

Types of Financial Aid

- Alternative Educational Aid Programs
- Grants
- Loans
- Scholarships
- Work-Study

***Want to find out more about
paying for college?***

Visit MCC's Financial Aid Office online at
www.monroecc.edu/go/finaid

Peer Mentors

In the Peer Assistant Resource Center (PARC), you will find a very diverse population of student leaders called Peer Mentors. Their role? To find ways to make your time and experience at MCC more purposeful and successful.



These students are trained to assist you in your transition to college life at MCC. They can provide support and encouragement or help you learn specific skills – like how to deal with homesickness or how to balance a checkbook. Programs are presented throughout the year on issues that affect your daily life. These programs are presented by students who have faced the same challenges in their lives. Peer Mentors are a welcome resource when you simply need a helping hand.



MCC's Peer Mentors are eager to help make everyone's experience at MCC a positive one.

FINANCIAL INFORMATION/AID

Tuition and Fees

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

*Tuition, New York State residents	1570.00 per semester
Tuition, non-residents	3140.00 per semester
Health Fee	5.00 per semester

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

*Tuition, New York State residents	131.00 per credit hour
Tuition, non-residents	262.00 per credit hour
Health Fee 6 or more credit hours or equivalent	5.00 per semester

Student Life Fee (Fall and Spring)

	Non-Matriculated	Matriculated
12 credit hours or equivalent	106.75 per semester	106.75 per semester
9 - 11 credit hours or equivalent	89.75 per semester	92.00 per semester
5 - 8 credit hours or equivalent	43.50 per semester	45.75 per semester
1 - 4 credit hours or equivalent	27.00 per semester	29.25 per semester

Summer \$3.00 per student

Other Fees

Re-registration Fee	25.00
Laboratory/Service Fees	10.00 - 270.00
Enrollment Records Fee	8.00
Returned Check Fee	20.00
Deferred Payment Fee	25.00
Late Registration Fee	25.00
Health Insurance Fee: Required of all international students holding non-immigrant visas, (includes repatriation and medication evacuation coverage) and all students in clinical courses related to nursing, dental studies and clinical lab technician programs	Annual \$1,200.00 Fall \$515.00 Spring \$835.00
Online Course Fee	16/credit hour
Parking Fees:	Fall/Spring \$75.00 per term Summer \$50.00
GreenSaver Rideshare	\$50.00

Technology Fee (per applicable session)

12 or more credit hours or equivalent	125.00	5-8 credit hours or equivalent	42.00
9-11 credit hours or equivalent	84.00	1-4 credit hours or equivalent	21.00

* Residence certificate affidavit must be on file to receive resident tuition rate.

** Accident insurance is required for all students registered for 9 or more credit hours or equivalent, students in nursing and other health-related clinical courses, and students in physical education courses. (Fall - \$3.00; Spring - \$5.00)

Off-Peak and Dual Credit

Tuition for off-peak classes is \$87.00 per credit hour. These classes are listed under "Sunrise Semester".
Tuition for high school students taking college credit classes (dual credit classes) at their high schools is \$44.00 per credit hour.

Please note: both off-peak and dual credit rates apply only to part-time students (students enrolled in less than 12 credit hours). For students who do not qualify for NYS residency as described under "Residency Information", the tuition rate is doubled.

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

Additional insurance fees may be required by some programs.

Note: Monroe Community College may find it necessary to make changes in tuition and fees and reserves the right to do so.

Residence Hall Charges

Singles:

- Fall/Spring \$6,750 (\$3,375/semester)

Doubles:

- Fall/Spring \$5,950 (\$2,975/semester)

Intersession

- \$500/single room
- \$450/double

Cost of housing is subject to change.

Residency Requirements

In order to qualify for resident tuition rates, you must submit a Certificate of Residence to the Student Accounts Office.

A certificate is required to be on file at Monroe Community College every semester for which you enroll. A Certificate of Residence is valid for one year only!

