

# Financial Aid

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MCCC, in conjunction with the federal and state governments and private and civic organizations, offers a variety of scholarship, grant, loan and employment opportunities to assist students in financing their education.

Approximately 60 percent of all MCCC students receive some form of assistance from these sources. The purpose of financial aid is to ensure the college continues to make it possible for students of all degrees of financial capability, special talent or high scholastic merit to attend MCCC.

No student should hesitate to apply for admission because of financial circumstances. It is the college's goal to offer financial assistance to all candidates accepted for admission who demonstrate financial need.

The following information is provided to inform prospective and continuing undergraduate students of the various alternatives available.

## **FINANCIAL AID ELIGIBILITY – GENERAL REQUIREMENTS**

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### **Applying for Financial Aid**

To be eligible for MCCC, federal and state assistance, a student must:

- Have financial need, except for some loans and scholarships
- Have a high school diploma, General Education Development (GED) certificate or pass an independently administered test approved by the U.S. Department of Education
- Be enrolled as a regular student in an eligible program
- Be a U.S. citizen or eligible noncitizen
- Have a Social Security number
- Not be incarcerated
- Make satisfactory academic progress
- Sign a statement of educational purpose/certification statement on refunds and default
- Sign a statement of updated information
- Register with the Selective Service, if required
- Have completed the admissions process at MCCC

### **The Application Process**

Students can apply for federal and state aid by filling out the "Free Application for Federal Student Aid" (FAFSA) available from their high school or the Financial Aid Office located in the Audrey M. Warrick Student Services/Administration Building, Room 159.

You may submit a FAFSA:

- Through the Internet by using FAFSA on the Web
- By mailing a paper FAFSA

You must reapply each school year.

FAFSA on the Web is a free U.S. Department of Education Web site where you can complete a FAFSA online and submit it via the Internet. You can use FAFSA on the Web on a personal computer (PC) or a Macintosh that is equipped with certain U.S. versions of Netscape. The address is [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

To be considered for non-federal aid such as institutional and/or state aid, students may have to complete an additional application. Check with the Financial Aid Office to see which non-federal application to complete, if any. Remember, there's no charge to apply for federal student aid.

For the Federal Family Education loan programs, there are some additional steps students must take to apply.

When completing the FAFSA, pay special attention to any questions on income. This area is where most mistakes are made. Also, in Section H of the FAFSA, fill out carefully the name(s) of the school(s) you're interested in attending. If any of these schools participate in at least one of the programs mentioned in the Federal Student Guide, it will have a "Title IV Institution Code." You can get a list of Title IV codes from the Financial Aid Office, your high school or your local public library and on the Internet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Apply as soon as possible AFTER January 1st. If not applying electronically, mail the completed FAFSA in the envelope found in the application package. It will take approximately four weeks for the federal application to be processed. When you apply, you should have certain records on hand. These records are listed on the application. You should save all records and all other materials used in completing the application. You may need them later to prove the information you reported is correct. This process is called verification.

The Financial Aid Office reserves the right to request income and asset verification of financial statements be submitted for need-based aid. Failure to provide the requested information will result in cancellation of award action. Falsification of income information submitted for the purpose of receiving financial assistance will result in cancellation of all future assistance and repayment of all prior assistance received falsely. If federal and/or state funds are involved, notification of the false information will be provided to the proper agencies (U.S. Department of Education and/or Michigan Higher Education Assistance Authority) for their further disposition.

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All MCCC awards are made for a period of one academic year only. Reapplication must be made for each year. Copies of the required forms may be obtained from the Financial Aid Office.

Financial aid awards for the prospective student are not approved before the student has attained regular admission status through the Admissions and Guidance Office. Financial aid funds are limited, and late applicants may be either denied assistance, given loan and job aid only or receive lower than normal scholarship awards when funds are limited or exhausted.

### Financial Aid Deadlines

Fall - July 15

Winter - December 1

Spring/Summer - April 1

Files completed after the deadline date may not receive funding before the start of the semester.

### Financial Need

Aid from most financial aid programs is awarded based on financial need. (Exceptions are the Federal Loan Programs. It's possible to receive a Federal Stafford Loan regardless of income.)

The information reported when applying for aid is used in a formula, established by Congress, that calculates your Expected Family Contribution, an amount families are expected to pay toward education. For the Federal Pell Grant Program, if the EFC is below a certain number, students are eligible for a Pell Grant.

Cost of Attendance

- Expected Family Contribution

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= Financial Need

The financial aid administrator takes the cost of attendance for the college and subtracts the amount you and your family are expected to pay toward that cost. If there's anything left over, students are considered to have financial need. For a complete list of budget components and cost of attendance figures, please see [www.monroeccc.edu/financialaid/costsatmccc.htm](http://www.monroeccc.edu/financialaid/costsatmccc.htm).

### Dependency Status

Certain questions answered when applying for financial aid will determine whether students are considered dependent on their parents and must report their income and assets as well as their own, or independent and report only their own income and assets (and those of a spouse). Income and asset information are used in determining your eligibility for federal student aid.

Students are classified as dependent or independent because federal student aid programs are based on the idea that students' parents have the primary responsibility of paying for their children's education. Students who have access to parental support (dependent students) should not receive federal funds at the expense of students who don't have that access (independent students).

