

## Tuition and Fees

### Full-time students: 12 credit hours or equivalent per semester

Application fee, non-refundable .....	20.00
**Tuition, New York State residents .....	1250.00 per semester
Tuition, non-residents .....	2500.00 per semester
Mandatory non-refundable, accident insurance fee .....	3.00 Fall semester 5.00 Spring semester
Health Fee .....	5.00 per semester
Parking Fee (if applicable) .....	30.00

### Part-time students: Fewer than 12 credit hours or equivalent per semester

**Tuition, New York State residents .....	105.00 per credit hour
Tuition, non-residents .....	210.00 per credit hour
***Non-refundable accident insurance fee .....	3.00 Fall semester 5.00 Spring semester
Health Fee .....	5.00 per semester if registered for six or more credit hours or equivalent
Parking Fee (if applicable) .....	20.00

### Student Association Fee

12 credit hours or equivalent .....	80.50 per semester
9 - 11 credit hours or equivalent .....	72.50 per semester
5 - 8 credit hours or equivalent .....	34.00 per semester
1 - 4 credit hours or equivalent .....	20.50 per semester
Summer Session .....	2.00

### Other Fees

Laboratory/Service Fees .....	12.00 - 138.00
Transcript Fee .....	3.00 per copy
Returned Check Fee .....	20.00
Deferred Payment Fee .....	35.00 - 50.00
Graduation Fee .....	35.00
Late Registration Fee .....	25.00
International Student Insurance Fee .....	Fall/Spring - 170.00 Spring only - 125.00

\*\*\* Accident insurance is mandatory for students registered for 9 or more credit hours or equivalent and students in physical education courses and clinical courses in dental hygiene, nursing and radiologic technology. It is optional for students registered for 8 or fewer credit hours or equivalent who are not enrolled in physical education courses.

The fee for Credit-by-Examination is equal to the cost of one credit hour.

Additional insurance fees may be required by some programs.

The Student Life Fee includes \$1 for a photo ID (all students), \$5 for an e-mail account (all students), \$6.50 orientation fee (for students registering for 9 or more credits), \$5 orientation fee (for students registering for 5-8 credits), \$2 orientation fee (for students registering for 1-4 credits),

## Tuition Refund Schedule

### Fall and Spring Semesters:

- Drop prior to start of classes: 100% of tuition and refundable fees, less advance deposit
- Drop during first week of classes: 75% of tuition and refundable fees
- Drop during second week of classes: 50% of tuition and refundable fees
- Drop during third week of classes: 25% of tuition and refundable fees
- Drop after the third week of classes: no refund

### Summer Sessions:

- Drop prior to the start of classes: 100% of tuition and refundable fees
- Drop prior to third day/evening of classes: 90% refund of tuition and refundable fees
- Drop as of the third day/evening of classes: no refund

### Courses which are less than a full semester in duration:

- Drop prior to first class day: 100% of tuition and refundable fees
- Drop as of the first class day: no refund

## MCC Pay Plan: EDU-PAY

Monroe Community College is pleased to provide a payment plan named EDU-PAY for students who do not have the resources to pay the bill in full or who may not qualify for sufficient financial aid to cover the entire bill.

The program requires a completed Application/Promissory note (included on the reverse side of your tuition bill) along with the initial EDU-PAY deposit by the due date. The remaining balance is spread over four payments. Specifics of the plan are as follows:

Amount Deferred	Deferral fee
\$1 - \$400	\$20.00
\$401 - \$900	\$35.00
\$901 & above	\$50.00

1) EDU-PAY is available for the Fall and Spring semesters only. A non-refundable deferral fee is charged for each semester and is based on the dollar amount you are deferring. The deferral fee must be paid as part of your initial EDU-PAY deposit.

2) Your initial deposit is determined by taking the balance due noted on your tuition bill, multiplying it by 20% and adding the deferral fee.

3) The remaining balance is then divided into four payments, with dates noted below

	Fall Semester due	Spring Semester due
20%	September 10	February 10
20%	October 10	March 10
20%	November 10	April 10
20%	December 10	May 10

4) Any previous balance from a prior semester must be included with your initial EDU-PAY deposit.

5) Overdue payments will be assessed a \$25.00 Late Fee per occurrence.

6) By enrolling in this plan, you agree to adhere to all policies which govern registration, schedule change, and/or withdrawal. You also understand that failure to adhere to terms of the program may prevent release of transcripts, future registration, and enrollment in EDU-PAY.

### Here is an example of EDU-PAY:

1) Amount Due on Bill:	\$ 1,205.00
2) Multiply amount on line 1 by 20% x .20	
3) 20% of amount due:	\$ 241.00
4) Add in Deferral fee to amount on line 3	+ 50.00
5) Total initial deposit	\$ 291.00
6) Amount Deferred (line 1 minus line 3)	\$ 964.00*

\* This amount will be spread over four payments of \$241.00 each)

## Residency Requirements

New York State law requires that all students file proof of residence each academic year. For New York State residents, the proper form should be submitted upon registration. Until you comply with this requirement, you will be billed the non-resident tuition rate (twice the resident rate).