Why do you need it?

A Certificate of Residence enables Monroe Community College to bill your county for part of your tuition costs. Without a valid Certificate of Residence, you will be considered a non-resident of New York State and will then have to pay double tuition when you register.

Where do you get it?

You obtain a Certificate of Residence from the county of your permanent residence by providing proof of residency. In most cases this is your County Treasurer's Office. Contact your county to see if you can submit your notarized application by mail or if it must be done in person. For a list of locations, visit www.monroecc.edu/go/studentaccounts. An application for the certificate can also be found at www.monroecc.edu/go/studentaccounts. Monroe County residents see below.

What if I am a permanent Monroe County resident?

Students who have been a permanent resident of Monroe County for at least the previous year need to fill out the Certificate of Residence affidavit and submit it directly to the Student Accounts Office. It does not need to be notarized. The form can be found at www.monroecc.edu/go/studentaccounts.

When do you get it?

Certificates are valid only if issued within 60 days prior to the start of classes. Some counties will give you up to 30 days after the start of classes to obtain the certificate as well. Contact your County Treasurer's Office to see what its restrictions are.

Where do I submit the official Certificate of Residence?

Once you have obtained the official Certificate of Residence from your county, drop it off at the Student Accounts Office, Bldg. 6 Rm. 201 (Brighton Campus), or at the Student Services Office (Damon City Campus, 5th Floor). You can also mail it to MCC Student Accounts; 1000 East Henrietta Road; Rochester, NY 14623.

Monroe Community College must receive the original Certificate of Residence. We cannot accept faxes or copies. We advise that you keep a copy of your certificate for yourself.

Who does not qualify for resident rates?

If you have not been a permanent resident of New York State for at least one year prior to the semester you plan on attending, you must pay non-resident tuition. Non-residents include international students (holding an F-1 visa), temporary residents such as out-of-state residents attending another local college or here on short-term job assignments, and any other person who is in the United States on a visa.

Immigrants must provide proof of their permanent resident status (official documentation from US Citizen and Immigration Service) as well as proof that they have been a New York State resident for at least one year prior to the start of classes.

County Requirements

The following is a listing of some specifications for certain counties. Please note that this is not a complete list. Contact your county to see if they have other restrictions.

Orleans, Suffolk, and Westchester

Counties: You must obtain a new Certificate of Residence every fall semester, regardless of when you last submitted one. For example, if you last turned in a Certificate of Residence during the spring semester, you still need to submit a new one for the following fall semester even though it has not been a year.

Wayne County: Your notarized application can be submitted to your Town Hall instead of the Wayne County Treasurer's Office.

NYC Burroughs (Bronx, Kings/ Brooklyn, New York/Manhattan, Queens, and Richmond/Staten Island):

Even though your notarized application and proof must be brought in person to the Comptroller's Office, it does not necessarily have to be done by you. A friend or family member can bring all documentation in for you. The certificate can be faxed back to MCC.

Saratoga and Cayuga Counties: Your Certificate of Residence must be submitted to MCC no later than 30 days after the semester starts. Even if you obtained it earlier, it must be received by MCC before the 30 day deadline to be valid.

MCC Pay Plan

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

YOU MUST PAY YOUR BILL IN FULL OR ENROLL IN THE PAYMENT PLAN BY THE DUE DATE ON YOUR BILL IN ORDER TO SECURE YOUR REGISTRATION.

Follow these steps to log in to your student account to view/pay your bill or enroll in the payment plan:

- Go to www.monroecc.edu
- Click on Current Students
- Click on Student Records
- Log in with your Student ID Number or (SS#) and PIN
- At the Main Menu, Click on Student, then Student Account

Automatic Payment Plan Payment Methods are as follows:

- Automatic bank payment (ACH)
- Credit/Debit Card
- Monthly payments will automatically be deducted from the account you designate

Cost to Participate

- \$35 nonrefundable enrollment fee

The payment schedule and the appropriate percentages are noted below.

