

Expenses, Financial Aid and Scholarships

RESIDENCY POLICY

A student's residency status determines the amount of his or her tuition and fees. Students maintaining a permanent domicile in New Jersey for at least 12 months **and** permanent domicile in Middlesex County for at least 30 days immediately prior to the first day of classes are defined as Middlesex County residents and are entitled to the in-county tuition rate.

Independent students are those who are:

1. 24 years of age by January 1 of the award year;
2. A veteran of the U.S. Armed Forces
3. Married
4. Wards of the court or whose parents are deceased
5. Claiming legal dependents, other than a spouse, as defined by the Internal Revenue Service.

■ A dependent matriculated student who has been determined to be a New Jersey resident shall continue to be eligible for the in-county tuition rate despite a change of domicile to another state by the student's supporting parent(s) or guardian(s) provided that the student maintains New Jersey residency during each academic year of enrollment.

■ United States military personnel and their dependents living in New Jersey and enrolled at the College shall be regarded as residents of New Jersey for the purpose of determining tuition.

The following documents may be submitted to the Office of the Registrar to verify permanent residency in the county.

Evidence of Residency

- i. Sign and submit the Middlesex County College Residency Documentation Form (available from the website and from the Registrar's Office); stating his or her residence.
- ii. Two of the following documents:
 - a. Original current lease or deed
 - b. Recent property tax bill
 - c. Current utility bill
 - d. Current credit card statement
 - e. A signed Voter Registration Certificate
 - f. Valid New Jersey motor vehicle license or registration.
 - g. Two pieces of current business mail sent from an address other than the College to the student at the Middlesex County residential address
 - h. Where none of the verifying documents listed in (a) through (g) are available, a notarized affidavit shall set forth the place and commencement date of permanent residence, relationship to the owner of the property, and the term of any lease.
- iii. A student under 24 years old, claiming himself or herself for tax purposes, and not living with his or her parents or guardian must submit:
 - a. A copy of his or her most recent New Jersey income tax form
 - b. A copy of his or her parent's/guardian's most recent New Jersey income tax form

INTERNATIONAL STUDENTS

Non-Immigrant Alien Students whose permanent domicile is outside the United States and its possessions are defined as out-of-state residents.

CHARGEBACK

Middlesex County residents who are taking courses at another community college in New Jersey may have a portion of their tuition paid through the Chargeback process. Middlesex County residents may obtain a Chargeback application from the Office of Admissions. Chargeback applies to students who are matriculated at another NJ community college in a degree program not offered at Middlesex County College or for non-matriculated students in a course(s) not offered at Middlesex County College. To be eligible, students must submit the Chargeback application along with two forms of identification showing permanent domicile in Middlesex County and college placement test scores/transcripts indicating completion or exemption from at least two of the three areas of remediation (English, math, reading). Matriculated students will be evaluated on a program-to-program basis. Non-matriculated students will be evaluated on a course-by-course basis. Applications for chargeback from Middlesex County residents must be received within 30 days of the start of the semester. Non-Middlesex County residents who wish to attend Middlesex County College may also be eligible for Chargeback through their home community college.

SENIOR CITIZENS TUITION WAIVER

Middlesex County residents who are 65 years or older may take any course on a space-available basis and have the tuition waived. Senior citizens who have been admitted to a degree or certificate program at Middlesex may register during the normal registration period. However, senior citizens who have not declared a major cannot register until the late registration period begins, typically two days prior to the start of classes. The College will waive the late registration fee. They will be responsible for paying all other fees and related expenses, including student activity fees, general fees, technology fees, course and laboratory fees, books and all other college fees.

VOLUNTEER TUITION WAIVER

Volunteer firefighters, first aid or rescue squad members or their spouse or dependent child may qualify for a tuition waiver and may take any course on a space-available basis. To be eligible, volunteers shall agree to serve as a member volunteer for a minimum of four years. Following each year of volunteer service performed, the person or family member is entitled to receive a maximum of \$600 per academic year of tuition credit. The cumulative maximum tuition credit is \$2,400. The student must complete a waiver form available in the Bursar's Office each semester. All remaining expenses must be paid by the regular due date. The student must maintain a minimum 2.0 GPA.