### Residents of Monroe County:

If you have been a permanent legal resident of New York State for the past year, and a resident of Monroe County for the last six months, complete a Residency Affidavit, sign it, and submit it with your registration.

### Residents of Other New York State Counties:

If you have been a permanent legal resident of New York State for the past year, but you have lived outside of Monroe County, please:

- Complete the Residency Affidavit.
- Have your signature notarized.
- Take or mail the Affidavit to your County Treasurer. The Treasurer will keep the Affidavit and give you a Certificate of Residence.
- Submit that form with your registration.

If you have questions about obtaining the Certificate, call your County Treasurer.

### Non-New York State Residents:

If you have not been a permanent legal resident of New York State for the year preceding registration, you must pay non-resident tuition. Non-residents include:

- International students (holding an F-1 Visa)
- Temporary residents (those with short-term job assignments or out-of-state residents attending another local college, for example).
- Any person who is in the United States on a Visa.

Immigrants must have and be able to prove permanent resident status for one year prior to enrollment to qualify for resident tuition.

Providing the College with proof of residency is an important step in your registration process. Please call the Bursar's Office if you have questions about the proper way to complete this requirement.

## Financial Aid Information

One of the main concerns of students is having funding available to assist with the costs of attending school. Monroe Community College participates in Federal Title IV and New York State financial aid programs and has institutional grant/scholarship monies available. During 1999-2000 over 7,600 students received financial aid totaling almost \$24 million dollars. Students who need financial aid to attend MCC should carefully read all of the information in this catalog. The Financial Aid Office is open 8:45-4:45, Monday-Friday (when the College is open).

Students are encouraged to ask any and all questions. You can receive in-person assistance in the Brighton office (Building 6, Room 207), or at the Damon City Campus, or by calling 292-2050 or by visiting [www.monroecc.edu](http://www.monroecc.edu).

### How To Find Out About Financial Aid Programs:

The MCC Catalog tells you about Federal, New York State and college financial aid that may be available to matriculated students at MCC and how to apply for these programs. Other sources that you can use to find out about financial aid include:

You can find out about Federal Title IV financial aid programs for which you may be eligible, by calling 1-800-4-Fed-Aid (1-800-433-3243) or on the internet at [www.ed.gov/studentaid](http://www.ed.gov/studentaid). New York State residents can also find out about New York State programs by calling 1-888-NYSHESC (1-888-697-4372) or on the internet at [www.hesc.com](http://www.hesc.com).

The public library is an excellent source of information on state and private sources of financial aid. Scholarship information is also available on the World Wide Web at [www.finaid.org](http://www.finaid.org).

Many companies and labor unions have programs to help pay the cost of post-secondary education for employees, members, or their children.

Students should also check foundations, religious organizations, fraternities or sororities, town or city clubs to see if they offer financial aid assistance. Be sure to include community organizations such as the American Legion, YMCA, 4-H Club, Elks, Kiwanis, Jaycees, Chamber of Commerce and the Girl or Boy Scouts.

Be sure to check the availability of financial aid from organizations connected with your field of interest such as the American Dental Association, International Food Service Education Association and others. These organizations are listed in the U.S. Department of Labor's Occupational Outlook Handbook and are also listed in various directories of associations available at your library.

All financial aid information can be obtained at no charge to the student. If you inquire about financial aid and are asked to pay a fee by any organization please contact one of the above agencies regarding this.

If you or your spouse are a veteran or the dependent of a veteran, veterans educational benefits may be available. Check with MCC's Veteran's Office located in MCC's Counseling Center (Building 1, Room 231).

### General Information

Monroe Community College participates in the following financial aid programs:

#### Federal Title IV Programs:

Federal Pell Grants William D. Ford Federal Direct Student Loan Program :Federal Stafford, subsidized and unsubsidized, Federal Parent Loan for Students-FDSL

Federal Supplemental Educational Opportunity Grant-FSEOG

Federal Work Study-FWS

Aid to Native American Students

#### New York State Programs:

Tuition Assistance Program-TAP (full-time students only)

Aid for Part-Time Study (APTS) (Part time students only)

State Special Scholarships such as Children of Deceased or Disabled Veterans, Children of Deceased or Disabled Police Officers or Firefighters, and others. For more information on New York state special scholarships contact: New York State Higher Services Corporation (NYSHESC), Office of Grants and Scholarships, Albany, NY 12212-5097, or call 1-518-473-7087.

Scholarships for Academic Excellence: Contact NYSHESC or a high school guidance office.

#### Monroe Community College:

MCC offers a number of criteria based scholarships. There is a general financial aid scholarship application and brochure, as well as information on other scholarships available from outside sources. You may contact the financial aid offices at the Brighton or Damon City Campus for further information.

Please Note: Grant and scholarship awards are usually funds you do not have to pay back. The Federal Work-Study program allows you to work on campus and earn money to help pay your school expenses. Loans are money that you borrow and you must repay with interest.

