

FINANCIAL AID

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

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.

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.

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.

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 1

Winter - November 1

Spring/Summer - April 1

Files completed after the deadline date may not receive funding before tuition is due.

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.

$$\begin{aligned} & \text{Cost of Attendance} \\ - & \text{Expected Family Contribution} \\ = & \text{Financial Need} \end{aligned}$$

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.monroecc.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:

- Someone born before January 1, 1988
- 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
- An emancipated minor
- Are or were in legal guardianship
- Homeless determined by HUD or high school

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

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.

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 funds are received by the college, they will be released as soon as regulations permit.

Bookstore authorizations are usually available nine days before 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 funds are available. Stipend checks will be mailed approximately mid-semester.

STATEMENT OF STUDENT FINANCIAL AID RIGHTS AND RESPONSIBILITIES

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.

STANDARDS OF SATISFACTORY PROGRESS FOR FINANCIAL AID RECIPIENTS

The Financial Aid Office must monitor Satisfactory Academic Progress (SAP) for all financial aid recipients. Several types of monitoring are required; completion rate, GPA, maximum time frame and time limit. All criteria must be met and will be monitored each award period (Fall, Winter and Summer). *The SAP Policy as described below is effective beginning the Summer 2011 award period.*

Completion Rate

Students must complete 67 percent of the attempted cumulative credit hours. Attempted cumulative credits are defined as any credits the student is enrolled in after the 100 percent tuition refund period, as well as transfer credits MCCC has accepted.

Consequences of failure to meet this requirement:

Students who fail to complete 67 percent of their attempted credit hours will be placed on warning for one semester. Failure to complete 67 percent of cumulative credit hours in the next enrolled semester will result in financial aid denial until the cumulative completion rate is brought above 67 percent. Semesters of non-attendance are not counted in this calculation. Dropped courses are counted as courses the student has failed to complete.

GPA Requirements

Students must have a cumulative grade point average (GPA) sufficient to meet graduation requirements. You must maintain at least a 2.00 cumulative GPA. Courses that are dropped do not have an effect on grade point average.

Consequences of failure to meet this requirement:

Students with a cumulative GPA below a 2.0 will be placed on warning. If the cumulative GPA is still below the standard at the end of the next term of enrollment, the student is denied financial aid until he or she regains the required cumulative minimum GPA.

Maximum Time Frame

Maximum time frame measures the quantitative component in which a student must complete his or her educational program. This timeframe must be no longer than 150 percent of the published length of the educational program measured in credit hours attempted. The maximum limit applies to all attempted credit and transfer hours (whether or not the student receives financial aid). After the student has attempted beyond the 150 percent time frame, he or she is no longer eligible for federal aid at MCCC. Courses that are dropped will count as attempted and affect the maximum timeframe calculation.

Time Limit

Students cannot receive federal financial aid for more than 18 full-time semesters (or the part-time equivalent of 18 full-time semesters) in the undergraduate program. This will be tracked by the Department of Education starting July 2008.

Financial Aid Statuses

Students who fail to meet satisfactory academic progress standards in one semester will receive one subsequent term of aid while on **Financial Aid Warning** status. At the end of the warning period, a student who still has not met the standards is changed to **Financial Aid Denial (Loss)** status. The student's financial aid is terminated at this point and is not reinstated unless the student subsequently meets the required standards.

If the student files a successful appeal, the status will be changed to **Financial Aid Probation** and the student will be required to follow an academic plan. The student will be monitored at the end of each semester within the appeal period. If the student follows the plan as outlined, the **Financial Aid Probation** status will continue until the appeal period ends. If the student does not follow the stated academic plan, the status will revert to **Financial Aid Denial (Loss)**.

Programs Affected

- Federal aid (Pell Grant, SEOG, College Work-Study, Direct Loan Program and Parent PLUS Loan)
- State Aid (TIP & Michigan Competitive Scholarship)
- Any MCCC scholarship with a GPA or SAP requirements. These may differ depending on scholarship. You will receive information regarding eligibility criteria when you are awarded a scholarship.
- Any private scholarship or sponsored billings with GPA or SAP requirements

Appeal Process

Students who have faced extraordinary circumstances may appeal the denial of financial aid. Supporting documentation of circumstances is required. Students must explain in writing their failure to meet SAP, what has changed to allow them now to regain SAP, and must also submit documentation supporting the appeal. An academic plan should be agreed to by the student and Financial Aid Office.

The SAP appeal form is available on the college's Web site or in the Financial Aid Office.

The SAP appeal decision made by the Financial Aid Director is final. Students should be prepared to seek other options if the appeal is not approved.

Other Considerations

Repeated courses will count toward determination of enrollment status and attempted credit hours. Financial aid may be used to pay for repeated courses once for classes for which you have previously earned credit for and for courses that need to be repeated for which credit has not been earned. Please see the college's Repeating Courses Policy for further details.

Incomplete courses do not earn credit or influence grade point in the semester in which the course is incomplete, however, they are counted once the final grade is posted. SAP will be recalculated once the grades are posted for incomplete courses.

Federal grants can only be received at one school per semester.

SOURCES OF STATE AND FEDERAL FINANCIAL AID

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 \$550 to \$5,550, 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.

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 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 Michigan Department of Civil Rights at 1-800-482-3604.

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, and can be accessed at www.collegecentral.com/monroeccc.

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.

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, and can be completed online at www.collegecentral.com/monroeccc.

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, alumni and county residents are eligible to utilize this service. 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 register online with the Workforce Development Office and search for jobs by visiting www.collegecentral.com/monroeccc.

