



Financial Aid Handbook
2022-2023

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PREFACE

The NECO Financial Aid Office wants to make financing your professional education as easy as possible, and to educate you about the financial responsibility to which you are about to commit. Federal sources of student financial assistance are listed in this publication, but your state optometric association, business organizations, and charitable foundations may reveal other means of support. If you would like a paper copy of this Handbook, please contact the Financial Aid Office to request one.

While every effort is made to provide the most updated information possible in this Handbook, and to our knowledge it contains no erroneous or misleading statements or omissions, the College retains the right to amend, add or delete any information subsequent to its posting. Announcements of such changes are made on a routine basis within the College.

FINANCIAL AID ELIGIBILITY

Financial aid helps make up the difference between what you and your family are able to pay and the cost of education. If you are Canadian or another international, please see "Canadian and Other International Student Aid Information" below.

Your financial aid eligibility, or need, is the difference between your own financial resources and the College's estimated cost of education. Aid eligibility is determined using the federal need analysis formula to calculate your ability to pay for your education, and by reviewing your (and your spouse's and/or parents') financial information as reported on the FAFSA and any requested supporting documents. The result of this analysis of your income and assets is the "Student Aid Index" (SAI). The Financial Aid Office uses your SAI to determine your eligibility for all available need- based student aid funds.

To qualify for US federal student assistance, you must:

- be a US citizen or eligible non-citizen
- be enrolled as a regular student working towards a degree
- be enrolled at least half-time, i.e., 8 – 15.99 credit hours for fall or spring semesters, or 4.5 – 8.99 credit hours for March or summer terms. (When a student drops to less than half-time study, she or he becomes ineligible for federal aid and enters the student loan grace period.)
- be making satisfactory academic progress according to the College's Student Handbook
- qualify for aid according to federal need analysis
- not be in default on a previous education loan or owe a repayment of an education grant
- have a valid Social Security number

HOW TO APPLY FOR U.S. FEDERAL FINANCIAL AID

Follow the steps below to be considered for the loan, scholarship, and employment programs administered by the Financial Aid Office. Financial aid is offered on the basis of need and availability of funds, so apply early! Follow this same process every year you want financial aid. See the chart below for deadlines and forms needed.

Submit the [Free Application for Federal Student Aid](#). OUR FEDERAL COLLEGE CODE IS 002164.

When to Apply for Financial Aid

Program	Academic Year Start Date	NECO Application Priority Date	Last day to file a 2022-23 FAFSA	Form to Submit
4-Year OD	Summer or Fall 2022	April 1, 2022	June 30, 2023	2022-2023 FAFSA
ASIP & AODP	Summer 2022	April 1, 2022	June 30, 2023	2022-2023 FAFSA

PARENT'S INFORMATION

Parent information is not required for graduate students applying only for the Stafford Loan, Graduate PLUS Loan, or Federal Work Study. If you think your family is "economically disadvantaged" and you want to be considered for loans from the Department of Health and Human Services; Health Professions Student Loan (HPSL) and Loans for Disadvantaged Students (LDS), You are encouraged to provide parent information, so you can be considered for these less expensive loans!

The College also requires parent information for its Fund for Education (FFE) loan.

Once you have received the Student Aid Report (SAR), read the comments, make sure your information is accurate, and make any necessary changes by following the directions. Contact the Financial Aid Office if you have questions, or if the SAR instructs you to do so.

Aid applications for first year students will be reviewed after the receipt of the admissions deposit. Financial aid eligibility letters and the College Financing Plan (CFP) are sent within two weeks of receipt of the FAFSA.

The College Financing Plan (CFP), is a consumer tool that participating institutions use to notify students about their financial aid package. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school.

TYPES OF FINANCIAL AID FOR U.S. STUDENTS

William D. Ford Federal Direct Unsubsidized Stafford Loan

Eligibility: This unsubsidized loan is not need-based, but you must still apply for federal aid as described above.

Loan Limits: The maximum is \$40,500 for a 9-month academic year (the first year of the 4-year OD program), \$44,944 for an 11-month year (second and third years of the 4-year OD program), and \$47,167 for a 12-month year (fourth year of the OD program, all AODP and ASIP's).