## Student Eligibility

To receive consideration for financial aid from the major Federal Title IV programs you must:

1. Complete the Free Application for Federal Student Aid (FAFSA) or Renewal Application.
2. Have a high school diploma or General Equivalency Diploma. If no high school diploma or GED, you must pass an ability to benefit test approved by the U.S. Department of Education. Students without a high school diploma or GED will be tested in MCC's Testing Center prior to being admitted.
3. Be accepted for admission into a program of the College approved for Federal financial aid working toward a degree or certificate (matriculated\*). If you graduate from one program, you must admit to a different program in order to be considered matriculated.
4. Be a U.S. Citizen or eligible non-citizen.
5. Have a valid social security number.
6. Sign a statement of Educational Purpose and a certification statement on overpayment and default (found on the FAFSA).
7. Register with Selective Service (males age 18-25) if required to do so by law.
8. Complete and correct all application records if selected for verification. Verification means that you, your parents, and your spouse (as applicable) must provide proof of information you put on your FAFSA, including certain income documents such as signed copies of tax returns and proof of untaxed income when applicable.
9. Maintain satisfactory academic progress in your degree or certificate program to continue receiving funds. See the Title IV satisfactory academic progress section of this catalog.
10. Complete all verification/federal reject codes requirements. Students may be selected for verification or clarification of application information. No aid eligibility can be processed until the student provides required information. If provided information varies from the application information, the student's record may have to be submitted to the Federal Central Processor for corrections before any aid is processed.
11. Not be in default on any prior educational loans.

\*Students must be matriculated in order to receive funding from any financial aid program. Contact MCC's Admissions's Office for applications and information, 292-2200.

## Estimated 2001-2002 Cost of Attendance

	Living with Parents	Not Living with Parents
Tuition and Fees	\$2780	\$2780
Books & Supplies	\$ 840	\$ 840
Living Expenses	\$3925	\$5845
Total	\$7545	\$9465

All expenses are estimated and subject to change without notice.

## Financial Need

Financial Aid from most of the major federal programs is based on financial need (except for unsubsidized Federal Direct Stafford and PLUS loans). When you apply for federal student aid, the information you provide is used in a formula established and approved by the U.S. Congress called Federal Methodology (FM). The formula calculates your Expected Family Contribution (EFC). This is the amount that you and your family will be expected to have available to contribute to your education. If your EFC is below an amount set by the federal government, you should be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements.

Your EFC is also used in an equation to determine how much funding you may need to attend school.

### Cost of Attendance - EFC = Estimated Financial Need to Attend School

The Financial Aid Office subtracts your EFC from your cost of attendance (See section on estimated Cost of Attendance to determine how much funding you may need to attend school. You can get further information on this EFC formula by contacting the U.S. Department of Education at 1-800-4FEDAID, or their internet site at [www.ed.gov/offices/ope](http://www.ed.gov/offices/ope).

## Cost of Attendance (COA)

This is the amount that the Financial Aid Office estimates it will cost you to attend MCC for one academic year. The COA is calculated based on rules established by the U.S. Congress. The COA includes tuition and fees, allowances for room and board, books, supplies, transportation, loan fees, purchase or lease of a computer, dependent care costs, costs related to disability and miscellaneous expenses. Note that students must supply documentation of computer costs, dependent care costs and costs related to disability to have these included in the COA. This is required as expenses for these areas do not apply to all students and may vary significantly from student to student. For students who attend less than six semester hours each semester, the COA includes only tuition and fees and an allowance for books, supplies, and transportation. Students with unusual expenses may request an evaluation of their COA by submitting a letter to the Financial Aid Office detailing the circumstances, amount of expenses involved and providing documentation of the expenses. The COA determines a student's estimated costs related to attendance at college. It is not intended to reflect full support requirements. Financial Aid provides assistance for educational expenses, not full support. Students should be aware that requests for adjustments to the COA do not in any way indicate that there is financial aid available to cover such adjustments.

## Federal Financial Aid Programs

Federal Financial Aid Programs **	Who is Eligible?	Eligibility Criteria	Award Amounts *	Application Instructions
<b>Federal Pell Grant</b>	Undergraduate students who are pursuing their first bachelor's degree and meet federal need criteria.	An expected family contribution that qualifies the student for an award, as determined by a system approved by Congress.	Annual awards may range from \$400 to \$3,750, depending on the cost of attendance and the amount of money appropriated in the federal budget.	Must file the Free Application for Federal Student Aid. Forms available at MCC's financial aid office and high school guidance offices and <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
<b>Federal Supplemental Educational Opportunity Grant (FSEOG)</b>	Undergraduate students who are pursuing their first bachelor's degree, and meet federal need criteria.	Students with high financial need. (Normally those who qualify for Federal Pell Grant.)	Awards may range from \$100 to \$1000 depending on the cost of attendance and the amount of need per student. Must file the Free	Application for Federal Student Aid (FAFSA).
<b>Federal Work-Study Program</b>	College students in degree programs with financial need. Most jobs provided through departments on campus.	An expected family contribution that qualifies the student for an award, as determined by a system approved by Congress.	Varies, depending on hours and wage rate. MCC wage scale begins at \$6.00/hour.	File the Free Application for Federal Student Aid (FAFSA), and MCC's Work Study Application.
<b>Federal Direct Loan Program (1) Subsidized</b>	Based on demonstrated need. There is no interest charged while you attend school on at least a half-time basis and for six months afterward (grace period).	An expected family contribution that qualifies the student for an award, as determined by a system approved by Congress.	Undergraduates limited to \$2,625 for first year (0-23 credits), \$3,500 for second year (24 + credits); cumulative borrowing limit of \$23,000. Independent undergraduates have additional unsubsidized eligibility of \$4,000 for first and second years; additional cumulative borrowing limit of \$23,000.	Must file the Free Application for Federal Student Aid form available at financial aid offices and high school guidance departments. Must complete a loan request form available at the Financial Aid Office.
<b>(2) Unsubsidized</b>	Available to those unable to demonstrate need, but will accumulate interest during periods of enrollment.	Cost of attendance minus other financial aid.	Undergraduates limited to \$2,625 for first year, \$3,500 for second year; cumulative borrowing limit of \$23,000. Independent undergraduates have additional unsubsidized eligibility of \$4,000 for first and second years; additional cumulative borrowing limit of \$23,000.	Must file the Free Application for Federal Student Aid form available at financial aid offices and high school guidance departments.
<b>Federal Direct Parent Loan for Undergraduate Students (PLUS)</b>	Parents of dependent undergraduate students.	Parents of dependent undergraduates with good credit histories.	Student's total cost of attendance minus financial aid.	Contact MCC for PLUS loan application. Completed form should be submitted to Financial Aid Office.

