



SPRING CONFERENCE 2024

WE WILL SURVIVE



MAKING DREAMS COME TRUE

Note from the President

I am so excited for our face to face spring conference. I can't wait to see everyone and give you a hug. I know that we are all anxious of the changes and exciting things coming down the pipeline in 2024-25. We can't wait, right?

"We Will Survive" no matter how bad it seems. We are tough and strong. The conference committee under the leadership of Tracy Rapp has done a wonderful job putting together a great conference with lots of great information for us. We will all come away with so much knowledge.

I look forward to our preconference Intermediate Aid Workshop chaired by Keats Ellis and The Director's Summit Workshop chaired by Vice President Lori Lewis. I have continued on with Past President Michelle Hemmer's charity,

The Gilbert Scholarship.

The Gilbert Scholarship. Rooted right here in North Carolina, The Gilbert Scholarship is a 501c3tax exempt, non-profit, and helps students from foster care obtain a college degree. Most students have spent years in the system and have aged out. They have no outside support, no place to go for Thanksgiving or Christmas, and no mom or dad to text when life gets hard. Some even enter college without a car or a home. Eventually, the goal is to have one or more Gilbert Scholarships at all 58 community colleges in NC! Janee Knippenberg from PNC is doing her customary wonderful job with the charity. Please don't forget to support the charity.

I want to say a HUGE THANK YOU to our professional affiliates.

You are amazing and I don't know how we would do our conferences without your wonderful support.

I can't wait to see everyone's beautiful face in lovely Wrightsville Beach in April. That conference will be April 7-10, 2024. Get your dancing shoes on!

"Making Dreams Come True"

All the best

Rachel Cavenaugh

2023-24 NCASFAA President

2013-14 Past President



Conference Chair



Welcome all my fellow financial aid warriors! I am so excited and pleased to see you at NCASFAA's Spring 2024 conference at the beautiful Holiday Inn Resort Lumina at Wrightsville Beach North Carolina. The 2024 Spring Conference Committee has an action-packed conference planned for you. They have been working diligently on the program to ensure that you will receive the most up to date information on all things financial aid. The theme this year is "We Will Survive". Now I know that many of us question that right now with all of the changes, but after attending this conference you will have the tools to survive!

You will also be afforded the time to meet new colleagues and build your network. Also want to do a shout out to our professional affiliates!

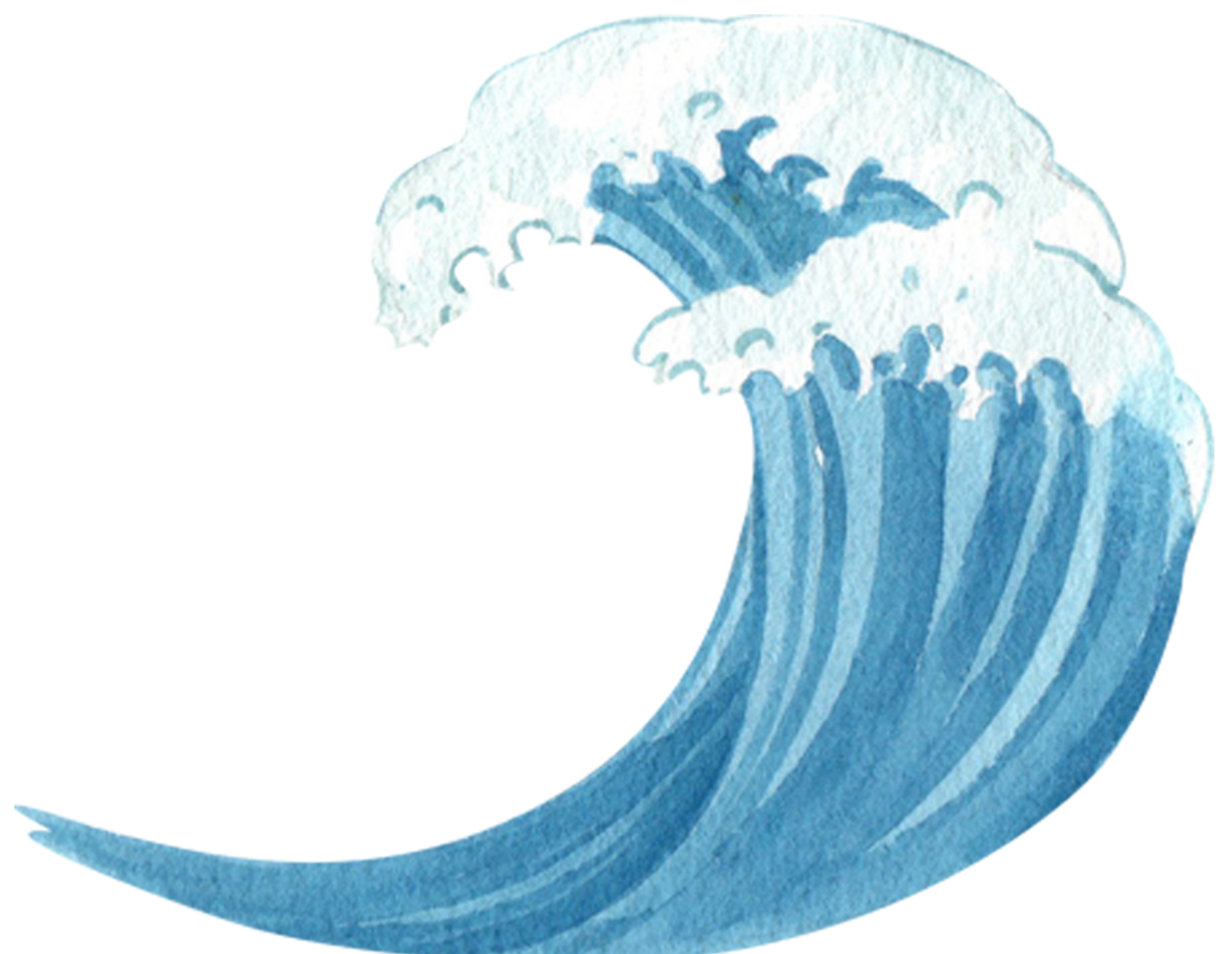
We appreciate their support of NCASFAA over the years. Please remember to visit them between sessions and discover what they can offer to settle your storms.

Here is to an excellent conference and please reach out to any of the committee members if you have any questions.

Remember- "We are Making Dreams Come True"!

