



Return to Complete & Debt Relief Program FAQs

General

What is Return to Complete?

Return to Complete is a new opportunity that encourages students—those who owe a past due balance to Monroe Community College and who have not enrolled at the College for the past three years or more—to resume their studies and complete a degree or certificate. The program allows qualifying students to defer making payments on a past due balance and enroll for an upcoming semester, intersession or summer session. Qualifying students are required to pay any new charges, such as tuition, fees, etc., for each semester they attend.

How do I apply for the program? What is my first step?

MCC admissions counselors are eager to assist you. Contact the Admissions Office at (585) 292-2200 or admissions@monroecc.edu for an application/agreement form. Information on Return to Complete, including the application/agreement, is also available online at www.monroecc.edu/go/return.

Does Return to Complete defer the balance I owe on private or federal student loans?

No. Return to Complete defers only the money you owe to MCC. It does not defer money you owe on private or federal student loans.

What are the requirements to participate?

In addition to not having enrolled at MCC for at least three years, Return to Complete participants must:

1. complete a certificate or degree program within 4 years;
2. demonstrate the ability to pay for the current and subsequent semesters; financial aid and/or scholarships may be used for subsequent semesters
3. maintain a grade point average of 2.0 or better each semester;
4. attend consecutive fall and spring semesters until a certificate or associate degree is awarded;
5. remain matriculated and attend full or part time (minimum of 6 credit hours per semester) until a certificate or associate degree is awarded;
6. complete financial literacy training; and
7. meet with an assigned academic advisor on a regular basis.

What happens if I do not satisfy one or more of the requirements?

If you do not satisfy one or more of the requirements, your past due balance would immediately become due and payable to MCC's Student Accounts Office.

If I return to MCC, how long do I have to complete my degree or certificate?

Return to Complete participants have up to four years to complete a degree or certificate. Please keep in mind that program requirements may have changed since you last attended. Your academic advisor or School Specialist are available to assist you in identifying your program requirements.

What if I am not interested in earning an associate degree or certificate, but want to earn credits towards a bachelor's degree at another college?

Earning a degree or a certificate is a requirement of the Return to Complete program. MCC transfer programs (Associate in Arts or Associate in Science) provide opportunities for you to complete the first two years of a baccalaureate degree - and earn a valuable college credential - prior to transferring to a four-year institution.

Who can I talk to for more information and/or to see if I qualify for Return to Complete?

MCC admissions counselors are eager to assist you. Contact the Admissions Office at (585) 292-2200 or admissions@monroecc.edu. Information on Return to Complete, including the application/agreement, is also available online at www.monroecc.edu/go/return.

Payment / Student Accounts

If I return to MCC, how long do I have to pay off my old balance?

Your balance becomes due and payable upon program completion or if you fail to maintain eligibility. You will have the option of enrolling in a monthly payment plan following the completion of your program.

How do I pay my past due balance?

You have the option of paying down your past due balance while attending MCC. If you prefer to wait until you complete your program, at that time you may pay your bill in full with cash, check or credit card or enroll in a monthly payment plan.

Do payments on my past MCC debt start upon the completion of my degree or certificate program or in four years?

Payments will start following the completion of your degree or certificate program.

The Return to Complete Agreement says I have to “demonstrate the ability to pay for the current and subsequent semesters.” What does this mean?

There are several ways to demonstrate your ability to pay, including:

1. have sufficient estimated financial aid; complete a Free Application for Federal Student Aid (FAFSA) form to determine your eligibility;
2. enroll in an automatic monthly payment plan (Payment plan information is available on MCC's website www.monroecc.edu, or enroll online through the myMCC student portal.);
3. pay your bill in full with cash, check or credit card; and
4. identify a third-party payer (e.g., employer or sponsoring agency) or if you are the recipient of a scholarship award.

What happens if I don't pay my new charges?

Return to Complete participants, like all MCC students, are required to pay new charges (either out-of-pocket and/or with financial aid) by the due date. If you do not, you will be dropped from your classes.

My federal student loan is in default. Am I eligible for Return to Complete?