Lender: The federal government is the lender for this loan, but your loan will be serviced by one of several loan servicers.

Fees: The default fee is deducted from the loan proceeds. For loans first disbursed on or after October 1, 2021 and before September 30, 2022, the fee is 1.057%.

Interest: Interest is a fixed rate depending on the 10-Year Treasury Note Index plus 3.60% and is subject to change annually. The rate is 5.28% for loans first disbursed on or after July 1, 2021 and before June 30, 2022. The loan accrues interest during the in-school, grace, and deferment periods, but you have the option of paying interest while you are enrolled.

Disbursement: The loan is advanced in equal installments at the beginning of each term.

Repayment: Repayment begins at the end of a 6-month grace period. [Repayment options](#) include the standard plan which allows you to repay in 10 years, Income based repayment and other plans that allow smaller monthly payments for a longer period of time and/or loan forgiveness.

Federal Direct Graduate PLUS Loan

Eligibility: This unsubsidized loan is not need-based, but you must still apply for federal aid as described above.

Loan Limits: The annual limit is the difference between other aid and the cost of attendance.

Lender: The federal government is the lender for this loan, but your loan will be serviced by one of several loan servicers.

Fees: The origination fees are deducted from the loan proceeds. For loans first disbursed after October 1, 2021 and before September 30, 2022, the fee is 4.228%.

Interest: The interest rate for new loans is subject to change every July 1 depending on the 10-Year Treasury Note Index plus 4.60%. The rate for loans first disbursed on or after July 1, 2021 and before July 1, 2022 is 6.28%. Interest begins to accrue upon disbursement, but you have the option of paying the interest while in school.

Disbursement: Loan funds are disbursed in equal installments at the start of each term.

Repayment: Principal repayment begins within 60 days of full disbursement of the loan, but is deferrable while you are enrolled at least half-time and for the 6-month period after you cease to be enrolled half-time. You may pre-pay the loan at any time without penalty. Repayment options are the same as those for the Stafford Loan.

Health Professions Student Loan Program (HPSL)

Eligibility: HPSL is need-based and requires parent information on the FAFSA.

Loan Limits: The average HPSL per year at the College is \$5,000.

Lender: NECO is the lender for the loan, and the loan servicer is Heartland [ECSI](#).

Fees: A late charge will not exceed 6% of the installment.

Interest: The loan is interest free until repayment begins; 5% interest while in repayment.

Disbursement: Loans for an academic year are advanced in equal installments for each term.

Repayment: Monthly installments begin 12 months after program completion or if you cease to be enrolled at least half time.

Loans for Disadvantaged Students (LDS)

Eligibility: You must provide parent information on the FAFSA and meet the economic guidelines as determined by the Department of Health and Human Services.

Loan Limits: The average LDS at the College is \$3,000 per year.

Lender: NECO is the lender for the loan, and the loan servicer is Heartland [ECSI](#).

Fees: A late charge will not exceed 6% of the installment.

Interest: The loan is interest free until repayment begins; 5% interest while in repayment.

Disbursement: Loans for an academic year will be advanced in equal installments at the beginning of each term.

Repayment: Monthly installments in equal or graduated amounts begin 12 months after you cease to be enrolled full-time.

Fund for Education Loans (FFE)

Eligibility: Parents' information must be provided on the FAFSA and NECO aid application to be reviewed for this need-based loan.

Loan Limits: The loan is limited to first year students and averages \$3,000 to \$4,500.

Lender: NECO is the lender for the FFE, and the loan servicer is Heartland [ECSI](#).

Fees: A late payment fee of \$10 may be imposed.

Interest: Interest free until repayment begins, 5% fixed rate while in repayment.

Disbursement: Loans for an academic year will be advanced in equal installments for each term.

Repayment: The 5-year period begins 12 months after graduation or departure from the College.

Federal Work-Study Program (FWS)

This need-based program provides part-time employment on campus. The FWS program encourages community service work and work related to your field. In general, students in their first year of participation in the FWS program at the College earn \$14.25 per hour; second year students, \$14.25; third years, \$15; and fourth years, \$16. You are paid bi-weekly for work performed.

Required forms and job descriptions are available on the NECO Student Portal.