## Financial Information/Aid

**Federal Financial Aid Programs** *(continued)*

<b>Federal Financial Aid Programs **</b>	<b>Who is Eligible?</b>	<b>Eligibility Criteria</b>	<b>Award Amounts *</b>	<b>Application Instructions</b>
<b>Veterans Administration</b>	Eligible veterans and children of deceased veterans or service-connected disabled veterans.	Contact any regional Veterans Administration Office for information, details and forms or contact MCC's Veterans Counselor at 292-2264.	Varies.	Contact any regional Veterans Administration Office in your area or call 1-888-838-7697.
<b>Aid to Native American Indians</b>	U.S. Bureau of Indian Affairs offers grants to needy applicants who are at least 1/4 American Indian, Eskimo or Aleut.	Must meet eligibility requirements.	Awards may vary depending on need and availability of funds.	Applications are available from: U.S. Department of Interior, Bureau of Indian Affairs, Federal Bldg. Room 523, 100 South Clinton Street, Syracuse, New York 13202

\*\* Additional information covering Federal financial aid programs is provided in U.S. Department of Education Student Guide.

## State of New York Financial Aid Programs

State of New York Financial Aid Programs	Who is Eligible?	Eligibility Criteria	Award Amounts *	Application Instructions
<b>Tuition Assistance Program (TAP)</b>	U.S. citizen or permanent resident and also N.Y. State resident enrolled (matriculated) for 12 credits or more in degree program; cannot be in default on any NYS guaranteed education loan.	Undergraduate students who are dependent or independent and married OR have tax dependents: \$80,000 NET taxable income or less. Single independent with no dependents: \$10,000 NET taxable income or less. Income adjusted for number of family members in full-time college attendance.	TAP awards based on net taxable income. Awards for first-time recipients range from \$275 to \$2,500 per year for dependent undergraduates or independent students with dependents. Single independent students' (without dependents) awards range from \$100-\$2,500.	In addition to the FAFSA, you must file a N.Y. State TAP application. The Express TAP Application (ETA) will be sent to you as a result of filing the FAFSA.
<b>Aid for Part Time Study Program (APTS)</b>	U.S. citizen or permanent resident and also NYS resident enrolled (matriculated) for 3-11 credits in a degree program; can not be in default on any NYS guaranteed education loan.	Students who are dependent or independent and have tax dependents other than a spouse: \$50,550 NYS net taxable income or less.	Single independents with no dependents: \$34,250 NYS net taxable income or less. APTS awards based on NYS net taxable income and the number of credits registered for. Award amounts range from \$100 to \$500 per semester based on the amount of APTS funds available.	Applications are available at the Financial Aid Office.
<b>Regents Award for Child of Veterans (CV) and Child of Correction Officer Awards (CO)</b>	Children of veterans who are deceased, disabled or missing in action as a result of service during World War I, World War II, Korean Conflict or Vietnam (CV) or who died as a result of injuries sustained in line of duty (CO).	Must meet eligibility requirements. Contact your local Division of Veterans Affairs for information or call 1-800-635-6534 (N.Y. State Div. of Veteran Affairs).	\$450 per year, for up to five years, depending on the normal length of the program.	Same as TAP above. In addition, file the CV or CO Award Supplement available on request from NYSHESC: 518-473-7087.
<b>Memorial Scholarships for Children and Spouses of Deceased Police Officers and Firefighters</b>	Child or spouse of person who died in service.	Must meet eligibility requirements. Must submit documentation supporting eligibility as noted in special supplement.	Award amounts are based on tuition and non-tuition costs of attendance. In combination with certain other state and federal grants, may equal the average cost of attendance at the State University of N.Y.	Same as TAP above. In addition, file the appropriate award supplement, available on request from NYSHESC: 518-473-7087.
<b>Aid to Native Americans</b>	Member on the official tribal roll of a N.Y. State tribe or child of a member.	Must provide documentation.	Up to \$775 per year for a maximum of four years or five years in certain programs.	Contact: Native American Indian Education Unit, N. Y. State Education Dept., Education Building Annex, Rm. 478, Albany, NY 12234, 518-474-0537.