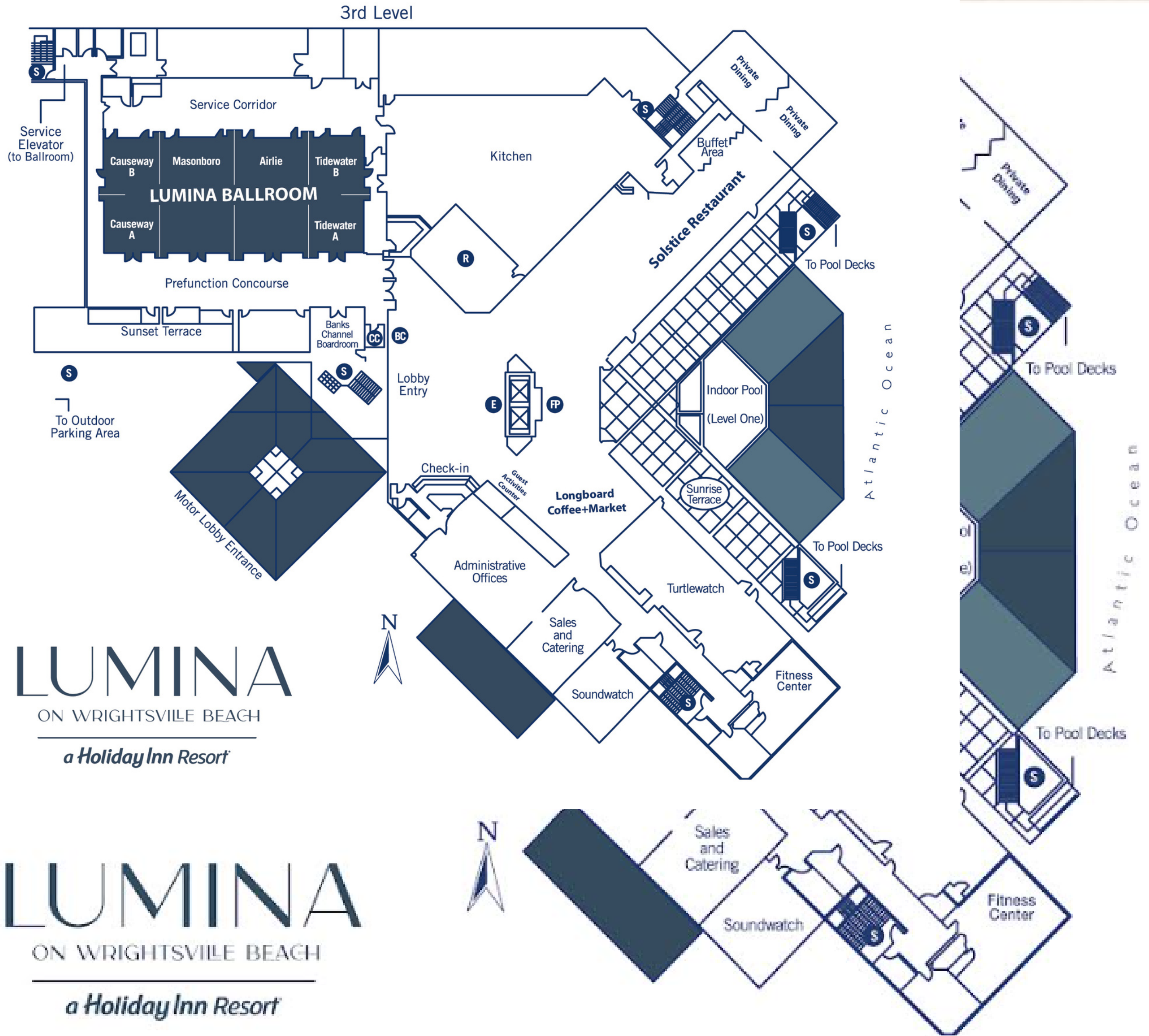
Tracy Rapp

2024 Spring Conference Chair



RESORT FLOOR PLAN

AN





Sunday, April 7th

11:00–1:00 PM

Registration Opens

12:30– 5:00PM

Director's Summit

Turtlewatch

Intermediate Aid Officer Training

Tidewater & Airlie

3:00–5:00 PM

Executive Board Training

Location: Soundwatch

6:30–8:00 PM

Executive Board Dinner Meeting

Bluewater Grill

Monday, April 8th

8:30-11:30 AM

Director's Summit

Turtlewatch

Intermediate Aid Officer Training

Soundwatch

9:00-11:45 PM

Registration Opens

12:00-2:00 PM

Opening Business Meeting & Lunch

Lumina Ballroom

2:00-2:30 PM

SASFAA Update

Lumina Ballroom

2:30-2:45 PM

Networking with Professional Affiliates

2:45-3:45 PM

Repayment Refresh

Causeway A/B

C-Code Crosswalk & New

Requirements Masonboro & Airlie &
Tidewater A/B

Atomic Habits

Soundwatch

3:50-4:50 PM

Sector Meetings:

Community College- Masonboro & Airlie

Public 4 Year- Causeway A/B

Private 4 Year- Tidewater A/B

Professional Affiliates- Soundwatch

5:00-6:00 PM

President's Reception **Invite Only**

Main Conference Area

5:00-8:00 PM

Dinner On Your Own

See you tomorrow!

Tuesday, April 9th

7:00–8:30AM
Registration Opens

7:30–9:00AM
Breakfast
Lumina Ballroom

8:30–9:30 AM
SAI Deep Dive into Calculations: SAI & Pell Grant
Lumina Ballroom

9:30–10:30 AM
FAFSA Simplification Panel Discussion
Lumina Ballroom

10:30–10:45 AM
Break

10:45–11:45 AM
Surviving Annual COA Development
Masonboro & Airlie & Tidewater A/B
Get to Know Private Student Loans
Causeway A/B
Next Steps with NC Single Point of Contacts (SPOCs)
Soundwatch

11:45 AM–12:00 PM
Networking with Professional Affiliates Bet on Charity Baskets

12:00–2:00PM
New Member Lunch
Everyone Else Lunch On Your Own



Tuesday, April 9th

2:00–3:00 PM

Clear as Mud: Making Financial Aid Understandable for Students

Masonboro & Airlie

The ROI of Financial Education

Causeway A/B

Aspiring New Financial Aid Directors

Soundwatch

3:00–4:00 PM

**Gainful Employment & Financial Value
Transparency– Virtual**

Masonboro & Airlie

Gen Z: It's a VIBE, The Student Experience

Causeway A/B

State Grant Information & Updates

Soundwatch

4:30–5:00 PM

Networking with Professional Affiliates

Last Chance to Bet on Charity Baskets

6:00–10:30 PM

Business Meeting

Banquet & Dancing!

Lumina Ballroom

Wednesday, April 10th

8:30 – 9:30 AM

Breakfast

Lumina Ballroom

Federal Update

Lumina Ballroom

9:30–10:30 AM

State Update

Lumina Ballroom

10:30–11:30 AM

Fraud Awareness

Lumina Ballroom

11:30 AM

Closing & Send Off! See You Next Year!