CANADIAN AND OTHER INTERNATIONAL STUDENT AID INFORMATION

List of Student Aid Websites

The list of links below may help you search for student financial assistance in Canada:

- [Canada's government-sponsored loans](#)
- [Student Aid Alberta](#)
- [Ministry of Advance Education, British Columbia](#)
- [Manitoba Student Aid](#)
- [Department of Education, New Brunswick](#)
- [Student Financial Services Division, NF/Labrador](#)
- [Student Assistance Office, Nova Scotia](#)
- [Canadian Association of Optometrists](#)
- [Financial Assistance for Nunavut Students](#)
- [Student Support Branch, Ontario](#)
- [Student Financial Services, Prince Edward Island](#)
- [Service de l'accueil et des renseignements, Quebec](#)
- [Student Financial Assistance Branch, Saskatchewan](#)
- [Department of Education, Government of Yukon](#)

National Student Loans Service Centre (NSLSC)

For information about student financial aid, managing your account, customizing loan repayment, and more [click here](#).

Canadian Banks

Lines of credit are used by many students studying at NECO, and sometimes by their parents as well. The bank determines the limit on the line of credit based on individual needs. [Royal Bank of Canada](#), [TD Bank](#), and [Bank of Montreal](#) are three banks recommended by Canadian students.

TD Bank Cross-Border Banking

If you have a TD account in Canada, open a TD account in the US to facilitate credit in the US, waive transfer fees, and bank on-line. TD Bank offers student loans, too, but only in Canada.

Saval Loan

Eligibility: Preference for this need-based loan is given to returning Canadian students.

Loan Limits: The average loan for an academic year will usually not exceed \$5,000.

Lender: NECO is the lender for the loan; the loan servicer is Heartland ECSI.

Fees: No up-front fees.

Interest: Interest free until repayment begins, 5% fixed rate while in repayment.

Disbursement: The loan is disbursed in equal payments at the beginning of each term.

Repayment: The 5-year period starts 12 mos. after graduation or departure from the College.

Student Employment for International Students

This College program provides jobs for Canadian and other international students who are not eligible for federal work study (FWS) due to their citizenship status. International students can apply for Student Employment (SE) by contacting the Financial Aid Office.

Students who have been awarded work study will access job listings on the NECO student portal. Job applicants are encouraged to contact departments to learn more and schedule interviews.

Positions may be available based on your employment history and skills. Jobs unrelated to your studies can help you hone soft skills for the office and create networking opportunities.

In general, students in their first year of participation in the program earn \$14.25 per hour; second- year students, \$14.25; third-years, \$15; and fourth-years, \$16.

Private Education Loans

Some US lenders offer education loans to international students who have a credit-worthy US citizen or permanent resident as a co-signer. You can find a list of private loan lenders offering loans to international students here:

<https://www.nerdwallet.com/best/loans/student-loans/international-student-loans>

THE COST OF ATTENDING NECO

Click here for a list of [tuition, fees, and other costs](#). In addition to tuition and fees, you will have living expenses, and other equipment and book costs. For every term of enrollment, a monthly living allowance of \$2200 is included in the student cost of attendance budget for expenses such as rent, food, transportation, and miscellaneous personal items.

HOW YOU RECEIVE YOUR FINANCIAL AID

Federal and College financial aid is disbursed in equal installments at the beginning of each term according to the College's calendar and are applied to student accounts. The Business Office will notify you when the College receives your loan funds.

Loan proceeds are applied first to outstanding tuition or other College charges. Excess funds are released to you, either by direct deposit to your bank account or in the form of a refund check for living expenses and equipment purchases, during the first week of class for the term. Remember- refunds usually occur only once per term, so budgeting is imperative!

PROMISSORY NOTE AND LOAN COUNSELING

The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). You can borrow additional Direct loans on a single MPN for up to 10 years. If you borrow U.S. federal or College student loans, you must participate in Entrance loan counseling sessions designed to outline your rights and responsibilities as a borrower and give you valuable information about repayment options. You will be directed to complete the MPN and Entrance counseling at www.studentaid.gov. You will receive an exit counseling session upon leaving the College.