Payment schedule for students living in the residence halls:

Percent of bill due	Fall Semester Due Date	Spring Semester Due Date
25%	July 20	December 15
25%	August 20	January 20
25%	September 20	February 20
25%	October 20	March 20

For all other students:

Percent of bill due	Fall Semester Due Date	Spring Semester Due Date
20%	July 20	December 15
20%	August 20	January 20
20%	September 20	February 20
20%	October 20	March 20
20%	November 20	April 20

Tuition Refund Schedule

Fall and Spring Semesters:

- Drop prior to start of classes: 100% of tuition and refundable fees
- 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
- Withdrawal: No Refund

Summer Sessions:

- Drop prior to the start of classes: 100% of tuition and refundable fees
- Drop prior to third day of classes: 90% refund of tuition and refundable fees
- Drop as of the third day 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

Tuition Refund Appeals Process

If a student feels he or she has an extenuating circumstance which justifies an exception to the refund policy, he or she may appeal to the Tuition Refund Committee in the following manner:

- The Tuition Refund Committee will review appeals received no later than 120 days from the end of the term in which the course was offered.
- Appeals received after the deadline will not be reviewed.
- All requests must be submitted in writing to the Tuition Refund Committee and must include supporting documentation (e.g. copies of registration form, drop/add forms, medical verification) and the **Tuition Refund Appeal Form**.
- Appeals received without the proper documentation and form will not be reviewed.
- Appeals must be made by the student. Appeals made "on behalf of" a student will not be reviewed.

Drop/add refund dates are widely publicized. Therefore, appeals based on lack of awareness of the dates will not be reviewed.

PLEASE NOTE: THE COMMITTEE'S DECISIONS ARE FINAL.

Criteria for Appeals

Can include:

- Death in the student's immediate family (parent, sibling, offspring, spouse).
- Unforeseen Medical incapacitation.
- Military Duty - orders must accompany appeal

The Tuition Refund Committee does NOT, under any circumstances, take phone calls. All appeals MUST be submitted in writing.

FINANCIAL AID INFORMATION

Monroe Community College participates in Federal Title IV and New York State financial aid programs and has institutional grant/scholarship monies available. Annually over 12,000 students receive financial aid totaling approximately \$100 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 am-4:45pm, Monday-Friday (when the College is open). Students are encouraged to ask 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/go/finaid, or by e-mailing financialaid@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.studentaid.ed.gov. 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.

MCC's website provides links to a number of free scholarship searches at www.monroecc.edu/go/scholarships. 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, fraternities or sororities, town or city clubs to see if they offer financial aid assistance. Be sure to include community organizations.

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 the MCC Financial Aid Office with details.

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
- Academic Competitiveness Grant

New York State Programs:

- Tuition Assistance Program-TAP (full-time students only); TAP - part time (restrictions apply)
- 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, World Trade Center Memorial Scholarship and others. For more information on New York state special scholarships contact: New York State Higher Education Services Corporation (NYSHESC), Office of Grants and Scholarships, Albany, NY 12212-5097, or call 1-518-473-7087, or go to www.hesc.com
- 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 or go to www.monroecc.edu/go/finaid

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 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 all verification and 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.

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. Not be in default on any prior educational loans.
11. Not have borrowed in excess of Federal aggregate loan limits.

*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.

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, using the Free Application for Federal Student Aid (FAFSA) 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. You can get further information on the EFC formula by contacting the U.S. Department of Education at 1-800-4FEDAID, or their internet site at www.studentaid.ed.gov.



Special Conditions

Sometimes a family may have extenuating circumstances that are not reflected on the FAFSA. Examples are a change in income or loss of a job; separation, divorce, or death of a family member, high medical or dental expenses, or other situations.

In such instances a student can request the MCC Financial Aid Office to use professional judgement to re-evaluate their federal aid eligibility. In all cases, students must first file a FAFSA. When the results are at MCC the students can fill out a Special Conditions form and attach required documents.