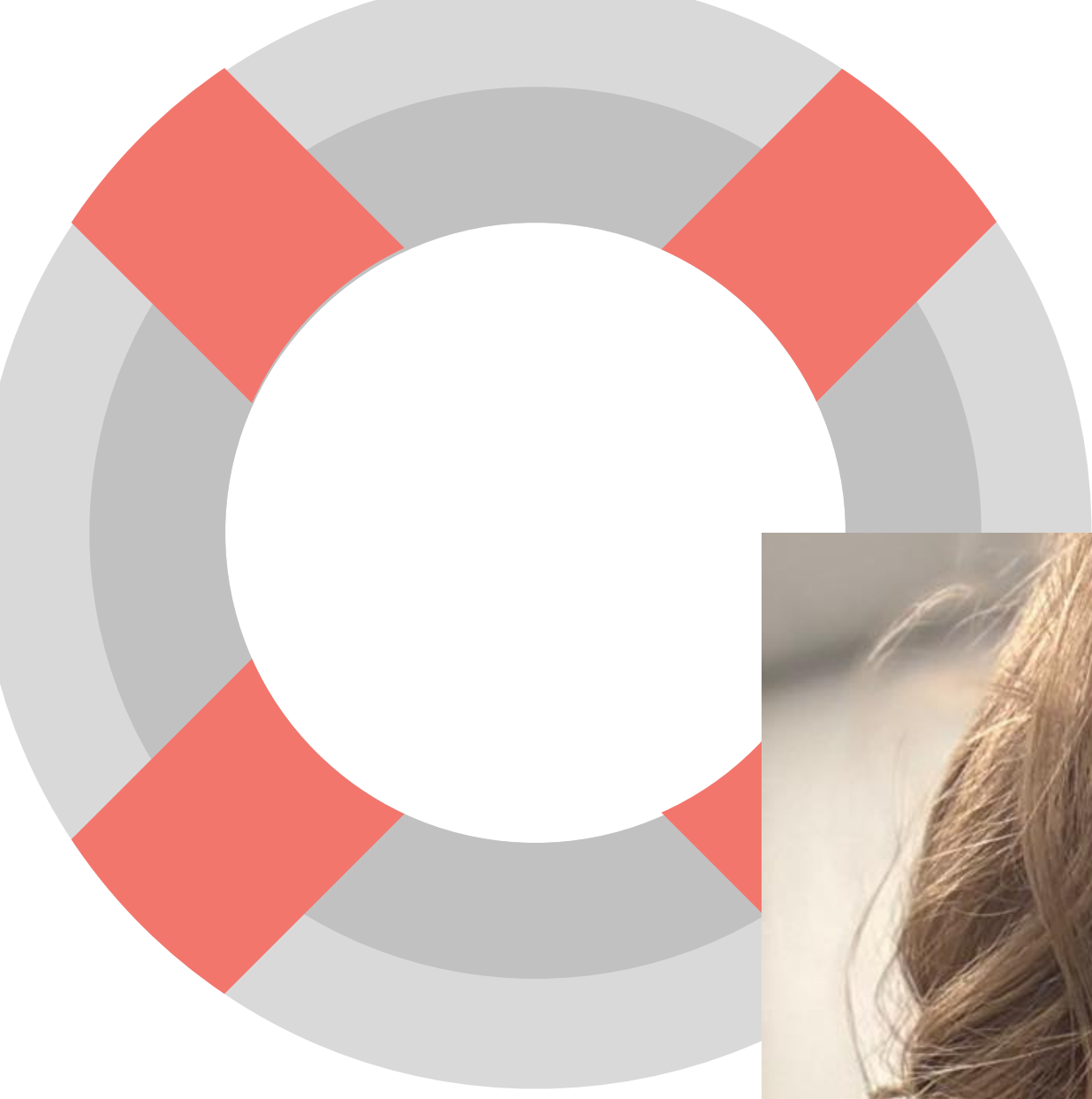
Lumina Ballroom



**GENERAL
SESSION
PRESENTERS**



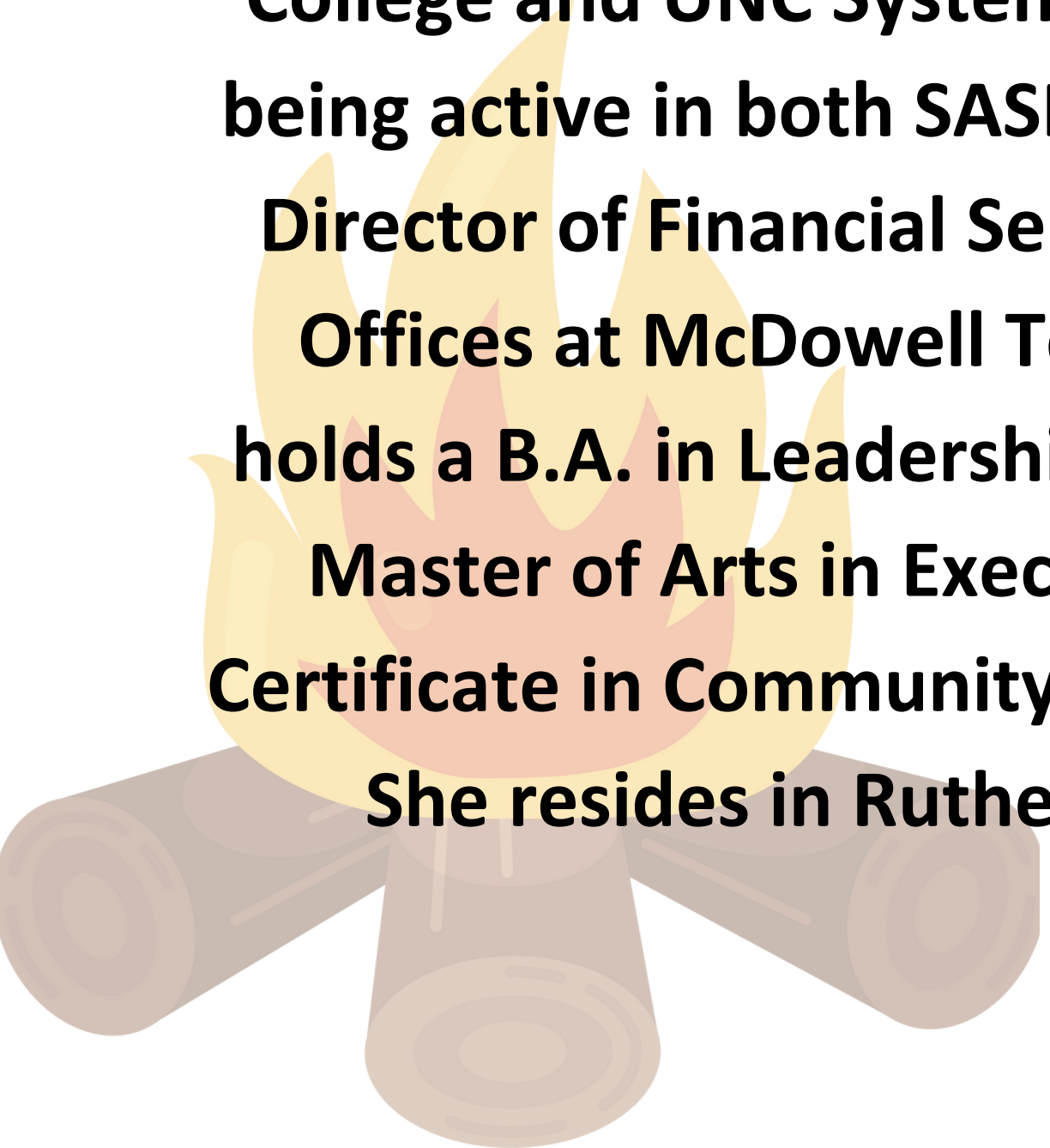
Lee Bray currently serves as the Director of Financial Aid at Pitt CC. Lee completed her Bachelor's Degree at Millersville University in Business Management where she started her financial aid career as a Federal Work Study student. She has since worked in the capacity of financial aid counselor, Assistant Director and eventually Director for the past 17 years. Lee has been a member of NCASFAA for 6 years and currently serves on the executive board as President - Elect. She is also an active member of NASFAA, a certified FAAC, NASFAA Adjunct Instructor and serves as Financial Aid and Scholarship Chair for NC3DSPA. Originally from Pennsylvania, Lee enjoys the warm weather down south, kayaking, camping, golfing and going to the beach.