An independent student is one of the following (2008-2009):

- Someone born before January 1, 1985
- Married
- A graduate or professional student
- Someone with legal dependents other than a spouse
- An orphan or ward of the court
- Veteran of U.S. armed forces
- Active duty of U.S. armed forces

If you claim to be an independent student, the school will ask for proof before awarding any federal student aid. If you think you have unusual circumstances that would make you independent even though you normally would be considered dependent, talk to the financial aid administrator. The aid administrator can change your status to independent if he or she thinks your circumstances warrant it. Remember, the financial aid administrator won't automatically do this. That decision is based on his or her judgment, and is final – you cannot appeal it to the U.S. Department of Education.

*NOTE: Independence criteria are determined annually by the Federal Government and are subject to change.*

## THE STUDENT'S FINANCIAL AID PACKAGE

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Usually a combination of gift (scholarship and grant) and self-help (job and loan) aid is offered to the student. The proportion is determined annually.

Where Pell Grant, Michigan Competitive Scholarship or Stafford Student Loan estimates appear, students are responsible for obtaining and completing necessary application forms to secure this aid.

### Changes in the Award

The Financial Aid Office anticipates that students will receive the aid package described in their award announcement. It may, however, be necessary for the college either to increase or decrease the award if changes occur in enrollment status, family financial status or the student's own financial resources or expenses.

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Changes in enrollment status include changing majors, taking fewer than 12 credit hours per semester or withdrawal before the end of the semester. Reductions in credit hours below 12 credits in a semester without approval from the Financial Aid Office may result in a cancellation of assistance for that semester. Students should consult the Financial Aid Office before making a change of this type.

### **Special Circumstances**

Although the process of determining a student's eligibility for federal student aid is basically the same for all applicants, there is some flexibility. For instance, if the financial aid administrator believes it is appropriate, based on the documentation you provided, he or she can change your status from dependent to independent.

In some cases, the financial aid administrator may adjust your cost of attendance or the information used to calculate your Expected Family Contribution to take into account circumstances that might affect the amount you and your family are expected to contribute toward your education. These circumstances could include a family's unusual medical or dental expenses or tuition expenses for children attending a private elementary or secondary school. Also, an adjustment may be made if you, your spouse or either of your parents (if applicable) have been recently unemployed. If conditions such as these apply to you or your family, contact the financial aid administrator. Check with the financial aid administrator if you feel you have any other special circumstances that might affect the amount you and your family are expected to contribute. But remember, there must be very good reasons for the financial aid administrator to make any adjustments, and you'll have to provide adequate proof to support those adjustments. Also, remember that the financial aid administrator's decision is final and cannot be appealed to the U.S. Department of Education.

### **Award Revision**

Overpayments resulting from full or partial cancellation of aid will normally result in a debt on the student's account and must be paid back according to normal repayment policies of the college. It is the student's responsibility to verify the accuracy of billing charges, aid credits and stipend checks.

### **Award Disbursement**

Scholarships and Pell Grants are usually divided in half and credited directly toward the semester bill. When possible, awards are applied to the first bill in each semester; however, late awards or award revisions will be applied throughout each semester.

When FFEL Stafford Student Loan checks are received by the college, they will be released as soon as regulations permit.

Stipend checks and/or bookstore authorizations are usually available the day classes begin each semester. However, should federal or state money not be received, students should plan to have sufficient funds for books and other expenses until checks are available.

## **STATEMENT OF STUDENT FINANCIAL AID RIGHTS AND RESPONSIBILITIES**

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1. Students have the right to be informed of, and to apply for, all financial aid programs for which they are eligible. The responsibility to apply by program deadlines and to acquaint themselves with the application procedure resides with the student.
2. Students have the right to know how financial need and award packages will be determined, and to request a review of the financial aid package should circumstances change to affect negatively the family's ability to meet costs of attendance, and the responsibility to notify the college should new resources become available to the student that were not originally considered.
3. Students who borrow to attend the college have a right to full disclosure of the terms and provisions of loan programs, including typical repayment schedules and the responsibility to attend exit interviews before leaving college. They must repay loans on a timely basis and keep the college informed of their current address.
4. Students have the right to be informed of financial aid policies and have the responsibility to be aware of all published financial aid policies and to comply with these policies.
5. Students have the responsibility to submit accurate information on all college documents relating to the financial aid application process.
6. Students must continue to make satisfactory academic progress in the program in which enrolled. Students must not owe any refunds on Pell Grants or other awards or be in default on repayment of any student loan.

## EDUCATION TAX BENEFITS

If out of pocket tuition payments are made, you may qualify for the Hope Credit, Lifelong Learning Credit and/or the higher-education tuition and fees deduction. For more information see IRS Publication 970 at [www.irs.gov](http://www.irs.gov).

## STANDARDS OF SATISFACTORY PROGRESS FOR FINANCIAL AID RECIPIENTS

The Higher Educational Amendments of 1980 require Monroe County Community College to define and monitor standards of satisfactory progress for all students receiving Title IV student financial aid funding.

### Maintaining Eligibility

Satisfactory progress may be evaluated on a semester basis. To be eligible for renewal of financial aid, students must satisfactorily complete 70 percent of the credit hours on which their award was based and maintain a cumulative 2.0 grade point average.