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.

Estimated 2011-2012 Cost of Attendance			
	Living with Parents	Not Living with Parents	Residence Halls
Tuition and Fees	\$3,400	\$3,400	\$3,400
Books & Supplies	\$1,200	\$1,200	\$1,200
Living Expenses	\$6,700	\$11,200	\$11,200
Total	\$11,300	\$15,800	\$15,900

All expenses are estimated and subject to change without notice.



Federal Financial Aid Programs

Federal Financial Aid Programs **	Who is Eligible?	Eligibility Criteria	Award Amounts *	Application Instructions
Federal Pell Grant	Undergraduate students who are pursuing their first bachelor's degree and meet federal need criteria. There is a lifetime limit of equivalent of 12 fulltime semesters effective July 1, 2012.	An expected family contribution that qualifies the student for an award, as determined by a system approved by Congress.	Annual awards may range from \$588 to \$5550 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. (FAFSA) available on-line at www.fafsa.ed.gov .
Federal Supplemental Educational Opportunity Grant (FSEOG)	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 \$2000 depending on the cost of attendance and the amount of need per student.	Must file the FAFSA.
Federal Work-Study Program	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 minimum wage.	File the FAFSA and indicate interest in Work Study on the FAFSA; eligible students will be offered Work Study on their award letters with instructions on how to accept and find a job.
Federal Direct Loan Program (1) Subsidized	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). Interest rate for 2011-12 was 3.4%. The rate for 2012-13 is scheduled for 6.8% but could be lower if Congress authorizes it.	An expected family contribution that qualifies the student for an award, as determined by a system approved by Congress.	Undergraduates limited to \$3,500 for first year (0-23 credits), \$4,500 for second year (24 + credits); cumulative borrowing limit of \$23,000. Independent undergraduates may have additional unsubsidized eligibility of \$4,000 for first and second years; additional cumulative borrowing limit of \$23,000.	Must file a FAFSA and indicate interest in a student loan on the FAFSA; eligible students will be offered loans in the award letter with instructions to accept and sign a promissory note.
(2) Unsubsidized	Available to those unable to demonstrate need, but will accumulate interest during periods of enrollment. Current interest rate is 6.8%.	Cost of attendance minus other financial aid.	Undergraduates limited to \$3,500 for first year, \$4,500 for second year; minus subsidized loan eligibility plus \$2,000; cumulative borrowing limit of \$57,000 minus subsidized loans for Independent undergraduates who also have additional unsubsidized eligibility of \$4,000 for first and second years;	Must file a FAFSA and indicate interest in a student loan on the FAFSA; eligible students will be offered loans in the award letter with instructions to accept and sign a promissory note.
Federal Direct Parent Loan for Undergraduate Students (PLUS)	Parents of dependent undergraduate students. Interest rate is 7.9%.	Good credit histories.	Student's total cost of attendance minus financial aid.	Go to www.monroecc.edu/go/finaid/ forms to download a Federal Direct Parent Loan Request Form.