To be eligible for Return to Complete, students need to demonstrate the ability to pay for the current and subsequent semesters. If you have defaulted on a federal student loan, you will not be eligible for financial aid and will need to demonstrate your ability to pay without financial aid.

Debt Relief Eligibility

How do I qualify for debt relief under the Return to Complete program?

Students who qualify for Return to Complete may also benefit from having their debt to MCC reduced by as much as \$400 per semester for up to three semesters. To qualify, check the debt relief box on the Return to Complete agreement, register to earn at least 6 credits hours each semester, and earn a minimum GPA of 2.0 each semester. MCC's Student Accounts Office will confirm your eligibility for debt relief following the successful completion of each semester.

How will debt relief be applied to my account?

If you qualify, debt relief (up to \$400 per semester) will be applied to your account following the successful completion of each semester (i.e., earning a minimum GPA of 2.0 or better for at least 6 credits hours). Debt relief may be applied for up to three semesters, totaling a maximum of \$1,200. If you owe MCC less than \$1,200, up to one-third of your debt to MCC may be reduced each semester up to three semesters.

What if I owe MCC less than \$1,200?

If you owe MCC less than \$1,200, up to one-third of your debt to MCC may be reduced each semester up to three semesters. For example, if you owe MCC \$900, then \$300 in debt relief will be applied to the debt you owe to the College. Student Accounts representatives can be reached at studentaccounts@monroecc.edu, or via phone: Brighton Campus (585) 292-2015 or Downtown Campus (585) 685-6003.

What happens if I withdraw from a course and go below 6 credit hours during the semester?

If you take less than 6 credit hours per semester, you jeopardize your participation in Return to Complete and your ability to receive debt relief. Return to Complete with debt relief requires students to take a minimum of 6 credit hours per semester.

Financial Aid

As a returning student, how do I find out if I am eligible for financial aid? Can I still participate in Return to Complete if I am not eligible for financial aid?

Returning students are encouraged to complete a Free Application for Federal Student Aid (FAFSA) form to determine eligibility for financial aid or scholarship opportunities. Students who are not eligible for financial aid may still qualify for Return to Complete as long as they can demonstrate the ability to pay their bill through other means such as:

1. enrolling in an automatic monthly payment plan (Information is available on MCC's website at www.monroecc.edu, or enroll online through the myMCC studentportal.);

2. paying your bill in full with cash, check or credit card; and
3. identifying a third-party payer (e.g., employer or sponsoring agency).

What is financial literacy training?

Financial literacy training helps MCC students make informed decisions about how to spend money and cover the cost of higher education. The financial aid web pages on www.monroecc.edu offers tips and resources to make college affordable. MCC's Financial Aid Office at the Brighton Campus and the Enrollment and Financial Services Office at the Downtown Campus also offer financial literacy workshops and convenient online video resources, such as SUNY Smart Track Financial Literacy Tools, that will help you satisfy the Return to Complete program's financial literacy requirement.

Admissions, Academics & Advising

I want to return to MCC, but need help to pick a major. What do I do?

MCC admissions counselors are eager to assist you. Contact the Admissions Office at (585) 292-2200 or admissions@monroecc.edu. Information on Return to Complete, including the application/agreement, is also available online at www.monroecc.edu/go/return.

What happens if I do not maintain a 2.0 GPA or better?

To maintain Return to Complete eligibility, students are expected to earn a grade point average of 2.0 or higher and maintain progress towards degree or certificate completion. If your GPA falls below 2.0, your participation in the Return to Complete program may be at risk and your past balance will become due and payable immediately. Academic resources such as learning centers and free tutoring are available to assist you.

The Return to Complete Agreement says I have to “meet with my assigned academic advisor on a regular basis.” What does regular basis mean?

Return to Complete participants should meet with your assigned academic advisor or School Specialist monthly.

Who is my advisor? How do I find him or her?

The student/advisor relationship is a critical component to degree completion. Advisement Centers, located at the Brighton (Room 1-231) and Downtown campuses (Room 300), are happy to assist students with identifying their assigned advisor.