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.

William D. Ford Federal Direct Loans

What loans are available?

Direct 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 Direct Loan and an unsubsidized Direct Loan for the same enrollment period.

Who can get a Family Direct Loan?

If you're a regular student enrolled in an eligible program of study at least half-time, you may receive a Direct Loan. 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 Direct 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 Direct loans certified on or after July 1, 2010 will have a fixed interest rate of 4.5 percent. Unsubsidized loans remain at a fixed rate of 6.8 percent.

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?

The U.S. Department of Education will deduct fees from the approved amount of your loan before the funds are sent to MCCC. There is a 1.0% origination fee with a 0.5% up-front interest rebate.

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.

Direct PLUS Loan

Direct 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.

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 Web site at www.monroecc.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 at 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; preference given to non-traditional age student; Monroe County resident, enrolled for a minimum of six credit hours, preference given to St. Mary Catholic Central High School graduate

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: Second-year nursing or respiratory therapy student, financial need

Hallie H. Billmire Scholarship

Donor: Hallie H. Billmire Estate
Eligibility: Monroe County, Michigan resident

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

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 (9) 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

Education Plus Credit Union Scholarship

Donor: Education Plus Credit Union
Eligibility: Member of Education Plus Credit Union, enrolled for minimum of six (6) credit hours, no other financial assistance

Former Bedford Rotarians and Friends Scholarship

Donor: Members and friends
Eligibility: Current year graduate of Bedford High School in Temperance, Michigan, first year MCCC student, enrolled for a minimum of twelve (12) credit hours, minimum GPA 2.5, demonstrated financial need, community service involvement

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, involved in community service

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 (6) 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 (6) hours per semester, minimum 3.0 GPA

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 (6) 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, minimum 2.5 GPA

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, mechanical design 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

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 (6) 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 18 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 (9) 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 (6) credit hours per semester, preference given to a student returning to school after a period of other activities

Joanne D. Smith Memorial Scholarship

Donor: Herb Smith
Eligibility: Monroe County, Michigan resident and United States citizen; full-time student enrolled at least twelve (12) academic credit hours per semester; student must be planning to transfer to a college or university to pursue a degree in music; applicant must be a graduating high school senior; preference given to an Ida High School, Ida, Michigan student, otherwise scholarship will be awarded to graduating high school senior who meets all other criteria; during scholarship year recipient must be a member of the College/Community Symphony Band and/or the Agora Chorale; financial need may be considered; submit an essay (300-500 words) detailing interest and involvement in music; letter of recommendation from high school band and/or choir director

Roy Turner Scholarship

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

Annual Scholarships**Adopt-A-Student Scholarship**

Donor: The Foundation at MCCC
Eligibility: Monroe County resident, financial need, good academic standing

Altrusa International of Monroe Scholarship

Donor: Altrusa International of Monroe
Eligibility: Monroe County resident, financial need, good academic standing, community service, applicant who is seeking education in order to return to the workforce

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

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

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

Mary Fraser Nursing Scholarship

Donor: Estate of Joanne M. Fraser
Eligibility: Second-year nursing student, Monroe County resident, enrolled for a minimum of six (6) 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, preference given to student with financial need

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 56th House District; public, non-charter school graduate; at least six (6) 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 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 and U. S. citizen, nursing student, financial need, volunteer experience in healthcare setting preferred, minimum 2.5 GPA, must work for Mercy Memorial Hospital for one year after graduation

Mercy Memorial Nursing Scholarship

Donor: Mercy Memorial Hospital
Eligibility: Nursing students

Ruthie Merritt Memorial Scholarship Fund

Donor: Family and Friends
Eligibility: Monroe County resident, ten (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 U. S. 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

Pepsi Scholarship

Donor: Pepsi Bottling Company

Eligibility: Financial need

Kimberly Reaume Memorial Scholarship

Donor: Family and Friends

Eligibility: Students applying must be enrolled in the Registered Nursing Program and a minimum of six (6) credit hours, Monroe County, Michigan resident, minimum 2.5 GPA

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

William E. Rupp Scholarship

Donor: Family

Eligibility: Full-time students at MCCC, minimum 3.4 GPA, Monroe County, Michigan resident and United States citizen

Sawyer Homestead Scholarship

Donor: The Sawyer Homestead Membership

Eligibility: Monroe County, Michigan resident, enrolled in a minimum of six (6) credit hours, preference given to a student returning to school after a lapse in time since attending high school, financial need

Elizabeth M. and Francis P. Steffes**Memorial Scholarship**

Donor: James J. Steffes

Eligibility: Financial need

Student Government Aim & Achieve Scholarship

Donor: MCCC Student Government

Eligibility: Students applying must be active member of the MCCC Student Government and remain active during scholarship year; minimum 2.0 GPA

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 (3) 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

X-Tech Scholarship

Donor: Various Donors

Eligibility: X-Tech Program participant; pursuing a degree in an existing program in the Industrial Technology Division with preference given to students pursuing a degree in welding technology, mechanical design technology, construction management, manufacturing technology, and nuclear engineering technology; enrolled in a minimum of six (6) credit hours per semester during the scholarship year; graduating senior of Monroe County or downriver area high school or a new adult student; minimum of 2.5 high school GPA and CTE courses taken in high school; financial need; MCCC employees or immediate family members (spouse and dependent children) are not eligible to receive this award

David H. Yoas Memorial Scholarship

Donor: Family and Friends

Eligibility: Welding or automotive technology program, enrolled for minimum of four (4) credit hours per semester

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

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: Ten 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: College Humanities/Social Science 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