### Financial Aid Policy on Satisfactory Academic Progress

Students must make satisfactory progress toward completion of their certificate/degree at MCCC to be eligible to receive aid from the following programs: Pell Grant, Family Federal Education Loans, Supplemental Educational Opportunity Grant, Michigan Educational Opportunity Grant, Federal College Work Study, Michigan Work Study, Michigan Competitive Scholarship Program, TIP and some institutional scholarships. Cumulative grade point average (GPA), per semester credits earned and a maximum time frame are all elements of the satisfactory progress determination.

|                                      | Cumulative GPA Required | Credit Hours Attempted | Credit Hours Earned | Semesters of Eligibility | Academic Year Equivalent |
|--------------------------------------|-------------------------|------------------------|---------------------|--------------------------|--------------------------|
| <b>Full-time</b>                     |                         |                        |                     |                          |                          |
| Undergraduate                        | 2.0                     | 12                     | 9                   | 6                        | 3                        |
| <b>Half-time/Less Than Full-time</b> |                         |                        |                     |                          |                          |
| Undergraduate                        | 2.0                     | 6-11                   | 6                   | 10                       | 6                        |

Federal aid recipients may not owe a refund from any federal grant or loan or be in default on any federal loan to attend MCCC.

Students on leave of absence and students registered at other institutions are not eligible to receive MCCC financial assistance.

Students are eligible to receive federal aid funds at only one school per semester.

Guest students attending MCCC are not generally eligible to receive financial assistance through MCCC. Students should check their home institution to determine eligibility for financial assistance.

### Financial Aid Probation

A student who fails to complete the minimum number of credits or grade point average required for his or her attendance status (e.g., full-time, etc.) will be placed on financial aid probation. To be removed from probation, the student must complete the minimum number of credits in the full- or half-time status in which he or she was placed on probation. Upon completion of the required credits, the student will be removed from probation. Failure to earn the required credits and grade point average may result in financial aid suspension. While on probation, students may still receive financial aid. Students who are suspended are not eligible to receive aid from financial aid programs listed in this document. Students on financial aid probation are not eligible to receive student loans.

### Financial Aid Suspension

To be removed from financial aid suspension status, a student must complete a regular semester and attain the minimum credit earned or grade point requirements while not receiving financial aid governed by this policy. Successful students may then make a written appeal to be placed on financial aid probation status.

### Mitigating Circumstances

It is recognized that special mitigating circumstances may cause a student to fail to achieve satisfactory progress. If, in the judgment of the financial aid director, mitigating circumstances justify continued financial aid eligibility, the Financial Aid Office reserves the right to make this determination.

### Right to Appeal

Any student who is denied financial aid or is placed on probation or suspension may appeal this decision to the financial aid director. A written appeal outlining the reasons for failure to meet the standards, as well as the appropriate third-party documentation, may be required. The decision is final.

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Should other non-federal financial aid sources be involved where different criteria for renewal exists, such as MCCC scholarships, their criteria will be applied to that aid independently.

### **Other Considerations**

Repeated courses will count toward determination of enrollment status. However, for purposes of financial aid satisfactory progress, only credits adding to the cumulative credits earned will be acceptable toward the required minimum number of credits per semester.

Incomplete courses do not earn credit nor influence the grade point in the semester in which the course is incomplete; however, they are counted once they are complete. Based upon student-initiated appeal, credit earned from incomplete courses may be counted as mitigating circumstances.

Withdrawn courses neither earn credit nor influence grade point average. Students may retake courses from which they have withdrawn that will count toward determination of enrollment status in that semester.

## **SOURCES OF STATE AND FEDERAL FINANCIAL AID**

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### **Pell Grants**

Students may apply for a Pell Grant by filing the Free Application for Federal Student Aid.

The completed application should be submitted for processing according to the directions included on it. A calculated Student Aid Report will be sent to the applicant. The applicant's award is then determined by MCCC based upon enrollment and submission of a Student Aid Report to the Financial Aid Office. Funds will be credited to the student's institutional account when all documentation is submitted to the Financial Aid Office.

The Pell Grant Program is an entitlement program based on financial need. The applicant must be enrolled as a student in an approved postsecondary institution and must need financial assistance to continue his or her education.

Financial need is determined by a formula applied to all applicants and the student eligibility index is calculated by this formula.

Awards are available for up to the period of time taken to receive the first baccalaureate degree. Students must reapply every year.

Awards range from \$400 to \$5,350, but may not exceed one-half the total cost of attendance. The amount of the award will be affected by costs of attendance and enrollment status after the 100 percent refund period.

### **Academic Competitiveness Grant (ACG)**

This is a new federal grant program being offered to students who are Pell-eligible, completed a rigorous high school curriculum and graduated after January 1, 2005. The scholarship is renewable for a second year, provided the student's cumulative college grade point average is a 3.0 or higher. Annual award amounts are as follows: first year \$750, second year \$1,300. If you meet the above criteria, contact the Financial Aid Office for more information.

### **Supplemental Educational Opportunity Grants (SEOG)**

These are federal grants awarded by MCCC to undergraduate students who are U.S. citizens or permanent residents demonstrating financial need. The grants must be at least \$100 and not more than \$2,000 per year. Students must be making satisfactory progress to continue receiving the grant and meet all other conditions outlined in the Financial Eligibility section of this catalog.

### **Michigan Competitive Scholarship Program**

These scholarships offer tuition and fees to Michigan residents of 12 months who qualify through a competitive examination and show financial need. Recipients must be attending MCCC full-time. Awards may be renewed annually for a maximum of 10 semesters, as long as need, a 2.0 grade point average and satisfactory academic progress are maintained.

More information is available from high school counselors and by calling the State of Michigan Office of Scholarships and Grants at 1-888-447-2687.

### **Michigan Adult Part-time Grant**

This grant is designed to provide grant assistance for needy adults who enroll at MCCC on a part-time basis (3-11 credit hours). Maximum grant eligibility per year is \$600 for a maximum of two years of study. Students must qualify as self-supporting under current federal criteria, demonstrate need, be out of high school (other than GED) for at least 2 years, be a Michigan resident for at least 12 months, be a U.S. citizen or permanent resident, not be incarcerated, not enrolled in a theology or divinity program, not be in default on a student loan and must be making satisfactory academic progress, as defined by MCCC.