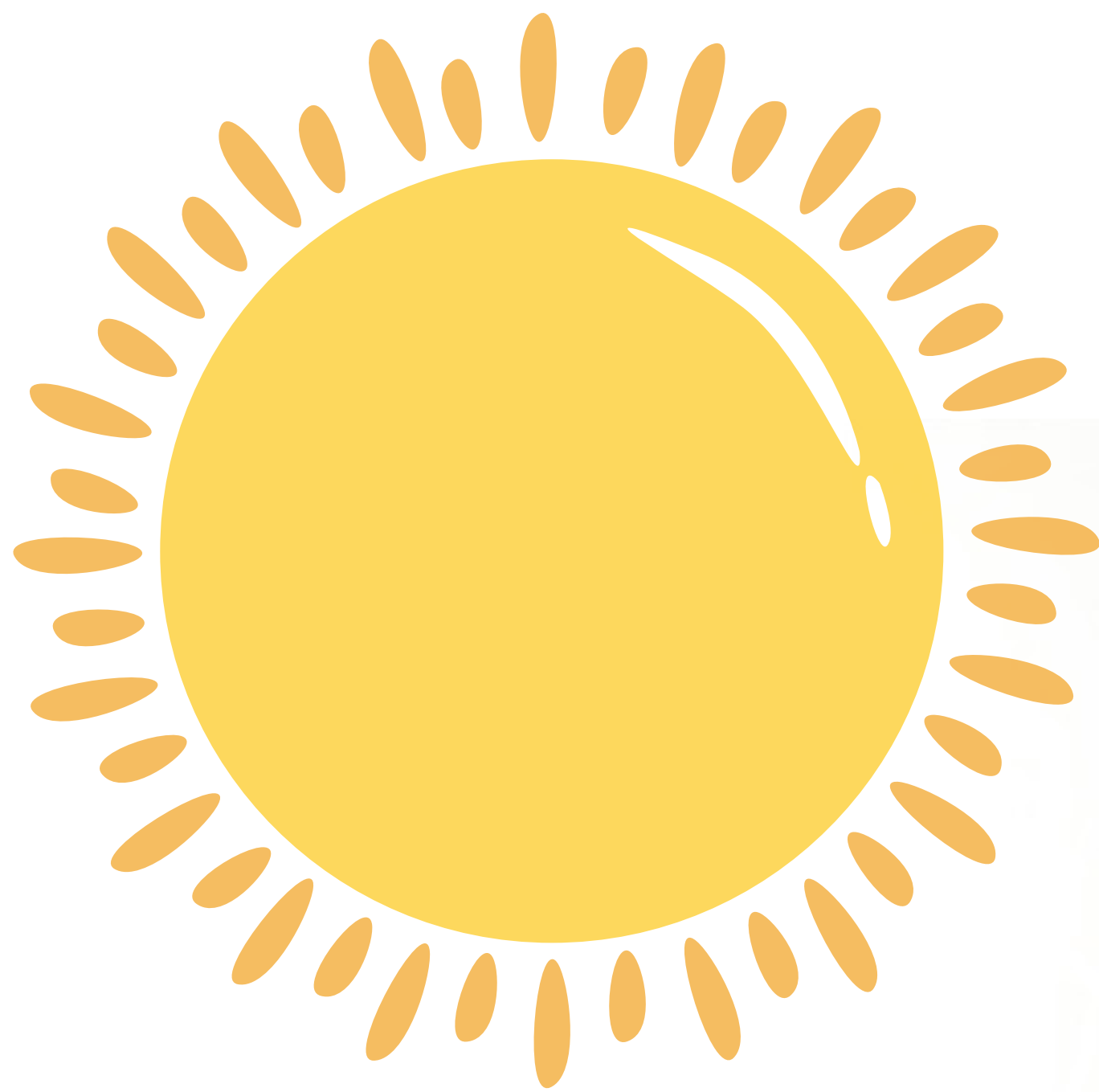


SURVIVE



Amanda Buchanan began her career in Financial Aid by accident in 2008, joining the staff at Coastal Carolina Community College. She fell in love with the work and immediately recognized the impact of financial aid and scholarships on a student's college experience and beyond. Over the last 16 years, Amanda has had the opportunity to work in the NC Community College and UNC Systems, as well as serving on the NCASFAA Board, and being active in both SASFAA and NASFAA. Amanda currently serves as the Director of Financial Services, overseeing the Financial Aid and Business Offices at McDowell Technical Community College in Marion, NC. She holds a B.A. in Leadership in the Public Sector from NC State University, a Master of Arts in Executive Leadership from Liberty University, and a Certificate in Community College Instruction from East Carolina University. She resides in Rutherfordton, NC with her husband and two sons.





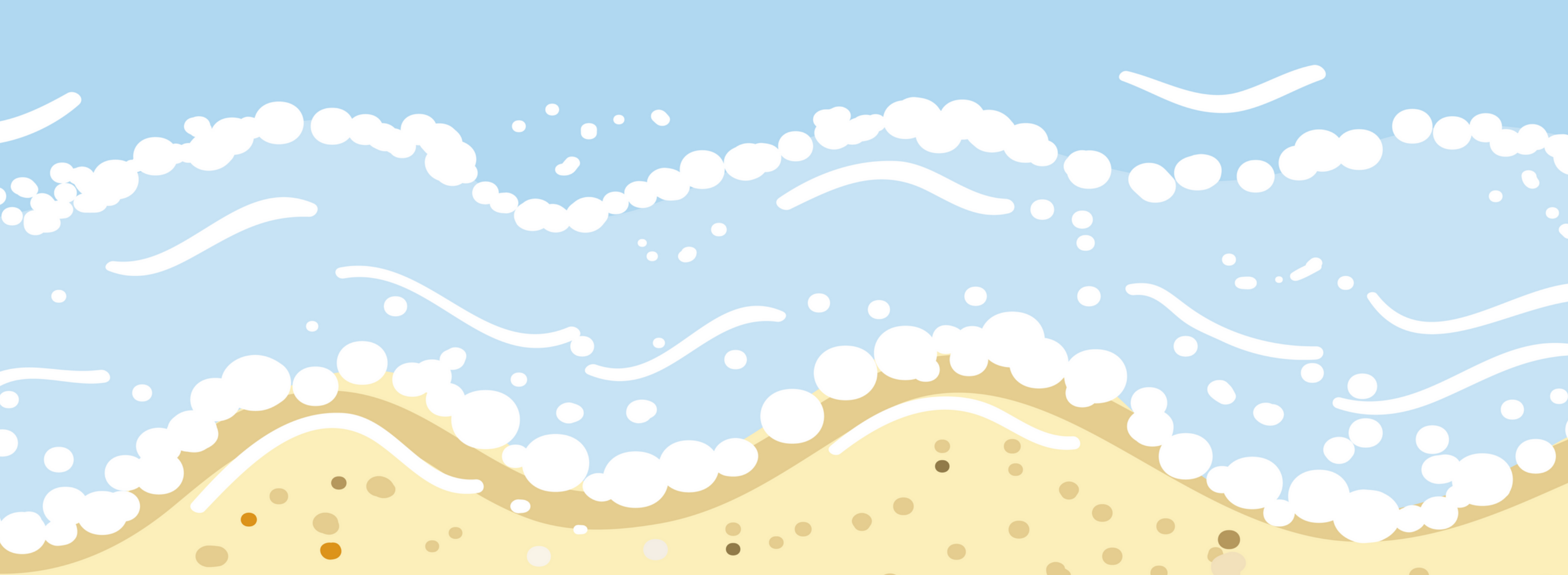
Daniel T. Barkowitz is Assistant Vice President of Financial Aid and Student Employment at the University of Miami, a position he has held since July 2022. Daniel has served 35 years in institutions of higher education. Previous roles include: Assistant Vice President of Financial Aid and Veterans Affairs at Valencia College; Director of Financial Aid at MIT; Dean of Financial Aid / Associate Dean of Student Affairs for Columbia College and Columbia Engineering at Columbia University in the City of New York; Director of Operations and Training for the Massachusetts Educational Financing Authority; and Assistant Director of Financial Aid at Boston College.

Daniel has held various volunteer roles with NASFAA, SASFAA, EASFAA, FASFAA (Florida) and MASFAA (Massachusetts) including Past President of the Florida Association of Student Financial Aid Administrators (FASFAA) and the inaugural Chair of the NASFAA's Commission of the Certified Financial Aid Administrator (CFAA) Program. He is currently serving as President of SASFAA in 2023-24





Nicole A. Dotson is a Special Agent (SA) with the U.S. Department of Education (ED), Office of Inspector General (OIG), in the Washington Field Office (WFO) where she conducts internal and external criminal and administrative investigations. SA Dotson has worked in federal law enforcement for almost 18 years. She began her career as an officer with the Court Services and Offender Supervision Agency (CSOSA) in Washington, DC. At CSOSA, she supervised individuals on parole, probation and supervised release and wrote Pre-Sentence Investigation reports before becoming a supervisor. After nearly ten years, SA Dotson became a United States Probation Officer in the District of Maryland where she supervised individuals convicted of both violent and white-collar crimes. After three years, she joined ED OIG where she has been for the last five years. SA Dotson is a two-time HBCU alumnus with a Master of Science in Criminal Justice Administration and a Bachelor of Arts in Political Science.



SESSION DESCRIPTIONS



MONDAY

C-Code Crosswalk & New Requirement

Amanda Buchanan, McDowell Technical

Community College

The Department of Education (ED) released its 2024-25 ISIR Comment Codes volume of the FAFSA Specifications Guide in July, 2023. NASFAA subsequently published a crosswalk to compare 2023-24 comment codes to 2024-25 comment codes in light of significant changes between the two years, and updated this crosswalk in December, 2023 to reflect additional changes from ED.

Repayment Refresh: An educational session to help your staff polish their repayment knowledge

Shannon Jones, Inceptia

There have been a lot of changes in repayment since the last time student borrowers had to think about it - it's been three years of changes and waiting! With staffing shortages, regulatory issues and training, it is difficult to keep up, especially when servicer incentive changes have occurred and borrowers will be joining repayment simultaneously. As a result, the lines for assistance - whether physically or virtually - may be longer than ever. Join us for this educational session to hear: The state of repayment today, repayment options, resources for you and your students, and helpful free Inceptia solutions.