Federal Financial Aid Programs *(continued)*

Federal Financial Aid Programs **	Who is Eligible?	Eligibility Criteria	Award Amounts *	Application Instructions
Veterans Administration & Montgomery G.I. Bill	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.
Aid to Native American Indians	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
Tuition Assistance Program (TAP)	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. Part time students in 6-11 credits who began college in 2006-07 or later ; earn at least 12 credits in each of 2 prior semesters; have a 2.0 or higher GPA; and meet all other TAP eligibility requirements may also be considered.	Undergraduate students who are dependent or independent and married OR have tax dependents: \$80,000 NYS NET taxable income or less. Single independent with no dependents: \$10,000 NYS NET taxable income or less. Income adjusted for number of family members in full-time college attendance.	TAP awards based on NYS net taxable income. Awards for first-time recipients range from \$500 to full MCC tuition per year for dependent undergraduates or independent students with dependents. Single independent students' (without dependents) awards range from \$500 -full MCC tuition	In addition to the FAFSA, you must file a N.Y. State TAP application. The TAP application can be filed on-line from a link on the on-line FAFSA confirmation page, or by going to www.tapweb.org after the FAFSA is processed. If you do not have an e-mail address HESC will mail you the Tap Application.
Aid for Part Time Study Program (APTS)	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 or married 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, or at the financial aid website at www.monroec.edu/go/finaid/forms
Regents Award for Child of Veterans (CV) and Child of Correction Officer Awards (CO)	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.
Memorial Scholarships for Children and Spouses of Deceased Police Officers and Firefighters World Trade Center Memorial Scholarship and New York State Flight 3407 Memorial Scholarship	Child or spouse of person who died in service. Child, spouse, and financial dependents of victims who died or were severely and permanently disabled or survivors who were severely and permanently disabled.	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.
Aid to Native Americans	Member on the official tribal roll of a N.Y. State tribe or child of a member.	Must provide documentation.	Up to \$875 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. 374, 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
Veterans Tuition Awards	Recipients must meet New York residency requirements and have served in the armed forces during specified periods of hostility.	Students complete all eligibility requirements including filing for TAP and Pell grants	Awards are up to full tuition.	Same as TAP above. In addition, file the Veterans Tuition Award Supplement to establish eligibility. Call NYSHESC at 518-473-7087 for information.



Monroe Community College Financial Aid Programs

MCC offers several scholarships through the Financial Aid Office and various academic departments. Annually around 700 students receive MCC scholarships totaling approximately \$750,000.

Students who wish to be considered for scholarships available through the Financial Aid Office must file a 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 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. 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 or www.monroecc.edu/go/scholarships.

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 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, students will be evaluated for courses attempted during the previous Summer, Fall, Intersession, and Spring.

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. These standards are consistent with the college's standards for academic suspension. Program changes will not assist the student in raising the GPA for Title IV purposes. See Chart #1 which details the GPA information. No students on academic suspension are eligible for financial aid. The grades received in non-credit remedial courses are not counted in this calculation.

Chart 1

Federal Satisfactory Academic Progress Chart - GPA		
CUMULATIVE EARNED HOURS	% EARNED ANNUAL	GRADE POINT AVERAGE
0 - 12	66.6%	1.5
13 - 23	66.6%	1.75
24 - 44	66.6%	1.80
45 or more	66.6%	2.00

2. **Quantitative Component:** The quantitative component consists of two elements:

- A. **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, Intersession, Spring). See Chart #1 which details the number of semester hours that must be completed with passing grades in comparison to the number of semester hours attempted. Each year students must successfully complete 2/3 of attempted hours, including non-credit remedial courses.
- B. **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.

- * Please note, there is also a lifetime limit of Federal Pell Grants of 12 full-time semesters.

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) 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 passing (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. A repeated course generally does not count toward full-time status unless the prior grade was not passing or designated as an allowable repeat.

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, but they do count toward % earned for annual hours. After attempting 30 semester hours

of remedial courses, the student will be ineligible for any Federal Title IV assistance for non-credit remedial courses attempted in excess of 30 hours.

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.

Reinstatement of Eligibility for Federal Programs: Students who fail to achieve Satisfactory Academic Progress for federal programs have several options for reinstatement of eligibility.

First, the student may attempt to make up their academic deficiencies by taking courses without the benefit of Federal aid. If successful in their coursework, they may contact the Financial Aid Office to see if their aid can be reinstated for a future semester. Students who choose this option are required to raise their gpa up to eligible standards.

Second, the student can apply for an Appeal of Satisfactory Academic Progress.

Appeals of Satisfactory Academic Progress: Students who fail to make satisfactory academic progress during an academic year may apply for an appeal of satisfactory academic progress standards for the next academic year. Appeal applications and information are available in the Financial Aid Office. Appeals or 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 appeal applies only to the academic term for which it is granted and reinstatement of eligibility becomes effective in the term in which the appeal is approved. Students on appeal must complete 2/3 of attempted hours and earn 2.0 gpa in that term to regain eligibility for future terms.