### **Michigan Education Opportunity Grant**

This grant is designed to provide need-based assistance to full-time undergraduate students in the amount of up to \$1,000 per year. Student must be a Michigan resident for at least 12 months, be a U.S. citizen or permanent resident, be making satisfactory academic progress as defined by MCCC, not be incarcerated in a corrections institution and not be in default on a student loan.

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### **Michigan Merit Award Program**

This program is a merit-based scholarship for high school seniors, beginning with the graduating class of 2000 and ending with the 2006 graduates. To be eligible, a student must have taken the Michigan Education Assessment Program High School Test (MEAP HST) in mathematics, reading, science and writing. Students who score at level 1 or 2 on these four tests and meet all other eligibility requirements will qualify to receive a \$2,500 scholarship. For more information please contact the Financial Aid Office or visit [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid).

### **MI Promise Scholarship**

This scholarship is replacing the Michigan Merit Award and provides up to \$4,000 to high school graduates for successfully completing two years of postsecondary education beginning with the high school graduating class of 2007. To be eligible, a student must be a Michigan resident, be a high school graduate or have passed the GED, take the Michigan Education Assessment Program High School Test (MME or MEAP), enroll at an approved postsecondary institution in Michigan or military service academy within two years of becoming a high school graduate, complete the postsecondary education requirements for a two-year degree within four years and have achieved a cumulative college grade point average of 2.5 or better. For more information, please contact the Financial Aid Office or visit [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid).

### **Michigan Bureau of Rehabilitation**

The Bureau of Rehabilitation is an arm of the Michigan Department of Education designed to provide rehabilitative services to vocationally disabled or impaired individuals.

A student who feels that vocational rehabilitation services are needed may make inquiry and application for assistance by contacting the office of the State of Michigan Bureau of Rehabilitation serving the student's home area.

### **Bureau of Indian Affairs**

Grants for qualified students of at least one-quarter American Indian descent are available through the U.S. Department of the Interior, Bureau of Indian Affairs. Information can be obtained by contacting the B.I.A. – Tribal Operations, 2901.5 I-75 Business Spur, Sault Ste. Marie, MI 49783-3519, (906) 632-6809.

### **Public Act 174**

#### **Michigan Indian Tuition Waiver**

This program currently provides free tuition at MCCC for North American Indians. Information can be obtained by contacting the Inter-Tribal Council of Michigan at 1-800-562-4957.

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## **EMPLOYMENT PROGRAMS**

Job opportunities on campus are available to MCCC students, regardless of financial need, who are enrolled at least half-time. Employment in moderation can be beneficial to a student's educational experience, and earnings can often reduce or eliminate the necessity to borrow. Federal regulations prevent recipients of federal aid programs (i.e., College Work Study, Supplemental Educational Opportunity Grants) from obtaining campus job earnings that, when combined with other aid resources, would exceed their financial need as outlined on the award letter. Therefore, students receiving aid from these programs are not able to work on campus without authorization from the Financial Aid Office.

### **Federal College Work Study Program**

The college participates in the federally funded College Work Study (FCWS) Program. Students must be U.S. citizens or permanent residents and meet all other requirements included in the Financial Aid Eligibility section. Employment extends to most areas of college activity. Every effort is made to refer students to positions compatible with their interests and qualifications, although such opportunities are not always available. Pay rates are commensurate with federal minimum wage guidelines. Jobs for all student employees are obtained through the Workforce Development Office.

Once students have earned the amount for which they are eligible, they will be terminated from the program and will be unable to continue College Work Study employment.

### **Michigan Work Study**

The Michigan Work Study Program (MWS) is designed to provide work opportunities for needy undergraduate students who enroll at approved degree-granting Michigan colleges on at least a half-time basis.

Qualification for this program is the same as for federally funded College Work Study.

### **College Employment**

Other student jobs are available on campus in addition to those described under the College Work Study Program.

Applications for student assistant positions on campus are processed through the Corporate and Community Services Division, Room Z-286.

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## Off-campus Employment

Businesses throughout Monroe County and the surrounding areas utilize the Workforce Development Office to advertise available full- and part-time positions through up-to-date job postings. Qualified students and alumni may be referred for these positions. Information on summer employment is also posted and includes local, state, national and international opportunities. Contact the Workforce Development Office at 734-384-4270, or visit the Web site at [www.monroecc.edu/ccs/employme.htm](http://www.monroecc.edu/ccs/employme.htm).

## LOAN PROGRAMS

Several loan programs are available. A student is not required to accept a loan in order to receive other types of aid. Students should discuss the possibility of replacing part of the value of a loan with a job.

Students accepting student loans are committing themselves to a serious legal and moral obligation: loans must be repaid. Repayment may take as long as 10 years after leaving college. Students are urged to consider their ability to repay a loan, their future credit rating and their potential indebtedness before accepting a loan. The staff of the Financial Aid Office is willing to discuss the implications of loans on students' future financial situations.

### Family Federal Educational Loans

#### What loans are available?

Family Federal Educational Loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need. The federal government pays interest on the loan ("subsidizes" the loan) until the student begins repayment and during authorized periods of deferment.

An unsubsidized loan is not awarded on the basis of need. Students are charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accumulate, it will be capitalized. The interest will be added to the principal amount of your loan and will increase the amount you have to repay. If you choose to pay the interest as it accumulates, you'll repay less in the long run.