## State of New York Financial Aid Programs (continued)

State of New York Financial Aid Programs	Who is Eligible?	Eligibility Criteria	Award Amounts *	Application Instructions
<b>Vietnam Veterans Tuition Award Program</b>  <b>Persian Gulf Veterans Tuition Award Program</b>	Recipients must meet New York residency requirements and have served in the armed forces in Indochina or the Persian Gulf during specified periods of hostility.	Students complete all eligibility requirements including filling for TAP and Pell grants may receive up to maximum minus any TAP awarded.	Awards are \$2,000 per year for full-time study or up to \$1,000 per year for part-time study. Awards are available for undergraduate or graduate study	Same as TAP above. In addition, file the Vietnam Veterans Tuition Award Supplement or Persian Gulf Veterans Tuition Award Supplement to establish eligibility. Call NYSHESC at 518-473-7087 for information.
<b>Regents Professional Opportunity Scholarship</b>	U.S. citizen and permanent New York State resident as defined by legislation. (For certain approved professional programs, e.g., Dental Hygiene.) Must agree to practice for 12 months in chosen profession in New York State for each annual payment received.	Recipients must be chosen in the following order of priority: 1. Economically disadvantaged minority group members historically underrepresented in the approved profession. 2. Minority group members underrepresented in profession. 3. Candidates enrolled or graduates of SEEK, EOP, HEOP.	\$1,000 to \$5,000 per year. TAP and some other benefits may supplement this award.	Contact: Bureau of HEOP/VATEA Scholarships. N.Y. State Education Dept., Education Bldg. Annex, Rm. 1071, Albany, NY 12234, 518-486-1319.
<b>Robert C. Byrd Honors Scholarship Program (Federally Funded)</b>	U.S. citizen and permanent New York State resident.	Must demonstrate outstanding academic achievement & show promise of continued academic achievement. Scholarships are based on SAT or ACT scores, and contingent on federal funding.	Amounts vary pending federal funding, renewable up to 4 years.	Contact: Bureau of HEOP/VATEA Scholarships. N.Y. State Education Dept., Education Bldg. Annex, Rm. 1071, Albany, NY 12234, 518-486-1319

### Monroe Community College Financial Aid Programs:

MCC offers several scholarships through the Financial Aid Office and various academic departments. In 1999-2000 over 300 students received MCC scholarships totaling over \$300,000. Students should contact their academic department for information on any scholarships that may be available through the department. Students who wish to be considered for scholarships available through the Financial Aid Office must file a 2001-2002 FAFSA and MCC Scholarship Application. Scholarship awards are usually made in the late Spring depending on eligibility requirements and the amount of funds available. Students who wish to have priority consideration for scholarships

should file the 2001-2002 FAFSA and MCC Scholarship Application before May 1, 2001. Students must be matriculated to be considered for any scholarship funds available. Most scholarships are awarded for one year. Students must apply each year for consideration for a scholarship. Award amounts vary based on scholarship criteria and funds available. Scholarship programs may be added or discontinued without notice. For a complete list of all the scholarships available at Monroe Community College, and an application and brochure, contact the Financial Aid Office.

## Satisfactory Academic Progress For Federal Title IV Financial Aid Programs

Students who wish to receive funding from the Federal Title IV financial aid programs must maintain satisfactory academic progress toward their degree or certificate program. Students who fail to maintain satisfactory academic progress will lose their eligibility for Federal Title IV funds. Please carefully read all of the following information. Any questions should be directed to the Financial Aid Office. You, the student, are responsible for registering for and completing your courses in accordance with the following criteria.

Students will be evaluated at the end of each Spring semester for Federal Title IV satisfactory academic progress. The evaluation will include any courses attempted during the preceding Summer, Fall, Intersession and Spring semesters (in that order). For example, at the end of Spring, 2001, students will be evaluated for courses attempted during the Summer, 2000, Fall, 2000, Intersession, 2001, and Spring, 2001.

Evaluation of academic eligibility for Federal Title IV funds includes qualitative and quantitative components:

1. **Qualitative Component:** Students must maintain certain Grade Point Average requirements in order to continue federal financial aid eligibility. For students who have attempted less than 48 hours, these standards are consistent with the college's standards for academic suspension. Students who have attempted 48 or more hours must maintain at least a 2.0 grade point average. Programs changes will not assist the student in raising the GPA for Title IV purposes. See chart #1 which details the GPA information
2. **Quantitative Component:** The quantitative component consists of two elements:
  - A. **Maximum Time Frame:** Students may attempt semester hours equal to 150% of the published time frame for the program in which the student is enrolled at the time of evaluation. Please see chart #2. The calculation is based on the published required number of semester hours for the program, as it appears in this catalog. For example, if the program requires 60 semester hours to complete, the student may attempt 90 hours in this program. When the student's attempted hours are equal to or exceed 150% of the published length of the student's current program (see Programs of Study), the student is no longer eligible for Federal Title IV financial aid.
  - B. **Earned Credits:** Students must complete with a passing grade (D- or better) a certain percentage of their semester hours which they attempt during the academic year (Summer, Fall,

