

# 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 50 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 federal and state financial aid, a student must:

- Have financial need, except for some loans and scholarships
- Have a high school diploma or General Education Development (GED) certificate
- 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
- 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).

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 website where you can complete a FAFSA online. The address is [www.fafsa.gov](http://www.fafsa.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 financial aid.

When completing the FAFSA, pay special attention to any questions on income. This area is where most mistakes are made. Also, in Section six of the FAFSA, fill out the name(s) of the school(s) you're interested in attending. MCCC's school code is 002294.

Apply as soon as possible AFTER October 1. 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 awards. 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.

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 Deadlines

Fall - July 1

Winter - November 1

Spring/Summer - April 1

Students who complete their files after the deadline date may not receive a financial aid package before tuition is due.

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## 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.

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \hline = \text{Financial Need} \end{array}$$

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: <http://www.monroeccc.edu/financialaid/cost-attendance.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 parent's 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, 1994
- Married
- A graduate or professional student
- Someone with 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 youth as determined by HUD or high school

If you claim to be an independent student, the school may 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.

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## THE STUDENT'S FINANCIAL AID PACKAGE

A combination of gift (scholarship and grant) and self-help (job and loan) aid may be 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.

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## 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 refund checks.

## Award Disbursement

Scholarships, Pell Grants and Stafford Loans are credited directly toward the semester bill. Late awards or award revisions will be applied throughout each semester. Bookstore authorizations are usually available one week 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.

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## 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 negatively affect the family's ability to meet costs of attendance. Students have 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 toward earning a degree or certificate. Students must not owe any refunds on Pell Grants or other awards or be in default on repayment of any student loan.

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## EDUCATION TAX BENEFITS

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If out of pocket tuition payments are made, you may qualify for the American Opportunity Credit, Lifetime 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).

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## **SATISFACTORY ACADEMIC PROGRESS**

Students must make satisfactory progress toward completion of their certificates/degrees at MCCC to be eligible to receive aid from the following programs: Pell Grant, Direct Stafford loans, Direct PLUS loans, Supplemental Educational Opportunity Grant, Federal College Work Study, Michigan Competitive Scholarship Program, Michigan Tuition Incentive Program, and any MCCC scholarships, private scholarships or sponsored billings with grade point average (GPA) or satisfactory academic progress requirements.

### **What is Satisfactory Academic Progress?**

Satisfactory academic progress is evaluated after each semester (Fall, Winter, Spring/Summer). To be eligible for renewal of financial aid, students must meet the following academic standards:

- Students must maintain a minimum cumulative grade point average of 2.0.
- Students must complete a minimum of 67 percent of their total attempted credit hours.
- Students may not receive financial aid once they have attempted a total number of credit hours that exceeds 150 percent of the credits required to complete their certificate or degree.

\*Please Note: Determining satisfactory academic progress for each student requesting financial assistance at MCCC is based on an academic transcript review of all previous enrollments at MCCC, including periods when financial aid was not requested or received.

### **GPA Requirement**

Students must have a cumulative GPA sufficient to meet graduation requirements. Students must maintain at least a 2.0 cumulative GPA in order to meet satisfactory academic progress for financial aid eligibility.

- Courses that are dropped are not included in the GPA calculation.
- Incomplete grades are not included in the GPA calculation.
- Transfer credit hours are not included in the GPA calculation.
- Pass/Fail grades (H, U, P, F, or S) are not included in the GPA calculations.

### **Completion Rate**

Students must complete a minimum of 67 percent of the total credit hours they attempt. The 67 percent completion rate maintains a pace of progress toward a degree or certificate so that students will be able to complete their programs within the maximum time frame allowed for receiving financial aid.

The pace of progression is calculated by dividing the student's cumulative completed credit hours by the cumulative attempted credit hours. Attempted credit hours are defined as any credits the student is enrolled in after the 100 percent tuition refund period. Completed credit hours are those credit hours for which the student earned a grade of A, B, C, D, S, P or H (this includes +/- grades).

- Transfer credit hours accepted by MCCC count as both attempted and completed credit hours in this calculation.
- Credit hours for courses dropped after the 100 percent tuition refund period are counted as attempted but not completed in this calculation.
- Credit hours for courses in which a student receives an "I" (incomplete) grade are counted as attempted but not completed in this calculation.

### **Maximum Timeframe**

Students working toward an associate's degree or eligible certificate cannot receive financial aid if they have attempted more than 150 percent of the credit hours published as being required for the completion of the program. The maximum limit applies to all attempted credit and transfer hours, regardless of whether the student received financial aid to pay for the courses. After a student has attempted credits beyond the 150 percent timeframe, the student is no longer eligible for federal financial aid at MCCC.

- Transfer credit hours accepted by MCCC count as attempted credit hours in this calculation.
- Credit hours for courses dropped after the 100 percent tuition refund period are counted as attempted credit hours in this calculation.
- Credit hours for courses in which a student receives an "I" (incomplete) grade are counted as attempted credit hours in this calculation.

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## **What is Financial Aid Warning?**

Students who fail to make the satisfactory academic progress standards of the minimum GPA and/or the 67 percent completion rate in one semester will receive one subsequent term of financial aid while on Financial Aid Warning status. The Financial Aid Warning status lasts for only one payment period. This status may only be assigned to students who were meeting SAP standards in the prior payment period.

At the end of the warning period, a student who still has not met the SAP standards will be ineligible for financial aid. However, students who have faced extraordinary circumstances may appeal the denial of financial aid. See the “How Do I Appeal” section for additional information about the satisfactory academic appeal process.

Note: Students who have attempted more than 150 percent of the credits required in the certificate/degree program do not receive a Financial Aid Warning period. However, they may appeal the denial of financial aid.

