



Instructions for Calculating Financial Aid Contribution From ND Vocational Rehabilitation

Refer to VR's Policy Manual NDAC 75-08-01 for the Complete Policy on Postsecondary Training

- A. Students Must Obtain Their Financial Aid Award Notice/3rd Party Notification From The College Financial Aid Office.** This information is the starting point for VR. The student can obtain the 3rd Party Notification or colleges will mail or fax it to VR with a signed release of information.
- B. Calculating The Unmet Need and VR's Financial Participation**
(When entering numbers in Excel, do not type the minus sign. The formula automatically deducts these numbers. In addition, the boxed cells on the worksheet, lines 2-7, have formulas. Do not change them).
 The worksheet has two sections for calculating unmet need and VR participation. The 1st section includes the School Budget and the aid that VR may not substitute for: Parental Contribution, Student Contribution, Pell & Other Grants and Scholarships. The School Budget minus the total aid for which VR cannot substitute is the **Unmet Need for VR purposes**. VR's *Unmet Need* should not be confused with Higher Ed's *Financial Need*, which is typically the School Budget minus the estimated parental & student, a.k.a. family contribution or EFC.
 The 2nd section identifies the areas where VR can substitute/participate in the cost: Unsubsidized Loans, Work Study and Subsidized Loans. VR's Total Participation cannot exceed the Unmet Need in lines 3 & 7 on the worksheet.
 In special circumstances, the student may request a budget adjustment from the Financial Aid Office. A budget adjustment does not carry over from year to year. It must be requested each year.
- C. Instructions for Line 6 and Unsubsidized* Loans.**
 As a general practice, VR will "substitute" for unsubsidized loans unless the counselor indicates otherwise.
 If line six is negative, this may indicate the unsubsidized loan may be offsetting all or part of the EFC. Contact the financial aid office to confirm. Some institutions may give you this information over the phone; others require a fax or e-mail. If all or part of the unsubsidized loan amount is for the EFC, VR cannot substitute for that amount. In those cases, subtract the EFC amount from the total unsubsidized loan amount to determine the maximum VR could replace for the unsubsidized loan portion of school costs.
 If line six is greater than zero, VR will typically participate at least that amount toward school costs.
- D. Does The Student Need Further Assistance With Their Training Costs?**
 There are situations where VR may also substitute for work-study and subsidized loans. Examples include, but are not limited to: increased costs to the individual due to disability-related expenses, eventual employment in a job with an income that will make it difficult to pay back extensive school loans, etc.
- E. When VR Substitutes For A Subsidized Loan or Work-Study The Reason For The Substitution Must Be Stated.** The reason can be indicated on the worksheet by the counselor, in a written request or letter from the student, or both. A signature line is provided for the supervisor if the region chooses to require approval for substitutions. *(Note: When entering the narrative do not use "Enter" or "Tab". This will move you out of the cell. To start a new line or insert a blank line use "Alt + Enter").*
- F. The Total Financial Aid For School Costs Cannot Exceed The Estimated Cost of Attendance (COA)** identified by the institution. The COA is Line #1 on the worksheet. If the student attends a private or out-of-state institution refer to VR's policy manual for guidance.
- G. Additional Costs Not Covered By The School Financial Aid Budget** that enable students to be successful in their training such as adaptive equipment, child care, attendant services, etc., should be considered a separate service. These costs may be subject to VR's sliding fee scale.

- ✓ VR encourages all individuals to contribute toward their rehabilitation to the extent they can.
- ✓ Students cannot be required to take a loan.
- ✓ VR financial participation is always contingent on funds being available.

**Unsubsidized Loans – Interest accrues while the student is in school.*

Subsidized Loans – Interest does not accrue while the student is in school.