Chart 1

Federal Satisfactory Academic Progress Chart		
ATTEMPTED HOURS	% EARNED ANNUAL	GPA
0 - 11	n/a	*
12 - 34	50%	*
35 - 47	60%	*
48 plus	65%	2.0

- For students who have attempted 47 or less hours (includes transfer credits earned and all MCC courses) the GPA requirements is the same as the College's standard for Academic Suspension. Students on Academic Suspension cannot get Federal Financial Aid. However, for this group of students (47 or less attempted hours), if they are initially suspended, meet the SAP requirements but GPA, and are then placed on Academic Probation by the College, their federal aid will be reinstated for the corresponding semester.
- Students who have attempted 48 or more hours will need a 2.0 GPA and be in good academic standing or on academic probation, and meet other SAP requirements. Non-credit remedial courses will not be counted in the calculations. Program changes will not assist a student in raising their GPA for Title IV purposes.

Chart 2

## Federal Maximum Attempted Hours Chart

Program Length	Maximum Hrs. Which Can Be Attempted
30	45
31	46
32	48
45	68
60	90
61	91
62	93
64	96
65	97
66	99
67	100
68	102
69	103
70	105
71	106
72	108
73	109
74	111
75	112
76	114
77	115
80	120

Intersession, Spring). See Chart #1 which details the number of semester hours which must be completed with passing grades in comparison to the number of semester hours attempted.

The quantitative component includes all semesters that a student has attended MCC whether or not Title IV aid was received and regardless of when the courses were taken.

**Incomplete Grades (I):** Incomplete grades in any class will not be counted toward completed semester hours. They will always be counted as attempted semester hours. When the Incomplete is changed to a letter grade, it will be counted toward completed hours if the grade is a D- or better. The student is responsible for notifying the Financial Aid Office that the Incomplete is changed and requesting a re-evaluation of Title IV eligibility.

**Withdrawals:** Withdrawals (W's, WI's, WH's) will not be counted as completed semester hours. They will always be counted as attempted semester hours.

**Repeated Courses:** If a student repeats a course in which a D- or better grade was earned in a prior semester, the repeated course will not be counted in the total completed semester hours. It will always be counted in the total attempted semester hours. The only cases where repeated courses are allowed is if the MCC Catalog specifies that the program in which the student is enrolled requires a C grade or better for that particular course.

**Non-Credit Remedial Courses:** Students who are required to take non-credit remedial courses may attempt up to 30 semester hours of non-credit remedial courses. These attempted hours will not be counted toward the 150% maximum time frame, however they do count toward % earned for annual hours. After attempting 30 semester hours of remedial courses, the student will be ineligible to be paid

any Federal Title IV assistance for non-credit remedial courses attempted in excess of 30 (31 hours and greater).

**Application of Standards:** These standards will be applied to all full and part-time students who may be eligible to receive Federal Title IV funding. At the end of each Spring semester, student academic records will be evaluated for both the qualitative and quantitative components. Students who fail to make satisfactory academic progress for Federal Title IV funding will be notified by letter sent to the mailing address on record with the College.

**Waivers of Satisfactory Academic Progress:** Students who fail to make satisfactory academic progress during an academic year may apply for a waiver of satisfactory academic progress standards for the next academic year. Waiver applications and information are available in the Financial Aid Office. Waivers of academic progress for Title IV will be considered for extraordinary circumstances. Extraordinary circumstances include: death of a close relative of the student; injury or illness of the student, student's spouse, student's parents or student's children and other special circumstances. The student must document the circumstance and document that the situation is either under control or will not occur again. The waiver applies only to the academic year for which it is granted. After that, the student is expected to be at the standards required for both the quantitative and qualitative components of satisfactory academic progress.

**Reinstatement of Eligibility:** Students who do not qualify for a waiver of satisfactory academic progress may choose to pay for courses to make up academic deficiencies. They may reinstate their eligibility for one academic year by "sitting out" - not receiving any Title IV aid - for one full calendar year from their last date of enrollment. If the student has attempted 150% of the semester hours required for their program, or has a GPA below 2.0 he or she cannot regain eligibility by "sitting out."

## Good Academic Standing For New York State Financial Aid Programs

Students who wish to receive funding from the New York State financial aid programs must maintain good academic standing. Good academic standing consists of Pursuit of Program (POP) which the New York State Education Department defines as receiving a passing or failing grade in a certain percentage of a full-time course load. Passing grades are grades of D- or better. A failing grade is an "F." Grades of "W", "I" and so on are not passing or failing grades. The percentage increases for each year of attendance (study). See the POP chart above for details.

The second element of good academic standing is Satisfactory Academic Progress

(SAP). SAP is the number of credits the student earned towards their certificate or degree at the end of each semester and the cumulative grade point average. Transitional studies courses which students may be required to take do not count toward SAP requirements. See the SAP chart above for details.