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

Students who apply for the appeal due to exceeding 150% of the program should detail their situation including why they are at this point, and include a plan of action for completing the program.

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 courseload. Passing grades are grades of D- or better. A failing grade is an "F." Grades of "W", "I" and "WI" are not passing or failing grades. The percentage increases for each year of attendance. See the TAP Eligibility Charts for details.

The second element of good academic standing is Satisfactory Academic Progress (SAP). SAP is the number of credits the student earned toward their certificate or degree at the end of each semester, and the cumulative grade point average. Transitional studies courses that students may be required to take do not count toward SAP requirements. See the TAP Eligibility Charts

for details. There are 2 TAP charts, one for remedial and one for non-remedial students. 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 New York state financial aid programs at MCC for the next calendar year. Students who have received the equivalent of six full-time New York State TAP awards 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: 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 semesters. 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.

Full-Time Enrollment: The NYS Education Department defines full-time status for TAP certification as a student who is enrolled and attending at least 12 credits that lead toward their degree or certificate (with the remedial combination noted above) in a semester that is at least 15 weeks in length.

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 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

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 SATISFACTORY ACADEMIC PROGRESS (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

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.

Reinstatement of Eligibility for New York State Programs:

Students who fail to achieve good academic standing for state programs have several options for reinstatement of eligibility.

First, the student may attempt to make up their academic deficiencies by taking courses without the benefit of New York State aid. If successful, the student could have their aid reinstated for a future semester.



Second, the student can sit out from school for at least one calendar year. Upon returning to school, the student could be eligible in their first term for state financial aid. However, if the student has already utilized the equivalent of four TAP payments, 24 paypoints and has less than a 2.0 gpa, sitting out one year will not reinstate their eligibility.

Third, the student can request a one time Waiver of Good Academic Standing for Pop and/or SAP.

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 24th paypoint) 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 placed on academic suspension at the end of a semester are not eligible for federal or state financial aid for the next semester. Future eligibility is based on satisfactory progress standards for federal and state programs.

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 through the computer system that links financial aid to the student's account in the Student Accounts Office. Eligible student accounts are credited by the Financial Aid Office on an on-going basis after attendance in classes has been verified after the drop/add period ends. If your tuition and fee bill is completely paid and you have a credit balance, you will be issued a refund by mail or through EFT. The Student Accounts Office normally sends

refund checks on a biweekly basis, or EFT semi-weekly no sooner than the 5th week of classes. Students are expected to pay for their indirect educational related expenses with their own funds until refunds are distributed.

William D. Ford Federal Direct Student (Subsidized and Unsubsidized) loan

proceeds will be disbursed in two or more equal installments, (i.e. one in fall, one in spring) after the drop/add period ends each semester. 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.

Federal Return of Federal Title IV Funds Policy

The Financial Aid Office recalculates federal financial aid* eligibility for any student who completely withdraws, stops attending classes, or is 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 = amount of Federal Title IV Aid disbursed minus Federal

Title IV aid earned

When federal financial aid is returned the student may owe money to MCC and may also owe funds to the federal government. Students should contact the Student Accounts 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.*

**** For students who receive all F's or a combination of F's and W's, the Financial Aid Office will confirm the last date a student attended and will return funds if the last date*

of attendance is prior to the 60% point of the semester. The return of funds in this case would occur after the semester is over and students will be notified via e-mail if they have had a recalculation performed, and if so, will be billed by the Student Accounts Office.

Student Right To Know, Consumer Information, and Disclosures

Federal regulations require that MCC make available to prospective and current students statistics that reflect graduation, completion rates, financial aid, and educational costs for students who have attended the College over a period of time. This information is available on the MCC website under prospective students section and further details are at service offices at the College.