EXPENSES

The tuition and fees and other expense amounts below are provided for informational purposes for 2009-2010 and are subject to change.

Tuition and Fees

The College reserves the right to change these rates for subsequent semesters.

■ Tuition	
Middlesex County Residents	\$97.00 per credit or credit equivalent
Out of County Residents	\$194.00 per credit or credit equivalent
■ Fees	
General Service	
Middlesex County Residents	\$17.00 per credit or credit equivalent
Out of County Residents	\$34.00 per credit or credit equivalent
Student Service	
Middlesex County Residents	\$3.50 per credit or credit equivalent
Out of County Residents	\$7.00 per credit or credit equivalent
Technology	
Middlesex County Residents	\$12.00 per credit or credit equivalent
Out of County Residents	\$24.00 per credit or credit equivalent

General Expenses

■ Course Fees	\$30 to \$400
<i>Per course with clinical, laboratory, computer, or other appropriate non-replaceable materials including energy uses. Refer to the schedule bulletins for specific information.</i>	
■ Registration Fee Fall/Spring.....	\$25.00 per semester
Winter/Summer	\$15.00
■ Insurance	
Accident/Health and Sickness	\$68.00 per year
<i>Required of students registering for 12 or more credits. Students who are covered by their own insurance policy can have the fee waived. The form can be obtained from the Bursar's Office. The waiver must be returned within 10 days from the first day of class or the fee is non-refundable.</i>	
Clinical Liability	\$36.00
<i>Mandatory annual fee for students enrolled in Dental Hygiene, Dietetic Technology, Medical Laboratory Technology, Nursing, Psychosocial Rehabilitation, Respiratory Care or Radiography Education courses with clinic requirements.</i>	

Miscellaneous Fees

These miscellaneous fees are non-refundable.

Application Fee	\$25.00
Curriculum Change Fee	\$10.00
Late Registration Fee	\$40.00
<i>Begins two weeks immediately prior to the first day of classes and continues through the registration period.</i>	
Graduation Application Fee	\$40.00
<i>Students pay this fee only once for each degree or certificate awarded.</i>	
Dishonored Check Fee	\$25.00 per dishonored check
Reinstatement Penalty Fee	\$97.00 per credit
<i>Students who attend class without being properly registered may be subject to a \$97.00 per credit late registration penalty.</i>	

Special Fees

■ International Student Fee	
All international students must pay	\$300.00 per semester
<i>Fall and Spring semester only</i>	
■ Dental Hygiene Senior Students Licensing Examination Fees	
National Board Examination	\$175.00 (approximately)
North East Regional Board	\$925.00 (approximately)
New Jersey License	\$150.00
■ Nursing	
ATI Testing Fee.....	\$120.00 per semester
NCLEX Predictor Test - Last Semester.....	\$40.00 (approximately)

Program Supplies

These charges are approximate and subject to change.

■ Automotive Technology	
Tools	\$1,800.00
■ Dental Hygiene	
Instrument Kit	\$1,700.00
Uniform.....	\$200.00
■ Dietetic Technology	
Knives.....	\$20.00
Uniform	\$100.00
Background Check	\$45.00

■ Engineering Program	
Drawing Kits	\$50.00
■ Hotel, Restaurant and Institution Management	
Knives.....	\$20.00
Uniform.....	\$100.00
■ Media Arts & Design	
<i>A camera with adjustable shutter speed and aperture settings and a non-automatic metering system is required. A secondhand camera in good working condition meeting these specifications may be used.</i>	
Art and photographic equipment and supplies.....	\$125.00
■ Medical Laboratory Technology	
Uniform	\$45.00
■ Nursing-Joint Program with RBMC	
Uniform	\$100.00
■ Radiography Education	
Uniform.....	\$200.00
■ Respiratory Care	
Uniform	\$100.00