FINANCIAL EMERGENCIES

The Emergency Loan, which is really a cash-advance, allows students to "borrow" up to \$1000 per term interest-free. Subsequent financial aid or payments credited to your student account is used to repay emergency loans. The application, for current students only, is available on this website.

FINANCIAL CHANGES

Sometimes circumstances cause drastic changes in a student's financial situation. Loss of employment, illness, or injury may cause a significant change in your ability to meet your financial obligations. The Financial Aid Office will make every effort to help you with unexpected changes in your finances. Notify the Financial Aid Office promptly via email of any changes in financial circumstances occurring after you submit your aid application, or of any scholarships or loans awarded by outside sponsors. An adjustment to financial aid may be required if a student's aid from all sources is in excess of the student's calculated need if the student is receiving federal funds.

SCHOLARSHIPS

The Admissions Office has a modest number of scholarships to offer promising new students. Scholarships administered by the Financial Aid Office are also limited in number and amount (the average scholarship is \$1,000), funded by private donors. Scholarships are awarded to students with the expectation that the recipient will continue to make satisfactory academic progress and conduct herself or himself in an ethical and professional manner. If a student who receives an award is later judged by the Student Affairs Committee as not meeting the College's standards (please refer to the Student Handbook), the award may be rescinded for at least one term of study. For awards that require an application, enrolled students will be sent the application in the fall with an invitation to apply.

SATISFACTORY ACADEMIC PROGRESS

Please refer to the "Student Status Policies and Procedures" in the Student Handbook for definitions of academic standing, progress, warning, probation; clinical probation, modified and inquiry status and dismissal criteria in addition to other information.

A student will be placed on Financial Aid Warning after two consecutive terms on Academic and/or Clinical Probation. During the Financial Aid Warning term, a student will receive federal financial aid for which she or he is otherwise eligible. The student will be notified of the financial aid warning status by the Financial Aid Office.

When the Financial Aid Warning term ends:

- If the Academic and/or Clinical Probation is resolved and any modified program requirements are met, the Financial Aid Warning is lifted.
- A student who has not resolved the Academic and/or Clinical Probation and/or has not met modified program requirements will be required to meet with the Student Affairs Committee. If allowed to continue in the program, he or she will be placed on Financial Aid

Probation and is eligible for one more term of federal financial aid.

When the Financial Aid Probation term ends:

- If the Academic and/or Clinical Probation is resolved or the specified modified program requirements are met, the Financial Aid Probation is lifted.
- A student who has not been removed from Academic and/or Clinical Probation or has not met the specified modified program requirements but is allowed to continue in the program will no longer be eligible for federal financial assistance. The student may be eligible for federal financial aid in the future after all issues are resolved.

LEAVE OF ABSENCE AND WITHDRAWAL

If you decide to leave the College temporarily or permanently before completing your program, it is important to notify the Registrar's Office in writing of your decision so exit counseling can be provided. The Financial Aid Office will recalculate federal loan eligibility for students who withdraw, take a leave of absence or are dismissed prior to completing 60% of an academic term. No adjustment to federal loan funds will be done after this point in a term.

The term "withdraw" is defined as the actual date the student began the College's withdrawal process as outlined the Student Handbook, the student's last day of recorded attendance, or the midpoint of the term for a student who leaves without notifying the College.

The procedure for taking a leave of absence is also described in the Catalog and Student Handbook. For financial aid eligibility purposes, however, a leave of absence will constitute a withdrawal; federal guidelines stipulate that a leave may be no longer than 180 days, but due to the sequencing of courses a leave of absence is usually one year.

Recalculation is based on the percentage of earned financial aid. "Percent earned" is equal to the number of days completed up to the withdrawal date divided by the total number of days in the academic term. Federal financial aid is returned to the federal government based on the percent of unearned aid using the formula below:

Funds returned = 100% - (the % earned) X (amount of aid disbursed toward institutional charges)

Unsubsidized Stafford Loan must be returned to your lender first, then Grad Plus Loan. If the student receives other funds that require adjustment, according to the policy described above, they will be returned in the following order: Health Professions Student Loan; Loans for Disadvantaged Students. Unused portions of any Federal Work Study allocation will be cancelled. When aid is returned the student may owe a balance to the College, so the student should contact

the Business Office to make arrangements to pay the balance.

