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Issue 36

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**MCC Title IV Code
002872**

**MCC TAP Code
2180**

**Brighton Campus
Financial Aid Office
Monday – Friday
8:45 A.M. – 4:45 P.M.**

**Phone
585-292-2050
Fax
585-292-3840**

**Damon City Campus
Student Services Center
Monday-Friday
9:00 A.M. – 5:00 P.M.**

**Phone
585-292-1740
Fax
585-262-1733**

**MCC Financial Aid Web page
www.monroecc.edu/depts/finaid**

**E-mail
financialaid@monroecc.edu**

YOUR FINANCIAL AID AND COURSE WORK THAT DOES NOT APPLY TO YOUR DEGREE PROGRAM

Both Federal and State regulations stipulate that students cannot be awarded financial aid for course work that is not applicable to the student's current degree program. For example, if a student is enrolled in a total of 12 credit hours for a semester and 6 of those credit hours are not applicable to the student's degree program, the student will only be eligible to receive financial aid for the course that are applicable to the students degree program.

There are a couple of exceptions to this is. One is that remedial course work (up to 30 semester hours for Federal Aid Programs) is exempted. Another exception is that students can enroll in courses that do not apply to their degree program if they are already enrolled in 12 credit hours that do apply to their degree program.

If you are unsure if a course does or does not apply to your degree program, you should review your program requirements in the *MCC College Catalog and Student Handbook* or meet with an academic advisor.

FAFSA CHANGES FOR 2009-10

For the 2009-10 academic year, the U.S. Department of Education has made a couple of significant changes to the Free Application for Federal Student Aid (FAFSA).

The first change is the elimination of the Worksheets page. The data elements from Worksheet B have been incorporated into question 47 (student) and question 95 (parents). The data elements for Worksheet C have been incorporated into question 46 (student) and question 94 (parents). The data elements from Worksheet A have been eliminated from the FAFSA entirely.

The second significant change is the expansion of the dependency criteria to determine a student's dependent or independent status. Prior to 2009-10, for a student to be considered "independent" for the federal financial aid programs, the student had to meet one of the following criteria.

- Be 24 years of age or older.
- Be married
- Be enrolled in a graduate degree program
- Have a child/dependent that is receiving more than half of their support from the student.
- Be an orphan or ward of the court
- Be a veteran of the U.S. Armed Forces

For the 2009-10 academic year, the additional criteria to determine a student's independent status include:

- Be in foster care at age 13 or older.
- Be a minor under legal guardianship.
- Be a verified as an unaccompanied youth who is homeless.

2009-2010 FINANCIAL AID APPLICATION REMINDERS

Here are few reminders for students and parents for applying for Financial Aid for the 2009-2010 academic year:

- **File early**, as soon as the student's and/or parent's federal tax returns are completed. *Any student who plans to live in the Residence Halls and wants to have their financial aid credited towards their cost must apply for financial aid by March 15, 2009.*
- **Get a PIN**. Both students and parents should have a financial aid PIN, which will allow them to sign the On-line FAFSA electronically and to make corrections to the FAFSA on-line. For more info go to www.pin.ed.gov.
- **File On-line**. Students can apply for both Federal and NYS Financial Aid programs via the Internet at www.fafsa.ed.gov. On-line is faster, more efficient, and more accurate than using the paper application process.
- **Keep copies of all of your 2008 income documents**. (Federal & State tax returns, W-2's, Social Security, Unemployment, or Welfare benefits statements)
- **Respond to requests for additional information**. If you delay in submitting requested information to the Financial Aid Office, you can expect that the processing of your financial aid will be delayed as well.

REPEATED COURSES & YOUR FINANCIAL AID

Many students do not realize that repeating courses can have an adverse effect on their financial aid eligibility. This primarily occurs in regards to New York State Financial Aid programs, such as TAP. If a student retakes a course in which they have received a passing grade (D- or higher), the course cannot be counted as part of the student's course load which determines the students eligibility for state financial aid programs. However, as in most instances, there are a few exceptions to this rule:

1. A passing grade is received for a course, but a higher grade is necessary to meet the degree requirements. i.e. A student receives a grade of "D" in FIN 200, however the program requires that the student has a grade of "C" or higher in order to graduate from that program.
2. A passing grade is received for a course, but a higher grade is necessary to take the next course in the sequence. i.e. A student receives a grade of "D" in FIN 201, however the program requires that the student has a grade of "C" or higher in order to take FIN 202.
3. A student must take and pass two associated courses concurrently and a passing grade is received in only one of the courses. i.e. Course FIN 200 requires that concurrently take FIN 201 and the student receives a "B" in FIN 200 and an "F" in FIN 201.
4. When a course may be repeated and credit earned toward the degree each time it is taken, such as physical education courses.

Student's who have questions regarding repeating coursework and maintaining their financial aid eligibility, should review pages 35-38 of the *MCC 2008-2009 College Catalog and Student Handbook* or contact the MCC Financial Aid Office.

LOAN ENTRANCE COUNSELING

Students who are borrowing a student loan at MCC for the first time are required to complete a Loan Entrance Counseling Session. To meet this requirement, students must complete the loan entrance counseling session online at www.monroec.edu/depts/finaid. From there click on the "Loan Entrance Counseling" link on the navigation bar.

Once the student completes the online Loan Entrance Counseling, they should print the confirmation form at the end and keep a copy for their records. Students who do not complete the Loan Entrance Counseling, will not receive a Federal Direct Student Loan.

Do you plan on attending MCC or another college or university for the 2009 Summer, 2009 Fall, and/or the 2010 Spring Semesters?

If so, then file your 2009-2010 Free Application for Federal Student Aid (FAFSA) now at: www.fafsa.ed.gov

The Financial Aid Lab is also available to assist you with filing your 2009-10 FAFSA. Check the MCC Financial Aid Web Page for dates and times. www.monroec.edu/depts/finaid