Middlesex County College Fitness Club Rates

■ Middlesex County College Students (full and part time)	
Individual	
Fall or Spring Semester	\$25.00
Summer Session	\$15.00
Winter Session	\$10.00
Family	
Fall or Spring Semester	\$70.00
Summer Session	\$45.00
Winter Session	\$25.00
■ Adjuncts, Retirees & Grant Personnel	
Individual	
Annual	\$100.00
Family	
Annual	\$260.00
■ All Full-Time Employees, Trustees and HS Academy Instructors	
Individual	
Annual	FREE
Family	
Annual	\$260.00
■ Middlesex County College Alumni	
Individual	
Annual	\$130.00
Family	
Annual	\$330.00
<i>Family membership will be limited to the individual and three (3) additional family members living in the household. The above rates will be prorated as appropriate for alumni, full-time faculty, staff and grant personnel with contracts of less than one year. Adjuncts must be at the College for four consecutive semesters in order to apply.</i>	

Other Athletic Fees

■ Swimming Pool	
The general public is charged \$5.00 per person per session. Children 5 years of age and under are free. Those 16 years old and under need a parent/guardian in a bathing suit on the pool deck to enter the pool. There is a ratio of two (2) children to one (1) adult.	
Rentals-School	\$70.00/hour
Community nonprofit and county organizations	\$80.00/hour
Other groups	\$100.00/hour
■ Weight Room	before 4 p.m. free/after 4 p.m. see PE Center
Children under 16 are not permitted in the weight room.	
■ Racquetball Courts	
Monday-Friday	
7 a.m. - 4 p.m.	\$10.00/hour Middlesex County College community
\$10.00/hour general public	
4 - 9 p.m.	\$10.00/hour Middlesex County College community
\$20.00/hour general public	
Saturday	\$10.00/hour Middlesex County College community
\$20.00/hour general public	
<i>Each participant is entitled to play with one free guest. Additional guest will be charged \$2.00 each. Middlesex County College community members include registered students charged the student service fee, full-time employees and adjuncts.</i>	

PAYMENT POLICY

All tuition and fees must be paid on or before the date shown on the class schedule/invoice. If an employer pays the tuition, the student must submit an employer tuition voucher prior to the payment due date. **Students are obligated for the payment of tuition and fees regardless of whether or not they attend class. A completed withdrawal form must be submitted to the Office of the Registrar. Refunds are determined by the policy below.**

Overdue accounts will be referred to a collection agency and all collection costs and fees will be added to the account. If the account is overdue, the student will be prohibited from registering and official transcripts will not be released.

REFUND POLICY

To be eligible for a refund, students must officially drop individual classes, or all classes, prior to the dates specified below.

Students who withdraw prior to the first day of classes will receive a full (100 percent) refund of tuition and fees, except the non-refundable late registration fee. The first day of class is the first day classes are in session for a given semester, not the first day a particular course meets.

A student who withdraws prior to the first day of the second week of classes will receive a 75 percent refund of all tuition and fees, except the non-refundable late registration fee.

A student who withdraws prior to the first day of the third week of classes will receive a 50 percent refund of all tuition and fees, except the non-refundable late registration fee.

Check the schedule bulletin for specific withdrawal deadlines for each semester. Summer and Wintersession rules vary.

Appeals regarding the College's refund policy must be filed no later than 30 days after the last day of classes for the semester being appealed. Appeals must be documented and submitted to the Office of the Registrar. The Tuition Appeals Committee will review all appeals.

FINANCIAL APPEALS

Students may file a written appeal for an exception to tuition and fee refund policies. The Tuition Appeals Committee will consider appeals in the case of serious illness or death of a family member, and requires that proper supporting documentation be submitted with the appeal. Financial appeals should be submitted to the Office of the Registrar for review by the committee. Appeal forms are available in the Office of the Registrar. Financial appeals must be submitted within 30 days of the last day of the semester related to the appeal.