Atomic Habits

Patty Peterson, Citizens

Breaking Bad and Building New: Learn to break bad behaviors and create better ones by understanding the 4 laws of creating positive changes in your everyday life. Just as atoms are the building blocks of molecules, atomic habits are the building blocks of remarkable results. This session will show you how a little habit, no matter how small, can be an important part of a larger system to succeed. Just as important is learning how to break (or change a bad habit that's barring you from success).

TUESDAY

SAI Deep Dive into Calculations: SAI & Pell Grant

Lee Bray, Pitt Community College

Amanda Buchanan, McDowell Technical

Community College

In this session, we'll delve into the intricacies of the Student Aid Index (SAI), demystify its components, and equip you with practical knowledge for manual calculations. We will share a brief overview of the changes to the federal formula then walk through SAI calculations, step-by-step, using real-world scenarios. You will learn how it accounts for family income, assets, and other factors. The presentation and activities will provide a blueprint and an interactive hand calculation workshop you can deliver on your campus.

FAFSA Simplification: Expectations vs Reality Panel

Discussion

Daniel Barkowitz, University of Miami

Things seldom happen like you plan them to; and this couldn't be truer with the rollout of FAFSA Simplification. Join Daniel Moneyman, and additional friends as we revisit last year's incredibly popular top 10 list. This time, we will share our surprises and lessons learned from FAFSA Simplification so far. We promise you an opportunity to catch up on what you might have missed, and also a look at what might be ahead of us.

TUESDAY

Surviving your Annual Cost of Attendance Development

Lisa Koretoff, Guilford Technical Community
College

This interactive session will review the changes to the calculation of cost of attendance due to GEN-22-15 and participants will work in groups to share and refine their procedures for developing reasonable budgets each year. You are encouraged to bring with you any materials you currently use in the creation of your budgets for reference.

Get to Know Private Student Loans

Andy Weaver, KHEAA

With the ever-widening gap between educational costs and financial aid, families are increasingly relying on private loans as an alternative resource. This session addresses the most common misconceptions that schools have about private loans and discuss their place in financial aid packaging, particularly the importance of exhausting merit and need-based aid eligibility first. We will also discuss lender lists (including third party management apps such as ELM and FastChoice), how FAAs can help students make smart borrowing decisions, typical RFI processes and invite open discussion on FAAs' understanding of and experiences with private loan administration.

TUESDAY

Next Step with NC Single Point of Contacts SPOCs)

April Query, CFI

Are you the SPOC on your campus? Are you looking to improve upon the information or resources that you offer to your students experiencing homelessness? Be sure to attend this session to further our conversation, become familiar with more resources and best practices, and leave with actual plans to improve the experiences and outlook for your students who are unhoused and experiencing homelessness.

Clear as Mud: Making Financial Aid

Understandable for Students

Kathy Hastings, NCSEAA &

Adam Owens, Lottery NC

Cost continues to be the #1 barrier that keeps students from going to college. Making financial aid information easy to find and understand is crucial. In this session we'll share pro tips with examples on ways to share information in a way students and families can understand. We'll also use examples of how colleges are using Next NC Scholarship messaging to bring clarity to whether students qualify and the funds they can expect to receive. Get some great ideas to work with your communications and website team!

TUESDAY

The ROI of Financial Education

Shannon Jones, Inceptia

Whether you call it financial literacy, financial education, or something else altogether, most higher education professionals are aware of the growing trend to help students manage their money in school and beyond. Yet while some colleges have dedicated offices and budgets to support such programs, other institutions struggle to justify investing in an initiative that may or may not yield beneficial results. This presentation provides a simplified review of numbers will provide a basis for calculating the “ROI of financial education,” and examples of institutional success through financial education initiatives.

Aspiring New Financial Aid Directors

Ruth Casper, Chowan University, Bruce Blackmon, UNCC, Zilma Lopes RCC, Sherlock McDougald, Edgecombe CC, & Fred Holding UNCW

Join us for an informative session tailored for aspiring financial aid directors looking to excel in their roles. This session will feature a panel of experienced financial aid directors who will share their personal stories, insights, and best practices in the field. Gain valuable perspectives from financial aid leaders as they discuss topics such as navigating challenges, building successful financial aid programs, and advancing in your career.

TUESDAY

Gainful Employment & Financial Value Transparency- Virtual

Dana Kelly, NASFAA

Gainful employment is back! Join Dana Kelly, NASFAA, to cover the return of gainful employment (GE) to the financial aid landscape. This webinar will cover the definition of a GE program, the metrics that will be used to measure GE programs, as well as when regulations officially go into effect.

Gen Z: it's a VIBE, The Student Experience: Strategies for Driving Student Engagement

Casey Wallen, Sallie Mae

Delivering a positive student experience relies on understanding their service expectations. This session will focus on distancing yourself from previously held expectations and exercising empathy in your student services role. Sallie Mae and a panel of college and university colleagues will discuss strategies for increasing the engagement with the students you serve.

State Grants Information and Update

Traci Mitchell, CFI

Go over changes to State Grant Portal and Processing related to 24-25 and other FAQs.

WEDNESDAY

FRAUD AWARENESS

Nicole Dotson

The U.S. Department of Education (ED), Office of Inspector General (OIG), Investigation Services will provide an overview of ED OIG and discuss sources of allegations, indicators of fraud, examples of Title IV schemes, best practices to reduce the risk of fraud, and how to contact ED OIG



A decorative border of watercolor coral in various colors (teal, blue, green, red, orange) surrounds the central text.

Special Thank You to all our Presenters

Lori Lewis, Duke University
Keats Ellis, Robeson Community College
Shannon Jones, Inceptia
Patty Peterson, Citizens
Fred Holding, UNC-Wilmington
Janee Knippenberg, PNC
Lisa Koretoff, Guilford Tech Community College
Andy Weaver, KHEAA
April Query, CFI
Adam Owens, NC Lottery
Kathy Hastings, NCSEAA
Ruth Casper, Chowan University
Bruce Blackburn, UNC-Charlotte
Zilma Lopez, Robeson Community College
Sherlock McDougald, Edgecombe Community College
Dana Kelly, NASFAA
Casey Wallen, Sallie Mae
Traci Mitchell, CFI
Andrea Poole, NCSEAA
Nicole Dotson, Office of Inspector General

2023-2024 NCASF AA Executive Board

President – Rachel Cavenaugh

Past-President Michelle Hemmer

President-Elect- Lee Bray

Vice-President – Lori Lewis

Secretary – Lee Bray

Treasurer- Tamara “Nikki” Glaspie

Treasurer-Elect Emily Jarrett

Budget & Finance – Sharon Oliver

Diversity/Global- Vacant

Legislative Advisory – Amy Berrier-Gerber

Membership – Karen King

Professional Advancement – Keats Ellis

(Intermediate Aid Officers)