## **What is Financial Aid Probation?**

When a student who is not making satisfactory academic progress submits a Satisfactory Academic Progress Appeal to the Financial Aid Office and that appeal is approved, the student is assigned a status of Financial Aid Probation. Students who are on Financial Aid Probation are eligible to receive financial aid.

As a condition of the Financial Aid Probation status, the student will be required to follow an academic plan in order to remain eligible for financial aid. The academic plan is developed to ensure that the student is able to successfully complete his or her program of study at MCCC. While on Financial Aid Probation, the student's progress will be monitored by the Financial Aid Office at the end of each semester to confirm that the student has followed the academic plan. As long as the student follows the academic plan, the student will remain eligible for financial aid. Failing to follow the academic plan will result in the loss of financial aid eligibility for future semesters.

## **What is Financial Aid Denial (Loss)?**

Students who are not making satisfactory academic progress at the end of the Financial Aid Warning period, students who have attempted more than 150 percent of the credits required to complete their certificate/degree, or students who were on Financial Aid Probation and did not follow the terms of their academic plan will be assigned a status of Financial Aid Denial. A student who is assigned the status of Financial Aid Denial is ineligible for financial aid unless the student subsequently meets the required satisfactory academic progress standards or submits an appeal that is approved by the Financial Aid Office.

## **How Do I Appeal?**

Students who have faced extraordinary circumstances may appeal the denial of financial aid. Supporting documentation of the circumstances is required. The student must explain in writing why he or she is not making satisfactory academic progress, as well as what has changed (including any actions the student has taken or will be taking) that will allow the student to once again meet the satisfactory academic progress requirements. All appeals and supporting documents should be forwarded to:

Director of Financial Aid  
Monroe County Community College  
1555 South Raisinville Road  
Monroe, MI 48161

## **Repeating Courses**

Students may receive federal financial aid to pay for a course that the student is repeating if the student has not previously passed the course. However, a student may only receive federal financial aid for one repetition of a course that the student passed previously. Note: If the student passed the course and then subsequently failed it, the student cannot receive financial aid for the course for a third time.

Students who are repeating courses should contact the Financial Aid Office if they have questions about whether those credits will be counted toward financial aid eligibility.



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## **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 (FAFSA).

The completed application should be submitted for processing according to the directions. A Student Aid Report will be sent to the applicant. The applicant's award is then determined based upon enrollment and FAFSA information. Funds will be credited to the student's institutional account when classes have started and 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 range from \$606 to \$5,920. The amount of the award will be affected by 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 eligible non-citizens 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 help pay for tuition and fees for Michigan residents of 12 months who qualify through a competitive examination and show financial need. 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 Student Scholarships and Grants at 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 apply 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 BIA – Midwest Region Office at 612.713.4400.

### **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 517.241.7748.

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## Federal College Work Study Program

The college participates in the federally funded College Work Study (FCWS) Program. Students must be U.S. citizens or eligible non-citizens 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.monroecc.edu/ccs/employme.htm](http://www.monroecc.edu/ccs/employme.htm).

## 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.monroecc.edu/ccs/employme.htm](http://www.monroecc.edu/ccs/employme.htm).

## 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 734.384.4229, or register online with the Workforce Development Office and search for jobs by visiting [www.monroecc.edu/ccs/employme.htm](http://www.monroecc.edu/ccs/employme.htm).

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## 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 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) while the student is enrolled in school for at least six credit hours.

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 Federal 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.
- \$10,500 if you've completed your first year of study, and the remainder of your program is at least a full academic year.

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; or
- \$138,500 as a graduate or professional student. 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?

The interest rate on Federal Direct loans changes each year on July 1. Check with the Financial Aid Office for additional information about the current interest rate on Direct Loans.

On subsidized loans, the federal government pays the interest while you're enrolled in school at least half time.

For unsubsidized loans, you'll be charged interest from the day the loan is disbursed until it is repaid in full, including in-school 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. Check with the Financial Aid office for additional information about the current origination fees on Direct 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, 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 from your loan servicer 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 changes each year on July 1. Check with the Financial Aid Office for additional information about the current interest rate on Direct Loans.

## ONLINE SCHOLARSHIP APPLICATIONS

AcademicWorks Online™ is the program MCCC uses to help you search and apply for scholarships. You can complete the application process entirely online. Scholarships open on December 1 and the deadline to apply is March 1. Remember, you must apply for admission to qualify for Monroe County Community College scholarships! Visit our website at [www.monroeccc.edu/academicworks](http://www.monroeccc.edu/academicworks).

## Scholarships Provided by MCCC

### Presidential Scholarship

**Eligibility:** Monroe County, Michigan resident, graduating high school student with a 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 in both fall and winter semesters

**Stipend:** Tuition and fees

**Contact:** High school counseling office or financial aid office

### Performing Music Scholarship

**Eligibility:** Monroe County, Michigan resident, full-time student enrolled in a minimum of 12 credit hours per semester, participating in the MCCC Band or MCCC Agora Chorale, audition required

**Stipend:** Tuition and fees

**Contact:** College Humanities/Social Science Division

### Trustee Merit Scholarship

**Eligibility:** Scholarships are automatically awarded based on ACT or SAT score. Students must be enrolled with full-time course load (minimum of 12 credit hours in both the Fall and Winter semesters). Recipients must successfully complete a total of 24 credit hours during the academic year. The scholarship is automatically renewable for a consecutive second year providing the recipient had completed a minimum of 24 credit hours with a 2.5 cumulative GPA at MCCC by the end of the spring semester of the freshman year.

Scholarships for any one individual will not be extended beyond two academic years. Students who are approved for the accommodation of a reduced course load through the Disability Services Office will receive scholarship funding which will be distributed proportionally.

**Stipend:** Tuition and fees

**Contact:** Financial Aid Office