Students will be evaluated for POP and SAP at the end of each semester. Students who fail to meet either POP or SAP standards will lose eligibility for most New York state financial aid programs at MCC for the next calendar year. Students who have received the equivalent of 6 full-time New York State financial aid programs will no longer be eligible for TAP at a community college. Program changes will not assist students in regaining eligibility for SAP and GPA requirements in the 1st semester of the new program.

**C Average Requirement:** Beginning with the Fall semester of 1996, students who, in prior terms, have received the equivalent of two or more full years of state funded student financial aid payments (have accumulated 24 or more payment points in prior terms) must have a cumulative "C" (2.0) GPA to be eligible for continued state financial aid. Students subject to the C average requirement must meet this in addition to POP and SAP requirements. State financial aid programs subject to this requirement include all general and academic performance awards.

**Non-Credit Transitional Studies Courses:** Students who are required to take non-credit transitional studies courses must be aware of the following:

1. Non-credit transitional studies courses do

not count toward completion of SAP requirements.

2. To meet the full-time or part-time requirements for each semester's attendance, students in non-credit transitional studies courses must include in their registration a minimum of 3 credit bearing hours the first semester and a minimum of 6 credit bearing hours in each following semester. The total number of semester hours (non-credit and credit) must be at least 12 or more for TAP and 3 to 11 semester hours for Aid for Part-Time Study.

**Repeat Courses:** When a student has earned a passing grade (D- or better) in a course, it generally cannot be included in the calculation of full or part-time status in POP and SAP evaluations if the student takes the course again. For State financial aid purposes, courses cannot be repeated to raise the GPA or to get a better grasp of the subject matter. Four exceptions to this ruling are:

1. When a grade received is passing but is not acceptable in the degree or certificate program in which the student is matriculated. For example, the student's program requires that the student get a C or better in ABC100 to be graduated, but the student earns a D in ABC100. The student could repeat ABC100 to earn a better grade. The program description in this Catalog & Student Handbook (Programs of Study) must stipulate this for the repeated course to be eligible for financial aid.
2. When a grade received is passing but is not acceptable for the student to move on

to the next course in the sequence. For example, ABC101 requires that a student get a C or better in ABC100 in order to take ABC101. The student gets a C- in ABC100 and, therefore, would not be able to take ABC101. Therefore, the student can repeat ABC100 to earn a better grade. The course description in this Catalog & Student Handbook (Course Descriptions) must stipulate this for the repeated course to be eligible for financial aid.

3. When a student must take and pass a course and an associated course concurrently and a passing grade is received in only one of the courses. For example, ABC200 requires that the student concurrently take ABC201. The student earns an A in ABC200 but an F in ABC201. The student must repeat both courses and pass both courses concurrently to receive credit toward the degree or certificate. The student can repeat both courses in order to receive credit toward the degree or certificate. The course descriptions in this Catalog & Student Handbook must stipulate this for the repeated courses to be eligible for financial aid.
4. When a course may be repeated and credit earned toward the degree or certificate each time it is taken. For example, as with physical education courses.

**Waiver of Good Academic Standing for POP and/or SAP:** Students who fail to achieve good academic standing during a semester may apply for a waiver of good academic standing for the next semester. For New York state programs, students may be granted **only one** waiver as an undergraduate student. Waiver applications and information are available in the Financial Aid Office. Waivers will be considered only for extraordinary circumstances. Extraordinary circumstances

include the death of a parent, child or spouse; injury or severe illness of the student, student's spouse, parents or children; or other special circumstances. The student will have to provide proof of the circumstance and document that the situation is either under control or will not occur again.

**Waiver of C Average Requirement for New York State Programs:** Students who fail to achieve a cumulative GPA of 2.0 or better at the end of a semester (beginning from the 24th payment point) may apply for a waiver for the next semester. Waivers will be considered as noted in the above section. Program changes will not assist students in making the C average requirement for the 1st semester in a new program.

**Academic Suspension:** Students on academic suspension are not eligible for federal, state, or College financial aid.

## Attendance and Registered Classes

You must be a registered student to be eligible for financial aid in any semester. The Financial Aid Office considers a registered student as one who is actively engaged in the requirements for their courses, including class attendance. Any changes to the number of credit hours for which you are registered can impact financial aid eligibility for that semester and future semesters. Changes in registered courses may be student initiated by a withdrawal or drop, or can be instructor initiated due to lack of class attendance. The student is responsible for maintaining themselves as registered students for financial aid purposes.

### Method and Frequency of Disbursement

Financial aid is credited to eligible student accounts usually through the computer system that links financial aid to the student's account

in the Bursar's Office. Eligible student accounts are credited by the Financial Aid Office on an on-going basis. If your tuition and fee bill is completely paid and you have a credit balance, you will be issued a refund check by mail. The Bursar's Office normally mails refund checks on a bi-weekly basis.