Professional Advancement (Webinars) – Lisa Korteoff

Professional Affiliates – Jane Knippenberg

Program Committee Chair (Fall)-Joey Trogdon

Program Committee Chair(Spring) – Tracy Rapp

Publicity and Publications – Madison Vance

Site Selection – Casey Wellen

State Agency Rep – Shawn Henderson

State & High School Relations – Kathy Hastings McDonald

Technology – Cedric Barksdale, Zilma Lopes, Michelle Hemmer

2 Year Public Sector-Amanda Buchanan

4 Year Public Rep – Fred Holding

Independent Rep – Derrick Everhart

Proprietary Rep - Vacant

2024 Spring Conference Committee

Esther Banks

Cedric Barksdale

Hannah Berthelson

Amanda Buchanan

Rachel Cavenaugh

Candace Cooper

Sheila Dockery



Keats Ellis

Nikki Glaspei

Michelle Hemmer

Emily Jarrell

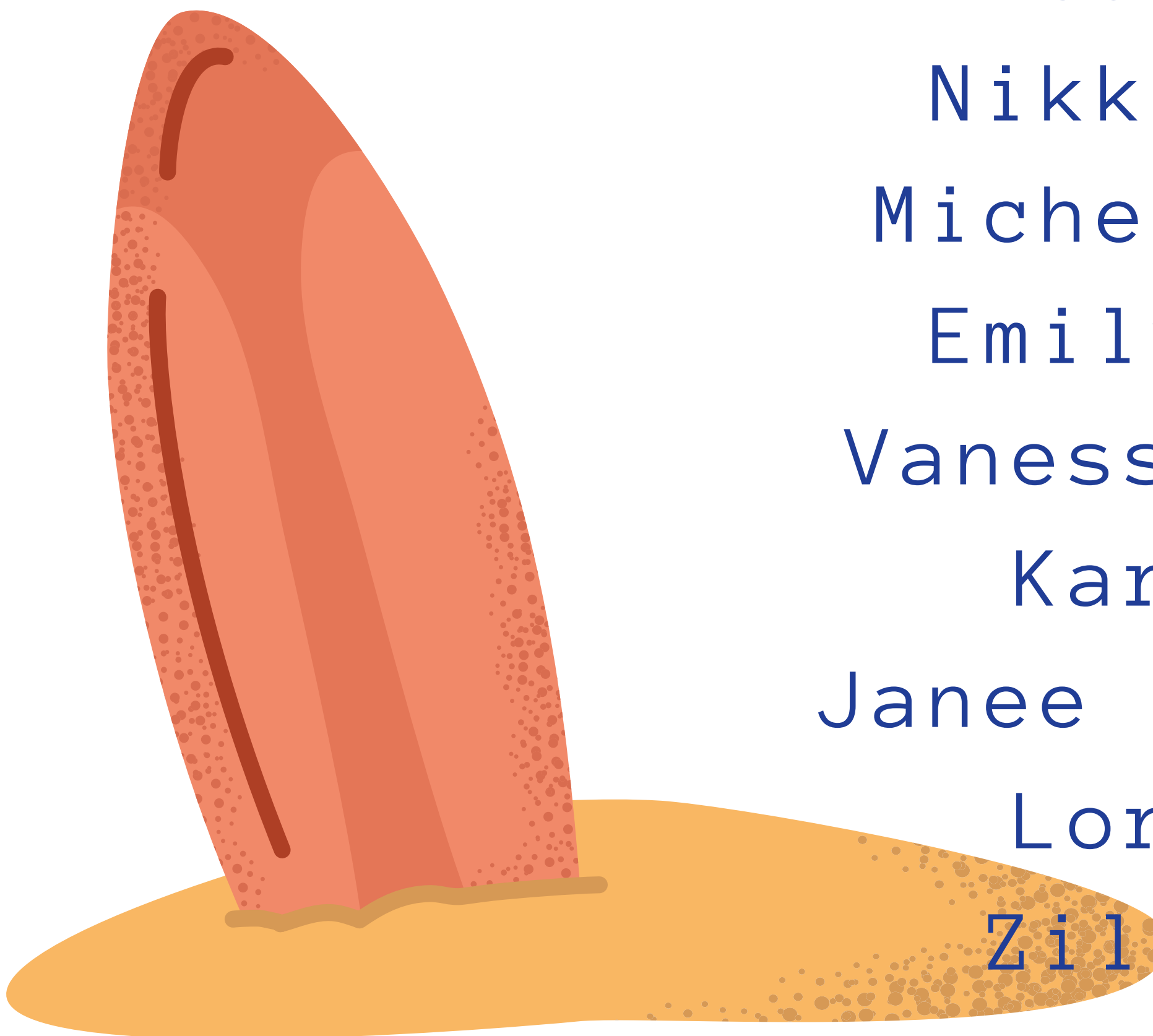
Vanessa Jernigan

Karen King

Janee Knippenberg

Lori Lewis

Zilma Lopez



Past Presidents

| YEAR | NAME | YEAR | NAME |
|---------|---------------------|---------|------------------|
| 2022-23 | Michelle Hemmer | 2021-22 | Zilma Lopes |
| 2020-21 | Kamesia House | 2019-20 | Robert Muhammad |
| 2018-19 | Jamie Pendergrass | 2017-18 | Jason Johnson |
| 2016-17 | Andrea Simpson | 2015-16 | Joey Trogdon |
| 2014-15 | Cathy Shell | 2013-14 | Rachel Cavanaugh |
| 2012-13 | Bridget Ellis | 2011-12 | Kim Driggers |
| 2010-11 | Paul Coscia | 2009-10 | Lisa Koretoff |
| 2008-09 | Amy Berrier | 2007-08 | Tony Carter |
| 2006-07 | Rance Jackson | 2005-06 | Dana Kelly |
| 2004-05 | Dr. Sharon Oliver | 2003-04 | Bruce Blackmon |
| 2002-03 | Rose Mary Stelma | 2001-02 | Wanda White |
| 2000-01 | Lisanne Masterson | 1999-00 | Janet Nowicki |
| 1998-99 | Larry Garrison | 1997-98 | Kay Stroud |
| 1996-97 | William Cox | 1995-96 | Dan Klock |
| 1994-95 | Sally Dodd | 1993-94 | Jane Kanipe |
| 1992-93 | Joe Capell | 1991-92 | Betty Whalen |
| 1990-91 | Ann McAnear | 1989-90 | Dolores Davis |
| 1988-89 | Eileen Dills | 1987-88 | Shirley Kool |
| 1986-87 | Mary Garren | 1985-86 | Steve Brooks |
| 1984-85 | Louise Nowicki | 1983-84 | Linda Yokeley |
| 1982-83 | Carl Malpass | 1981-82 | Jim Stanley |
| 1980-81 | Jim Belvin | 1979-80 | Clifton Collins |
| 1978-79 | Patsy Braxton | 1977-78 | Charles Holocmbe |
| 1976-77 | Harold Nixon | 1975-76 | Gerald T. Bird |
| 1974-75 | William Mackie, Jr. | 1973-74 | Robert Boudreaux |
| 1972-73 | Eleanor Morris | 1971-72 | Lawrence Allen |
| 1970-71 | William M. Geer | 1969-70 | W.C. Blackwell |

ELEANOR S. MORRIS DISTINGUISHED SERVICE AWARD RECIPIENTS

1989 Eleanor Morris
1990 Duffy Paul
1991 Stan Broadway
1995 Steve Brooks
1997 Larry Allen
1998 Curtis Whalen
2002 Janet Sain
2002 Bill Cox
2003 Barbara McQueen

2004 Rose Mary Stelma
2006 Joanne Carreras
2009 Kay Stroud
2012 Amy Berrier
2014 Lisanne Masterson
2016 Tolly Tollefson
2017 Lisa Koretoff
2018 Rachel Cavenaugh
2019 Dr. Sharon Oliver
2022 Dr. Wanda White

AWARD OF MERIT RECIPIENTS

| | | | |
|------|--------------------|------|-----------------|
| 1995 | Francine Reeves | 2006 | Amy Berrier |
| 1999 | Betty Whalen | 2008 | Bridget Ellis |
| 1999 | Dan Klock | 2009 | Jane Kanipe |
| 2002 | Lisa Koretoff | 2012 | Robbie Schultz |
| 2003 | Dave Bartniki | 2014 | Anthony Jones |
| 2004 | Elizabeth McDuffie | 2016 | Marcia Weston |
| | | 2017 | Melody Lawrence |

NEW MEMBER AWARD RECIPIENTS

| | |
|------|-------------------|
| 1998 | Lisa Koretoff |
| 1998 | Ben Carey |
| 2005 | Cynthia Grant |
| 2014 | Jamie Pendergrass |
| 2017 | Mary Otto |
| 2018 | Frank Parrilla |

**STEVEN E.
BROOKS
PROFESSIONAL
DEVELOPMENT
SCHOLARSHIP
RECIPIENTS**

| | |
|------|--------------------|
| 2015 | Whitney McLaughlin |
| 2016 | Tyler Cook |
| 2017 | Elena Koutouzos |
| 2022 | Hannah Berthelson |



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A Better Student Loan Experience.

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- ✓ Simple Application
Application process takes just **3 minutes** for an instant decision.
- ✓ Personalized Loans
Students can choose how and when to repay their loan.
- ✓ Happy Customers
With **excellent customer service** we help every step of the way.