Students may receive a subsidized FFEL and an unsubsidized Stafford Loan for the same enrollment period.

#### Who can get a Family Federal Education Loan?

If you're a regular student enrolled in an eligible program of study at least half-time, you may receive a FFEL. Students must also meet other general eligibility requirements.

#### How much can I borrow?

A dependent undergraduate student can borrow up to:

- \$5,500 if you're a first-year student enrolled in a program of study that is at least a full academic year;
- \$6,500 if you've completed your first year of study, and the remainder of your program is at least a full academic year

An independent undergraduate student or a dependent student whose parents are unable to get a PLUS Loan, can borrow up to:

- \$9,500 if you're a first-year student enrolled in a program of study that is at least a full academic year (at least \$4,000 of this amount must be in unsubsidized loans);
- \$10,500 if you've completed your first year of study and the remainder of your program is at least a full academic year (at least \$4,000 of this amount must be in unsubsidized loans).

The total outstanding debt from all Stafford Loans combined cannot exceed:

- \$31,000 as a dependent undergraduate student;
- \$57,500 as an independent undergraduate student (no more than \$23,000 of this amount may be in subsidized loans); or
- \$138,500 as a graduate or professional student (no more than \$65,500 of this amount may be in subsidized loans). The graduate debt limit includes any Stafford Loans received for undergraduate study.

*NOTE: The college can refuse to certify your loan application or can certify a loan for an amount less than you would otherwise be eligible for if the school documents the reason for its action and explains the reason to you in writing. The school's decision is final and cannot be appealed to the U.S. Department of Education.*

*NOTE: The preceding amounts are the maximum yearly amounts you can borrow in both subsidized and unsubsidized Stafford Loans. You may receive less than these yearly maximum amounts if you receive other financial aid that is used to cover a portion of your cost of attendance.*

#### What's the interest rate charged on these loans?

Subsidized Stafford loans certified on or after July 1, 2008 will have a fixed interest rate of 6.0 percent. Unsubsidized loans remain at a fixed rate of 6.8 percent. For Stafford loans disbursed between July 1, 2006 and June 30, 2008 have a fixed rate of 6.8 percent.

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For Stafford Loans disbursed on or after July 1, 2006, the interest rate is fixed at 6.8 percent.

For Stafford Loans that were first disbursed before July 1, 1994, the interest rate on these loans may be different. Check with the lender or agency that holds the loan.

On subsidized loans, the federal government pays the interest while you're enrolled in school at least half time, during a grace period or during authorized periods of deferment. Interest will begin to accrue when you enter repayment.

For unsubsidized loans, you'll be charged interest from the day the loan is disbursed until it is repaid in full, including in-school, grace and deferment periods. You may choose to pay the interest during these periods or it can be capitalized.

#### **Is there a charge for these loans?**

You'll pay fees of up to 4 percent, which is deducted proportionately from each disbursement of your loan. For a FFEL Loan, a portion of this fee goes to the federal government to help reduce the cost of the loans.

#### **When do I pay back these loans?**

After you graduate, leave school or drop below half-time enrollment, you have six months before you begin repayment. This is called a "grace period."

During the grace period on a subsidized loan, you don't have to pay any principal and no interest will be charged. During the grace period on an unsubsidized loan, you don't have to pay any principal, but interest will be charged. You can either pay the interest or allow it to accumulate.

After you leave school or drop below half-time enrollment, you'll receive information about repayment and will be notified of the date repayment begins. However, you're responsible for beginning repayment on time even if you don't receive this information.

#### **FFEL PLUS Loan**

FFEL PLUS Loans enable parents who do not have adverse credit histories to borrow money to pay the education expenses of each child who is a dependent undergraduate student enrolled at least half-time. The yearly limit on a PLUS Loan is equal to the student's cost of attendance. The interest rate on a PLUS Loan is a fixed rate of 7.9 percent. Repayment on a PLUS Loan begins 60 days after the final disbursement for the period of enrollment in which you borrowed.

#### **Online Scholarship Applications**

STARS Online™ (Scholarship Tracking and Review System) is the program MCCC uses to help you search and apply for scholarships. You can complete the application process entirely online. Funds are limited and will be awarded on a first-come, first-served basis until exhausted. Apply as early as possible. Remember, you must apply for admission to qualify for Monroe County Community College scholarships! Visit our website at [www.monroeccc.edu/stars](http://www.monroeccc.edu/stars).

#### **Short Term Loans**

Short term loans are available to help pay for books and supplies. To qualify, students must have a cumulative GPA of at least a 2.0, and tuition and fees must be paid in full. A short term loan must be repaid by the end of the semester for which the loan is made. Application forms are available in the Financial Aid Office.