**William D. Ford Federal Direct Student Loan** (Subsidized and Unsubsidized) loan proceeds will be disbursed in two or more equal installments, (i.e. one in fall, one in spring). If the loan is for one semester only, the first disbursement will be at the beginning of the semester (after attendance is verified) and the second at the midpoint of the semester. If a loan is processed after the midpoint of an academic year or semester, it may be disbursed in one installment. Federal regulations require that the first disbursement of Direct Subsidized and Unsubsidized Stafford loans be held for 30 days after the beginning of the loan period for all first year, first-time borrowers at MCC. All students must be registered and in attendance in at least 6 credits when the loan funds are disbursed. If not, the loan is canceled. William D. Ford Parent Loans for Undergraduate Students (PLUS) will be disbursed to the student's account. Credit balances will be disbursed to either the student or parent directly. The Financial Aid Office will send the student a selection form. Please note that you can expect a financial aid refund check after the 1st month of school. Financial Aid is paid to student accounts after attendance in classes have been confirmed.

### Federal Return of Federal Title IV Funds Policy

Beginning with Fall 2000, the Financial Aid Office recalculates federal financial aid\* eligibility for any student who completely withdraws, stops attending classes, or is

## TAP ELIGIBILITY CHART

BEFORE BEING CERTIFIED FOR THIS PAYMENT	6 Paypoints FIRST	12 Paypoints SECOND	18 Paypoints THIRD	24 Paypoints FOURTH	30 Paypoints FIFTH	36 Paypoints SIXTH
A STUDENT MUST HAVE COMPLETED THIS MANY CREDITS LAST SEMESTER WITH GRADES OF A, B, C, D, F, (POP)	0	6	6	9	9	12
and						
A STUDENT MUST HAVE ACCRUED THIS MANY CREDITS TOWARD GRADUATION (SAP)	0	3	9	18	30	45
and						
A STUDENT MUST HAVE EARNED THIS GRADE POINT AVERAGE (GPA)	0	.5	.75	1.3	2.0	2.0

dismissed during the semester, prior to 60% of the semester being completed. Recalculation is based on the percent of earned federal financial aid using the following formula:

**% earned = number of days completed up to the withdrawal date\*\* divided by total days in the semester**

Federal financial aid is returned to the federal government based on the percent of unearned aid using the following formula:

**aid to be returned = (100% - % earned) x amount of aid disbursed toward institutional charges**

When federal financial aid is returned the student will owe a debit balance to MCC and may also owe funds to the federal government. Students should contact the Bursar's office regarding any money owed to MCC.

*\*Federal financial aid for this calculation at MCC includes Federal Pell Grant, FSEOG, Federal Direct Student Loans and Federal Plus Loans.*

*\*\*Withdrawal date is defined as the actual date the student began the withdrawal process (Please see the MCC catalog for official withdrawal procedure), the student's last date of recorded attendance or the midpoint of the semester for a student who leaves without notifying MCC.*

## Student Right To Know

Federal education regulations require that MCC make available to students statistics that reflect graduation and completion rates for students who have attended the College over a period of three (3) years. Individuals who would like a copy of this information may request it from the Financial Aid Office.

## Tuition Refund Appeals Process

Students who submit a completed drop/add form to the Records and Registration Office will receive a refund of fees paid in accordance with the Tuition Refund Schedule as listed in the Financial Information section of the Monroe Community College Catalog/Student Handbook.

The Tuition Refund Committee will review appeals received no later than the close of the semester which immediately follows the semester or summer session from which the student has withdrawn. All requests must be submitted in writing to the Tuition Refund Committee including supporting documentation; e.g. copies of registration form, drop/add forms, medical verification). **Since information concerning procedures and dates for drop/add and/or withdrawal are widely publicized, the Refund Committee will not consider appeals which are not filed in compliance with these guidelines.**

### Criteria For Appeals

#### A. PERSONAL EMERGENCIES:

Students who fail to complete a College drop/add form will not be eligible to receive a tuition refund except in instances whereby such failure resulted from emergency situations beyond the student's control. Appeal must include written verification of the emergency. Examples of such emergencies are (but are not limited to):

- Death of the student, or death in the student's immediate family (parent, sibling, offspring, spouse).
- Medical incapacitation. Such instances require written proof. Refunds processed in accordance with refund schedule (College Catalog/Student Handbook).

#### B. STUDENT OBLIGATION FOR PAYMENT OF TUITION & FEES

- Students who remit partial payment, and who are not administratively dropped because of same, will be financially obligated to the College for the unpaid balance, regardless of attendance.
- Students whose fees are charged to financial aid awards at the time of registration, or who receive a deferment based on pending financial aid awards at the time of registration, or who receive a deferment based on pending financial aid; and who subsequently become ineligible for the financial aid (for any reason) will be liable for all funds due to the College, regardless of

continued attendance.

- Students who remit payment for fees with a check which is returned unpaid (for any reason) become liable for the full amount of all fees assessed plus a returned check charge.
- Students who remit payment for fees with a credit card which is later declined (for any reason) will become liable for the full amount of fees assessed.
- The College will NOT dismiss or waive a debt created by a refund issued to a student based on financial aid when such aid is subsequently cancelled/reduced.

#### C. ADMINISTRATIVE ERRORS

#### D. MILITARY DUTY - DOCUMENTED ORDERS MUST ACCOMPANY APPEAL