Learn More About Us

For additional questions, please contact your campus representative:

BILL AYERS

Head of Campus Development

bayers@collegeave.com | 813.833.0599



**Make
paying for
college a
little easier
by filling out
your FAFSA.**

JOIN US!



Students don't always fill out the FAFSA, leaving millions of financial aid dollars on the table they could have qualified for. North Carolina has almost \$180 million available in need-based aid.



Requesting financial aid can be confusing but help is on the way. The Next NC Scholarship, partially funded by the N.C. Education Lottery, covers the cost of tuition and fees at a North Carolina Community College System institution!

Tuesday
APRIL 9
at **2 P.M.**

in the **Masonboro, Airlie, & Tidewater**

(CONFERENCE ROOM)

to learn more from Next NC Scholarship experts, themselves.

Fixed rates and no fees with NC Assist?

Yep, you got it!
We're here for you North Carolina!

When other financial aid and savings aren't enough – North Carolinians can count on their state nonprofit lender.

| NC Assist.org | | | | Federal Direct Loans U.S. Department of Education | | |
|---|-------------------|-------|----------|--|-------|----------|
| Borrower | Loan Type | Rate | Loan Fee | Loan Type | Rate | Loan Fee |
| Parent | NC Parent Assist | 6.25% | \$0 | Direct PLUS | 8.25% | 4.20% |
| Undergraduate Student | NC Student Assist | 6.95% | \$0 | Direct Unsubsidized and Unsubsidized | 5.30% | 1.00% |
| Graduate or Professional Student | NC Student Assist | 6.95% | \$0 | Direct Unsubsidized | 7.85% | 1.00% |
| Graduate or Professional Student with Additional Need | NC Student Assist | 6.95% | \$0 | Direct PLUS | 8.25% | 4.20% |



NC Assist Loans are a reliable option for students with a North Carolina connection.

- Affordable education loans serviced by nonprofit lender, College Foundation, Inc. (CFI).
- Cover up to 100% of college costs from tuition, living expenses, books, and more.
- Available to eligible North Carolina residents and out-of-state students attending most North Carolina schools.
- \$1,000 No Essay Scholarship given away every month!

No fees and competitive fixed interest rates:

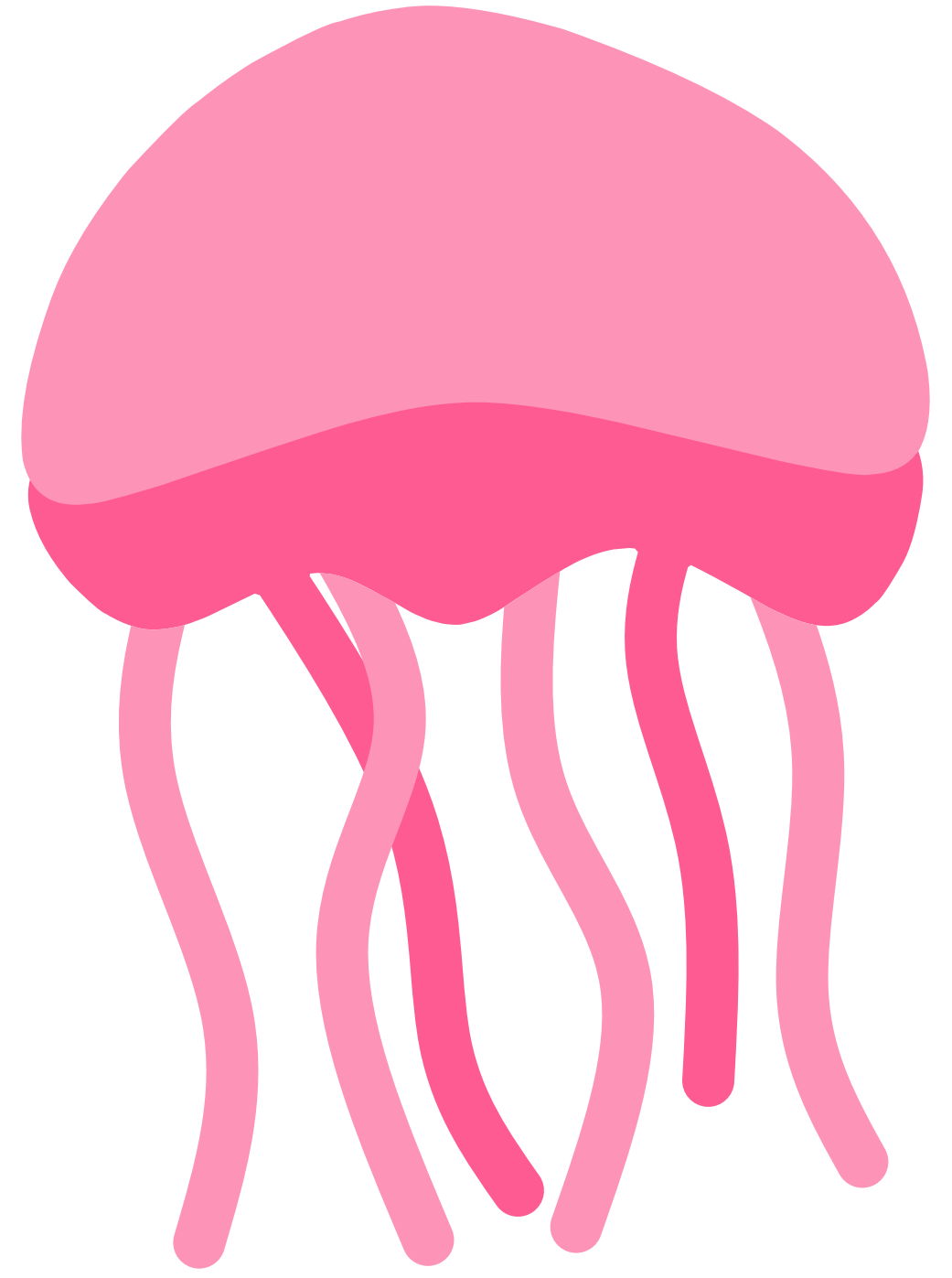
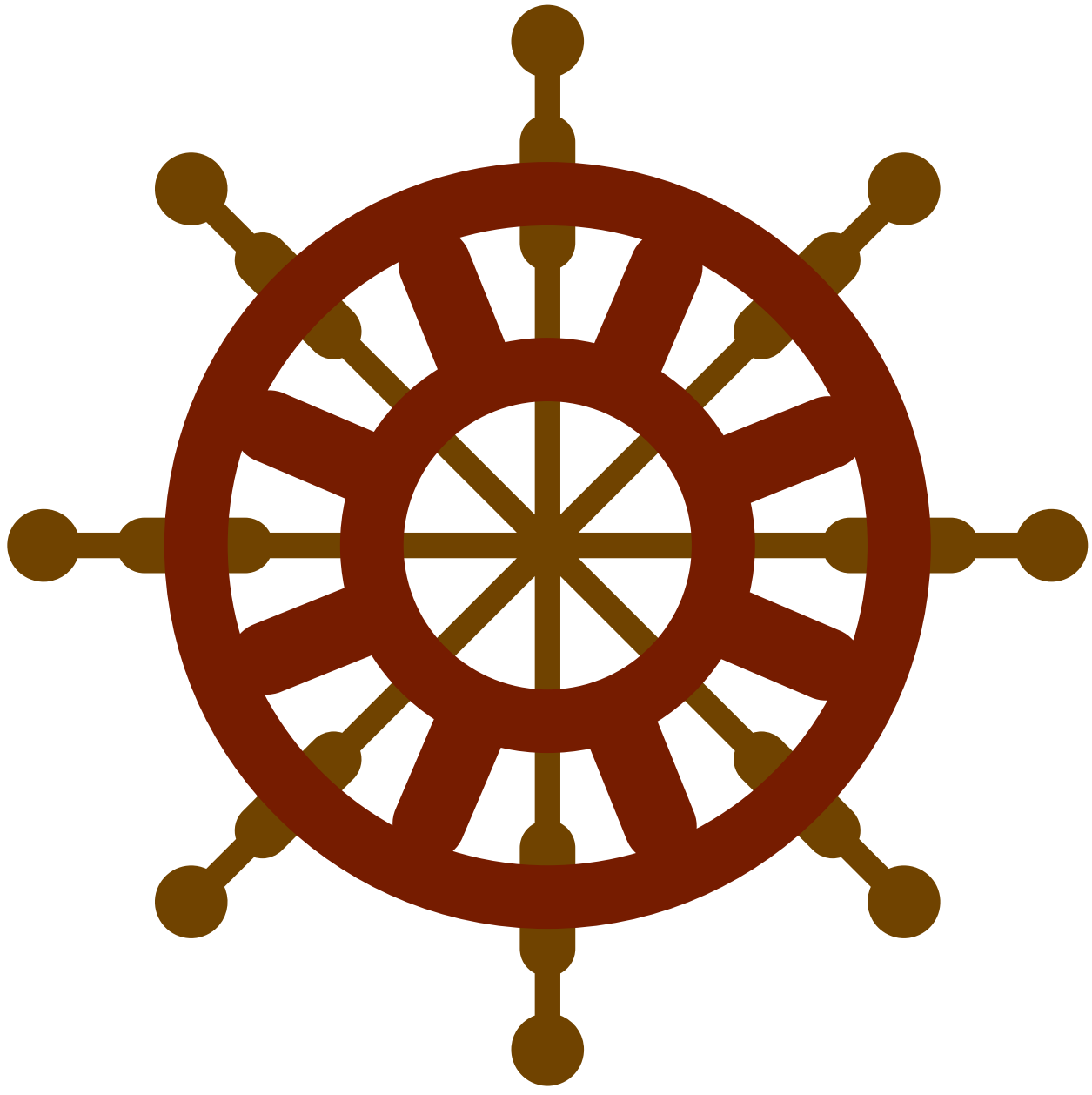
- 0.25% Reduction when in repayment with auto-draft
- 6.25% Fixed for Parents (1.8% lower than PLUS)
- 6.95% Fixed for Grad Students (1.1% lower than PLUS)
- 6.95% Fixed for Undergrads