The College’s Tuition Refund Policy is as follows:

Withdrawal Date	Percentage of Tuition and Fees Refunded
Prior to the 1 st day of the academic	100%
During the 1 st week	90%
During the 2 nd week	80%
During the 3 rd week	70%
During the 4 th week	60%

When calculating refunds, a reasonable administrative fee may be charged. This fee shall be the lesser of 5% of charges assessed the student or \$100.

Remember, you must repay your federal student loans even if you do not complete the program or do not complete the program within the regular time for program completion, are unable to obtain employment, are dissatisfied with the College, or do not receive the services purchased from the school.

RETURN OF FEDERAL FINANCIAL AID FUNDS

Information for Students Who Receive Federal Financial Aid from Title IV Funds

This policy shall apply to all students at The New England College of Optometry who receive federal financial aid from Title IV funds and who officially withdraw, take a leave, drop out or stop attending all classes without officially withdrawing. A student’s withdrawal date is:

- The date the student reported on the “Exit Notification and Leave of Absence Form” or officially notified the institution of intent to withdraw; or
- The midpoint or later date of the period for a student who stops attending all classes without notifying the institution; or the student’s last date of attendance at a documented academically related activity. The amount which must be returned by the school to Title IV programs is calculated using the federal policy calculation.

Federal regulations require that when you officially withdraw from the college or stop attending your classes that the amount of Federal Title IV Financial Aid assistance that you have “earned” up to that point must be calculated using a pro- rata formula. If you received more Federal Financial Aid than you earned, the excess funds will be returned on your behalf by the College to the lender. In many instances this will leave you owing the College.

Return of Funds Calculation: If you withdraw prior to the first day of the semester, all Title IV aid funds will be returned. If you withdraw before the 60% point of the term, charges will be

adjusted on a pro-rata basis, based on start date, scheduled end date and date of withdrawal. If you withdraw after the 60 percent point of the semester, no return of Title IV funds is required. For example, a student who withdraws completing only 30% of the term will have “earned” only 30% of any Title IV aid and/or institutional aid received. The remaining 70% must be returned. The Financial Aid Office encourages you to read this policy carefully. If you are thinking about withdrawing from all classes PRIOR to completing 60% of the semester, please contact the Financial Aid Office to discuss how your withdrawal might affect your financial aid and your possible repayment.

The Financial Aid office will perform the return calculation based on your Exit Notification and Leave of Absence Form. After the refund calculation is performed, you will be required to complete an Exit Counseling for your federal and institutional loans. You will then be notified by the Business Office of your pro-rated charges; any adjusted aid and if there is any outstanding balance with the College. You are responsible for making payment arrangements with the Business Office.

Per federal regulations a student who receives all failing grades for his/her semester classes will be subject to the Return to Title IV policy. If a student unofficially withdraws (meaning the Exit Notification and Leave of Absence Form” was not completed) and the New England College of Optometry had no knowledge that a student stopped attending classes, the aid will be calculated as of the last date of attendance at a documented academically-related activity.

Title IV Funds are federal student aid funds, which are from federal student aid programs administered by the U.S. Department of Education and authorized under the Higher Education Act of 1965 (as amended) and include: Federal Subsidized and Unsubsidized Student Loans, Graduate PLUS Loans, Parent loans to undergraduate students (PLUS), Federal Pell Grants, Federal Supplemental Educational Opportunity Grant (SEOG) and Federal Perkins Loans.

OTHER AID-RELATED TOPICS

Deferment of Undergraduate and/or Other Graduate Loans

U.S. students are eligible for federal student loan deferments when enrolled at least half time. Deferments temporarily stop principal payments and, if you receive a subsidy during the in-school period of the loan, of interest. To request a deferment, obtain a deferment form from your lender(s), provide the required information, and send the form to the College’s Registrar with an envelope addressed to each lender. The Registrar will certify your eligibility for the deferment. Some loans require an application for deferment each year you are enrolled, and deferment provisions of different loan programs vary.

Ontario residents must submit the Program Information Form as early as possible to the Financial Aid Office for completion. Schedule 2, the Confirmation of Interest-Free Status/Confirmation of Enrolment form, is necessary to continue interest-free status for Canada student loans.