#### **Endowed Scholarships**

##### **Dr. Florence Ames Fine Art Scholarship**

Donor: Dr. Florence Ames  
Eligibility: Full-time second year art concentration, minimum 3.0 GPA, artistic merit

##### **William J. and Jennie E. Bacarella Scholarship**

Donor: William J. and Jennie E. Bacarella  
Eligibility: Business-related curriculum major, non-traditional age student, Monroe County resident

##### **Beach Culinary Scholarship**

Donor: Mrs. Eugene W. Beach  
Eligibility: Culinary Skills and Management Program student

##### **Helen M. and Eugene W. Beach Scholarship**

Donor: Mrs. Eugene W. Beach  
Eligibility: Nursing or respiratory therapy student, financial need

##### **William J. and Hildreth C. Braunlich Scholarship**

Donor: Family and Friends  
Eligibility: St. Mary Catholic Central graduate, academic achievement

##### **Sonya Kay Brett Business and Computer Information Systems Endowed Memorial Scholarship**

Donor: Donna J. Brett and the estate of Sonya K. Brett  
Eligibility: Full-time second year student in the business or computer information systems program, Monroe County, Michigan resident and a United States citizen, minimum GPA 2.8

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**Sonya Kay Brett Memorial Endowed Nursing Scholarship**

Donor: Donna J. Brett and the estate of Sonya K. Brett

Eligibility: Second-year student in the registered nursing program, Monroe County, Michigan resident and a United States citizen, enrolled for a minimum of nine credit hours per semester

**Elizabeth and Samuel Campbell Memorial Scholarship**

Donor: Various Citizens

Eligibility: Financial need and academic excellence

**Joyce Hoagland Eby Scholarship**

Donor: Ralph H. Eby

Eligibility: Minimum of nine credit hours per semester, minimum GPA 2.5, financial need, academic promise and desire to obtain an education to assist them in changing their lives

**Guire Scholarship Fund**

Donor: Iva Mennig Trust

Eligibility: Math or science major, financial need, scholastic achievement

**Richard H. Hicks and Bernice Hicks Nursing Education Scholarship Fund**

Donor: Richard H. Hicks

Eligibility: Student enrolled in the registered nursing program, preference given to veterans or those who have immediate family members who are veterans

**Dr. Gerald L. Howe Scholarship**

Donor: Dr. Gerald L. Howe

Eligibility: Full-time student enrolled in health-related curriculum, Monroe County resident, graduated in top 25 percent of high school class in college prep curriculum, academic promise

**Philip J. Iott Memorial Scholarship**

Donor: Pennie M. Iott, Family and Friends

Eligibility: Participant in Balanced and Restorative Justice (BARJ) system or an MCCC Upward Bound Program participant who at time of graduation was in good standing with the program, enrolled for a minimum of six credit hours per semester, preference given to a former resident of the Monroe County Youth Center, financial need may be considered

**Gwendolyn M. Jacob Memorial Scholarship**

Donor: C. S. and Marion F. McIntyre Foundation

Eligibility: Graduate of Monroe High School with preference given to a student who has also attended Lincoln Elementary School in Monroe (at least one year), full-time student enrolled in transfer program, financial need

**Karen Karau-Collins Memorial Scholarship**

Donor: Jane Karau and Family and Friends

Eligibility: Computer science student, at least six hours per semester

**Thomas K. and Marie (Cousineau) Keegan Memorial Scholarship**

Donor: The Keegan Family and Friends

Eligibility: Student with expressed interest and currently involved in community service, full-time student, Monroe County resident and U. S. citizen, preference given to St. Mary Catholic Central High School graduates, minimum 3.2 GPA, financial need considered, preference given to students receiving no other scholarships during the same academic year

**Mary L. and Edward P. Kehoe Scholarship**

Donor: Mary L. and Edward P. Kehoe

Eligibility: Minimum of six credit hours per semester, recipient working 30 hours per week or more in addition to attending college or have successfully completed a home school program

**Dr. Martin Luther King, Jr. Scholarship**

Donor: Concerned Citizens of the Community

Eligibility: Full-time student, resident of Monroe County, financial need

**M. Carol Kish Culinary Scholarship**

Donor: Monroe County Community College Library Staff and Friends

Eligibility: Culinary skills and management program student, completed 24 credit hours toward culinary degree

**Susan L. Lingar "A.G." Memorial Scholarship**

Donor: Family and Friends

Eligibility: Accounting major; resident of Monroe County; U.S. citizen; Monroe County high school graduate or GED recipient; GPA of 3.0, if under 3.0 student must demonstrate promise and GPA improvement during junior and senior years of high school; enrolled for a minimum of six credit hours during fall and winter semesters; submit a personal statement discussing educational and professional goals

**C. S. & Marion F. McIntyre Memorial Scholarship**

Donor: C. S. and Marion F. McIntyre Foundation

Eligibility: Full-time student enrolled in transfer program, financial need

**David L. McIntyre Memorial Scholarship**

Donor: C. S. and Marion F. McIntyre Foundation

Eligibility: Monroe High School graduate enrolled in a transfer curriculum, full-time student, minimum 2.5 GPA

**Midway Products - Lyman E. Hoyt Memorial Scholarship**

Donor: Midway Products Group, Inc. Employees and Friends

Eligibility: Student enrolled in one of the following programs at MCCC: automotive engineering technology, welding technology, mechanical engineering technology or manufacturing technology; full-time student, financial need, Monroe County resident or child of Midway Products Group, Inc. employee, minimum 2.5 GPA

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**Pfc. Dennis J. Miller Jr. Memorial Scholarship**

Donor: Family and Friends

Eligibility: Major in history and/or planning to teach history, minimum 3.0 GPA, enrolled at least three-quarter time, co-op/internship at Monroe County Historical Museum

**Monroe County Community College Alumni Association Scholarship**

Donor: Monroe County Community College Alumni Association

Eligibility: Nominated by Monroe County Community College Alumni Association member and additional letter of reference

**John and Violet Mueller Scholarship**

Donor: John and Violet Mueller

Eligibility: Graduate of Jefferson High School in Monroe, Michigan, Monroe County resident and United States citizen, enrolled at least six credit hours per semester, 2.5 GPA