*For loans made from applications started on or after May 1, 2023 through April 30, 2024.

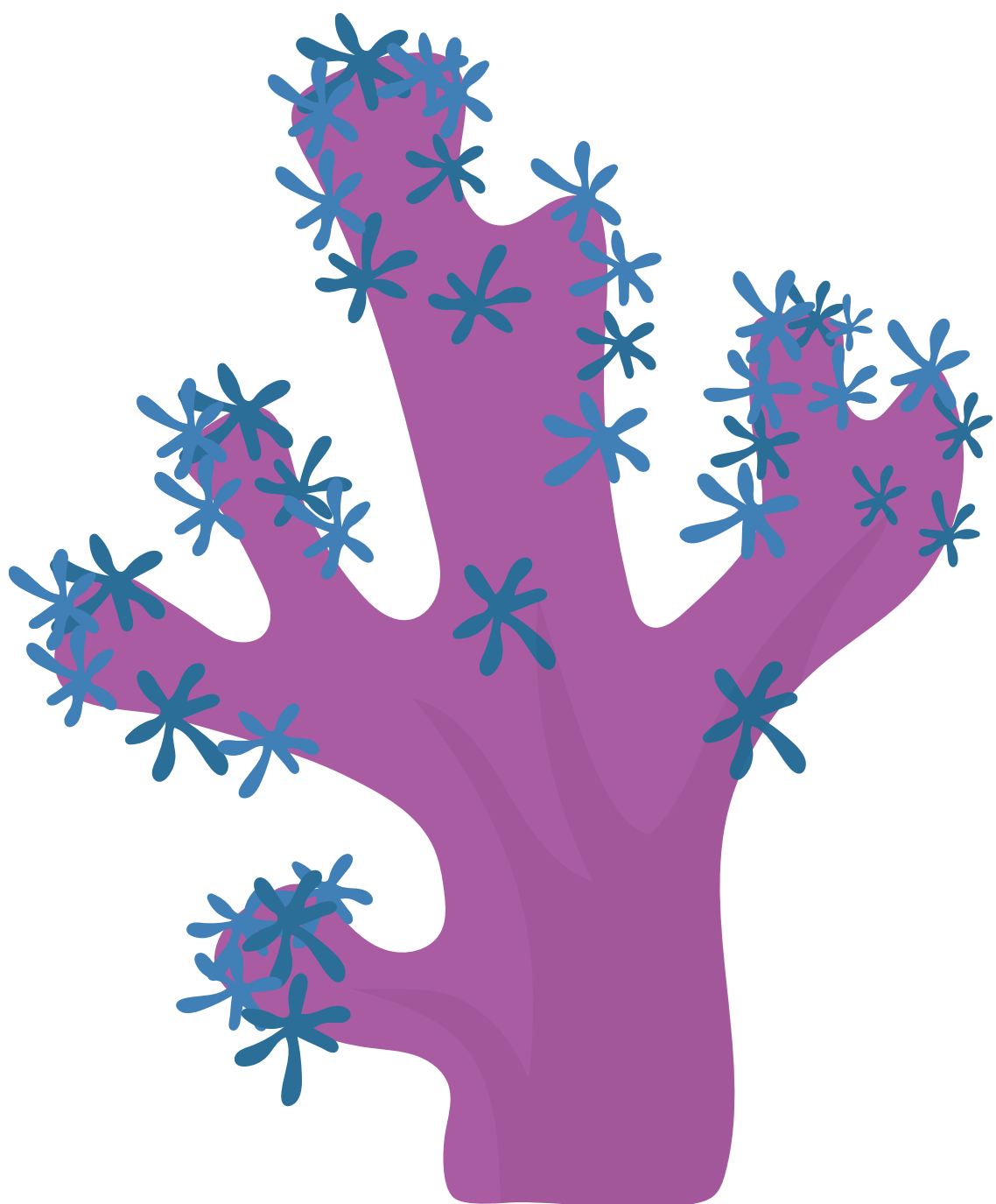
NCAssist.org
866-866-CFNC (2362)



NC Assist Loans are made by CFI, your State Nonprofit Lender



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Zero-gravity fees and grounded interest rates will keep your financial orbit stress-free and flying high.



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**SUPPORTING
YOUR
STUDENTS
THROUGH
SCHOOL
AND LIFE**

For more than 50 years, PNC has been committed to helping students and their families pay for college. Whether your current students are borrowing for today or your alumni are looking to refinance student loan debt — we're here to help.

PNC SOLUTION LOAN®

Helps bridge the gap between financial aid and the full cost of education.*

We can help with loans for Undergraduate, Graduate, Health & Medical Professions, Health Professions Residency and Bar Study.

PNC EDUCATION REFINANCE LOAN

Combines student loan debt into one loan for the convenience of a single, affordable monthly payment.*

VISIT [PNCONCAMPUS.COM](https://www.pncconcampus.com)

Call 1-800-762-1001
M-F, 8 a.m. – 5 p.m. ET



*PNC Solution Loans and PNC Education Refinance Loans are subject to credit approval. Certain restrictions and conditions apply. Contact us for more details on our loan programs.

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THEY'RE READY TO FURTHER THEIR EDUCATION

You're ready to help them pay for it.

More convenience with Multi-Year Approval*

Securing money for school from orientation to graduation with one application.

A FEW THINGS TO KNOW:

- Granted to eligible applicants based on creditworthiness
- No pressure to borrow more than is needed
- Full-time students as well as parent borrowers are eligible



Save time, gain peace of mind

Students can focus on their studies — not how to pay for them.



No impact on credit score

Borrower's request for funds next year won't impact their score.



Personalized repayment options

Borrowers choose their own interest rate and repayment terms.**

[Click here](#) to learn more about Multi-Year!

***Multi-Year Approval:** Funds available for future use are subject to a soft credit inquiry at time of the borrower's next request to verify continued eligibility. After we make the initial Loan to the borrower, we may refuse to allow the borrower to take out additional loans under the Multi-Year Approval feature, terms and conditions will be outlined in the borrower's promissory note. Please Note: International students and non-citizens, including permanent residents, are not eligible to receive an offer for Multi-Year Approval.

**Interest accrues during deferment periods.

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