current income be used to determine my financial aid?</p>	<p>If your income has recently decreased or you have an unforeseen financial hardship that was not taken into account on your Free Application for Federal Student Aid (FAFSA), we may be able to re-evaluate your financial need based on your projected gross income. Please contact our Financial Aid Office at finaid@northweststate.edu or 419-267-1333 and ask for more information regarding a Special Condition Request.</p>

<p>9. I have filed for bankruptcy or have bad credit. How will this affect my eligibility for financial aid?</p>	<p>Bankruptcy may not impact your eligibility for financial aid. Federal financial aid programs like the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, and Direct Subsidized and Unsubsidized Loans are awarded based on financial need, not credit standing.</p>
<p>10. My student loans are currently in default. How can I go back to school and receive financial aid?</p>	<p>You should contact the holder of your student loans. If you are unsure who is the holder of your loans (or if you need their contact information), log into https://studentaid.gov/.</p> <p>You will be able to see who holds your loans and who you need to contact about setting up payment arrangements to return your loans to good standing. Unless the outstanding loan amount is paid in full, you must arrange to make six consecutive, full, on-time, voluntary payments to return defaulted student loans to good standing and regain eligibility for federal financial aid. Another option is to consolidate your student loans with Federal Direct Student Loans (Direct Loans) at https://studentaid.ed.gov/sa/repay-loans/consolidation.</p> <p>To find more information about returning your student loans to good standing, visit https://myeddebt.ed.gov/borrower/ and www.finaid.org/loans/rehabilitation.phtml.</p> <p>If you want to attend school while restoring your loans to repayment status, our Business Office offers a tuition & fees installment plan. For more information, please visit: https://northweststate.edu/business-office.</p>
<p>11. I am going through foreclosure on my home. How will this affect my ability to receive a student loan?</p>	<p>As long as you file the FAFSA and meet all applicable eligibility criteria, you will be able to receive a Direct Loan. Your credit score is not considered when you apply for a Direct Subsidized Loan or Direct Unsubsidized Loan.</p>