**LaVerne B. Norton Scholarship**

Donor: Patrick H. Norton

Eligibility: Academic promise, minimum of six credit hours per semester, preference given to a Monroe County resident, preference given to students who are a single-parent with custodial care of one or more children under the age of eighteen or students who were raised in a single-parent household, preference given to students who have faced adversity and who want to create a better future for themselves and their families, financial or personal hardship may be considered

**Pearl K. Quermbach Memorial Scholarship**

Donor: Family and Friends

Eligibility: Financial need

**Robbin Ramage Memorial Scholarship**

Donor: Ramage Trust Fund

Eligibility: Full-time student

**C. Ernest Read Scholarship**

Donor: C. Ernest Read Trust

Eligibility: Sophomore, significant contributions to campus life during the freshman year

**Drew Reeves Memorial Scholarship**

Donor: Family, Friends and Colleagues

Eligibility: Automotive engineering technology program student

**Milton G. Russell Memorial Scholarship**

Donor: Mrs. Doris Russell

Eligibility: Monroe County resident for a minimum of five years, enrolled for a minimum of nine credit hours per semester, financial need, priority given to student with a history of Attention Deficit Disorder (ADD)

**Richard and Marjorie Sieb Scholarship**

Donor: Richard and Marjorie Sieb

Eligibility: Monroe County resident and United States citizen, at least six credit hours per semester, preference given to a student returning to school after a period of other activities

**Annual Scholarships**

**Adopt-A-Student Scholarship**

Donor: The Foundation at MCCC

Eligibility: Monroe County resident, financial need, good academic standing

**Edward W. Banachowski Community Service Scholarship**

Donor: Dr. Grace B. Yackee and friends

Eligibility: Student with expressed interest and currently involved in community service, full-time student, Monroe County resident, minimum 2.5 GPA

**Baumann Nursing Scholarship**

Donor: Michelle Baumann and Marvin Baumann

Eligibility: Nursing program student or nursing program applicant taking courses in preparation for enrollment; minimum GPA for Fall Semester of 3.2, Winter Semester 3.0; non-traditional student (25 years of age or older); Monroe County resident; minimum of six credit hours during award semester

**Big Boy School Spirit Scholarship**

Donor: The Monroe Big Boy Restaurants

Eligibility: Senior from winning high school of Big Boy Spirit Award, full-time student

**The Chrysler Corporation Foundation Scholarship**

Donor: The Chrysler Foundation

Eligibility: Full-time student; pursuing degree in business, engineering, design or information technology; 3.0 GPA

**Saverio Costello Memorial Scholarship**

Donor: Judge Joseph A. Costello, Jr.

Eligibility: Financially disadvantaged

**Dana Corporation Scholarship**

Donor: Dana Corporation

Eligibility: Industrial Technology Division major, enrolled for a minimum of six credit hours per semester, 2.5 GPA, first- or second-year student, non-renewable

**Delta Kappa Gamma Society Scholarship**

Donor: Beta Rho Chapter of Delta Kappa Gamma

Eligibility: Financial need, enrolled for a minimum of six credit hours

**Education Plus Credit Union Scholarship**

Donor: Education Plus Credit Union

Eligibility: Member of Education Plus Credit Union, enrolled for minimum of six credit hours, no other financial assistance

**Fallen Firefighters Scholarship**

Donor: Monroe County Firefighters Association

Eligibility: Monroe County firefighter or dependent

**The Foundation at MCCC Scholarship**

Donor: The Foundation at MCCC

Eligibility: Demonstrate financial need

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**Mary Fraser Nursing Scholarship**

Donor: Estate of Joanne M. Fraser

Eligibility: Second-year nursing student, Monroe County resident, enrolled for a minimum of six credit hours, preference given to students who are parents, minimum 2.5 GPA

**Denise A. Gray Scholarship**

Donor: Friends and Family

Eligibility: Monroe County resident, minimum of six credit hours per semester

**Pfc. Nicholas J. Greer Scholarship**

Donor: The Nicholas Greer Foundation

Eligibility: First- or second-year student pursuing a degree in computer information systems (either an occupational or transfer curriculum), minimum of 10 credit hours per semester, Monroe County resident, demonstrated financial need, perform 20 hours of community service to organization of their choice

**B. J. Harmon Mathematics Scholarship**

Donor: Dr. B. J. Harmon

Eligibility: Enrolled for minimum of six credit hours, 3.0 GPA (mathematic/science coursework GPA 3.0), Monroe County resident

**Heads Up Scholarship**

Donor: Sheri Stiffler

Eligibility: Student must have a traumatic brain injury, enrolled for minimum of six credit hours, submit a one-page essay that outlines their educational and career goals, Monroe County resident, first- or second-year student

**International Association of Administrative Professionals Scholarship**

Donor: IAAP Monroe Chapter

Eligibility: Enrolled in administrative professional program

**Sally J. Jaynes Fine Arts Scholarship**

Donor: Sally J. Jaynes

Eligibility: Enrolled in art course, Monroe County resident, student at MCCC or dual-enrolled student from a Monroe County high school

**Herb Kehrl Memorial Scholarship**

Donor: Family and Friends

Eligibility: Political science, history or education major; Monroe County resident with preference given to a resident of Michigan's 56<sup>th</sup> House District; public, non-charter school graduate; at least six credit hours per semester

**Terri McConnaughey Scholarship**

Donor: Family and Friends

Eligibility: MCCC Writing Fellow or a staff member on The Agora, enrolled for a minimum of six credit hours per semester, 3.0 GPA, work at least 15 hours per week during scholarship year, preference given to non-traditional age student, financial need