THE FINANCIAL AID COMMITTEE

The Financial Aid Committee serves as a policy-making and advisory body to the Director of Financial Aid. In addition to the Director of Financial Aid it is composed of the Executive Director of Financial Operations, Associate Director of Student Services, Associate Director of Admissions, Registrar, a faculty representative, and two student representatives.

If you feel that you have been treated unfairly in matters of financial aid, you have the right to a hearing by the Financial Aid Committee. You should address your written request for a hearing to the Financial Aid Committee and submit it to the Financial Aid Office. A hearing will be scheduled no later than 10 days after receipt of the appeal.

Loan Repayment/Debt

Students not only accumulate debt earning their professional degree, but they may enter the College with debt from their undergraduate studies, credit cards, car loans or mortgages. The average NECO loan debt for the 2022 graduating class was \$206,000. The average debt was calculated from the federal direct unsubsidized loan, Graduate PLUS loan, and the health professions loans.

Keep borrowing to a minimum, borrow carefully and manage your finances.

Monitor your borrowing and estimated repayment. The <https://studentaid.gov/> website is a great resource for comparing repayment plans and projecting monthly payments with different repayment options, among a lot of other very useful financial information. The helpful [federal loan stimulator tool](#) combines information about your federal loans with interactive debt management and a budget planner. Studentaid.gov will also have a cumulative record of your borrowing history.

Cohort Default Rate (CDR)

A cohort default rate is the percentage of a school's borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan Program loans during a particular federal fiscal year (FY), October 1st to September 30th, and default or meet other specified conditions prior to the end of the second following fiscal year.

The Subsidized and Unsubsidized Stafford loans are included in the Cohort Default rate

calculation. Perkins and Graduate PLUS loans are not included in the calculation. The U.S. Department of Education releases official cohort default rates once per year.

NECO's Three-Year CDR

Fiscal Year 2018 CDR: 0.0
Fiscal Year 2017 CDR: 1.1
Fiscal Year 2016 CDR: 0.0

TAX CREDITS

The Lifetime Learning Tax Credit is a U.S. tax credit available to qualified students and families who file a tax form and pay federal taxes. This means the amount of the credit is subtracted directly from a family's actual tax liability rather than reducing taxable income as a tax reduction does. The IRS website provides a wealth of information about tax credits and deductions.

BANKING IN BOSTON

If you do not already have an account at a local bank, you may need one to facilitate paying bills and cashing checks. Check your local area for banks that have the best rates for students.

EQUAL OPPORTUNITY, RECORD REVIEW AND RETENTION, AND INFORMATION SECURITY POLICIES

The New England College of Optometry prohibits discrimination on the basis of race, sex, religion, color, creed, marital or parental status, sexual preference, or national origin in the awarding of financial aid and employment of students, the recruitment and employment of faculty and staff, and the operation of its programs and activities, as specified by federal and state laws and regulations.

As a financial aid recipient at the College, you have the right to review your financial aid file. You must first submit a written request at least one week in advance to the Financial Aid Office. If your file contains the information of others, such as the tax forms of parents, written permission must be provided by those persons before you will be allowed to review the file. Student financial aid records are retained for three years following the separation of the student from the College.

SOURCES OF U.S. FEDERAL STUDENT AID INFORMATION

Apply for Aid:	studentaid.ed.gov
Types of Aid:	https://studentaid.gov/understand-aid/types#loans
Aid Eligibility:	https://studentaid.gov/understand-aid/eligibility
Direct Loan Interest Rates:	https://studentaid.gov/understand-aid/types/loans/interest-rates
For Military families:	https://studentaid.gov/understand-aid/types/military
Sign your promissory Note:	https://studentaid.gov/mpn/
Complete Your Entrance counseling:	https://studentaid.gov/entrance-counseling/
Loan Repayment options:	https://studentaid.gov/manage-loans/repayment
Income-Based Repayment:	https://studentaid.gov/manage-loans/repayment/plans#repayment-plans
Federal Student Aid on YouTube:	https://www.youtube.com/channel/UCEnu3BHoR9IYgBnCkqQdgmA
Federal Student Aid on Facebook:	https://www.facebook.com/FederalStudentAid