**The Guild of Mercy Memorial Hospital Scholarship**

Donor: Mercy Memorial Hospital Guild

Eligibility: Monroe County resident, nursing student, financial need, volunteer experience in healthcare setting preferred

**Mercy Memorial Nursing Scholarship**

Donor: Mercy Memorial Hospital

Eligibility: Nursing students

**Ruthie Merritt Memorial Scholarship Fund**

Donor: Family and Friends

Eligibility: Monroe County resident, 10 semester hours completed with at least a 2.5 GPA, letters of recommendation, reflection/reaction paper

**Miss Monroe County Scholarship Program Scholarship**

Donor: Traci Calkins

Eligibility: Miss Monroe County Scholarship Pageant contestants using their MCCC Conditional Scholarship, full-time student at MCCC during scholarship year, non-renewable

**Monroe County Community College Alumni Family Member Scholarship**

Donor: Monroe County Community College Alumni Association

Eligibility: Immediate relative (child or spouse) of an MCCC graduate or student who earned 24 or more credits at MCCC with special consideration given to a relative of an MCCC Alumni Association member in good standing, Monroe County resident and United States citizen, full-time student, Monroe County high school graduate

**Monroe Exchange Club Scholarship**

Donor: Monroe Exchange Club

Eligibility: Graduate of Ida High School, Jefferson High School, Monroe High School or St. Mary Catholic Central High School and a resident of Monroe County, financial need, additional consideration given to student participants of the Monroe Exchange Club Junior Exchange Program

**NCSL International Scholarship**

Donor: National Conference of Standards Laboratories (NCSL)

Eligibility: Student has declared metrology as their major; enrolled at least three-quarter time (minimum of nine credit hours per semester); 2.5 GPA; Monroe County, Michigan resident

**NCSL International Scholarship**

Donor: National Conference of Standards Laboratories (NCSL)

Eligibility: Student is enrolled in a selected course in the metrology concentration; enrolled at least three-quarter time (minimum of nine credit hours per semester); 2.5 GPA; Monroe County, Michigan resident

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**John Orwin Memorial Scholarship Fund**

Donor: James Orwin

Eligibility: Graduate of Mason Senior High School; GPA between 2.50 and 2.95; economically disadvantaged; demonstration of leadership and character through extracurricular activities, volunteer involvement and work experience in school and the community

**Pepsi Scholarship**

Donor: Pepsi Bottling Company

Eligibility: Financial need

**George Rhodes Scholarship**

Donor: Friends and Colleagues

Eligibility: Part-time student (six credit hours) who has worked at least one semester in tutoring program at MCCC, recipient must be active in MCCC tutoring program during award year, 3.0 GPA

**Elizabeth Steffes Memorial Scholarship**

Donor: James J. Steffes

Eligibility: Financial need

**Thayer Family Scholarship**

Donor: Jack and Mary Kay Thayer

Eligibility: Student must have a hearing impairment; graduate of or a student currently enrolled in the Monroe County Program for Children with Hearing Impairments; Monroe County, Michigan resident and United States citizen; dual-enrolled student or a first or second year student at Monroe County Community College; enrolled in at least one three credit hour course at MCCC during the fall and winter semesters of their scholarship year; fewer credits may be approved via consult with MCCC Disability Services

**Roy Turner Scholarship**

Donor: Family

Eligibility: Monroe County firefighter or child/grandchild of a local (Monroe County) firefighter, full-time student, Monroe County resident, minimum GPA of 2.5

**David H. Yoas Memorial Scholarship**

Donor: Family and Friends

Eligibility: Welding or automotive technology program, enrolled for minimum of four credit hours per semester

**Presidential Scholarship**

Eligibility: Monroe County resident, cumulative high school GPA of 3.5 or better, leadership qualities; demonstrated participation in school and/or community affairs, must be enrolled for 12 or more credit hours per semester

Stipend: Tuition and fees

Number: 10 per year, renewable

Contact: High school counseling office

**Instructional Scholarship**

Eligibility: Must be enrolled for 12 or more credit hours in designated program per semester, GPA 2.2

Stipend: Tuition and fees

Number: Up to 16 per year, renewable

Contact: MCCC vice president of instruction or high school counseling office

**Performing Music Scholarship**

Eligibility: Monroe County resident, full-time student, participating in the MCCC Band or MCCC Agora Chorale, audition required

Stipend: Tuition and fees

Number: 14 per year, renewable

Contact: MCCC Humanities/Social Sciences Division

**Lewis D. McClure Scholarship**

Eligibility: Monroe County resident, demonstrated financial need, minimum high school or college GPA 2.5

Stipend: Tuition and fees

Number: One annually

Contact: Financial Aid Office

**Senior Citizen Scholarship**

Eligibility: Monroe County resident, age 60 or over

Stipend: Tuition

Number: Variable

Contact: Financial Aid Office

**The Miss Monroe County Pageant Scholarship**

Eligibility: Miss Monroe County Pageant contestant, enrolled for a minimum of 12 credit hours for both fall and winter semesters of the year the contestant participated in the pageant

Stipend: Tuition and fees

Number: Variable

Contact: Financial Aid Office

**Scholarships Provided by MCCC****Board of Trustees Scholarship**

Eligibility: Monroe County high school graduate or graduate of Milan High School who resides in Monroe County, upon recommendation of their respective facilities; must be enrolled for 12 or more credit hours per semester

Stipend: Tuition and fees

Number: Two for each Monroe County high school, one for Milan High School, renewable

Contact: High school counseling office