FINANCIAL AID REFUND POLICY

Federal regulations require that the College must calculate refunds using federal guidelines for all financial aid students who withdraw before completing the enrollment period for which they were charged.

Financial aid students who withdraw prior to the 60% point of the semester will have their aid recalculated following federal and state requirements. Students who receive midterm grades of all "Fs" will be treated as unofficial withdrawals and these students' aid awards and loans will be recalculated. Recalculations may result in the student owing a refund to MCC.

Financial aid students who withdraw after the 60% point of the semester will not have their aid reduced.

The College's Business Office will return the undisbursed student loan check to the lender for any borrower who has not met loan requirements, who has fewer than 6 credits or who has withdrawn completely from the College. If the loan has been disbursed, the College will use federal regulations to determine the amount to be returned to the lender.

FINANCIAL AID

Middlesex County College makes every effort through its financial aid programs to overcome financial barriers that may prevent students from completing their education. Funds from federal, state and College sources are available to those who demonstrate need and meet eligibility requirements. Loans must be repaid, but grants need not be repaid. Students with a bachelor's degree are not eligible for federal and state grants but may apply for student loans.

All applicants for Federal, State, and College aid must complete the Free Application for Federal Student Aid (FAFSA). Students may apply electronically through the Internet at www.fafsa.ed.gov. Students may also mail their FAFSA to the processing center but should allow four extra weeks for processing.

The FAFSA must be filed each academic year. Apply as early as possible; applications become available each January. Financial Aid students must also complete a Financial Aid Authorization form available at the Financial Aid Office. Students must also be accepted into an eligible academic program of study. Students should apply by May 1 to ensure priority processing especially for limited campus aid funds.

The federal processing agency takes the information provided on the FAFSA and determines each applicant's family contribution using a federal methodology formula. The NJ Higher Education Student Assistance Authority receives the FAFSA information from the Federal agency and calculates the student's eligibility for State funds using a State formula. Financial need is computed by subtracting the Federal family contribution figure from the student's cost of attendance. Data verification may also be required.

The Financial Aid Office reviews applications and documents and develops appropriate financial aid packages for eligible students. An aid package may include a combination of grants, loans and part-time employment.

Eligibility is determined by the requirements of each aid program. The Financial Aid Office monitors the academic progress of financial aid recipients, and terminates aid awards if students do not demonstrate satisfactory academic progress (SAP). Federal aid will not fund more than 30 credits of developmental courses. State aid will not fund more than five semesters of attendance at the community college level.

For further information, call the Financial Aid Office at 732.906.2520. Consumer information is available upon request, or on the College's website. The address for financial aid consumer information is www.middlesexcc.edu/financialaid.

FINANCIAL AID PROGRAMS

Student eligibility for the following programs is based on the specific requirements of the program as well as evidence that the student is making satisfactory academic progress toward a degree. Students apply for these programs by completing the Free Application for Federal Student Aid (FAFSA).

FEDERAL GRANTS

Pell Grant Program

- Awards range from \$304 to \$5,350.
- The U.S. Department of Education uses a standard formula to determine student eligibility.
- The student is notified via a Student Aid Report (SAR).

Academic Competitiveness Grant

- Awards range from \$375 to \$1,300.
- The College determines eligibility based on federal regulations.
- The student is notified via an award letter from the College and on CampusCruiser.

Supplemental Educational Opportunity Grant

- Awards range from \$250 to \$1,000.
- The college determines eligibility based on federal guidelines.
- The student is notified via an award notice from the College.

NEW JERSEY GRANTS

Tuition Aid Grant (TAG)

- Awards range from \$218 to \$2,308.
- The NJ Higher Education Student Assistance Authority uses a State formula to determine eligibility.
- The student is notified via a Student Eligibility Notice (SEN) from the State.

Educational Opportunity Fund Program

- Awards range from \$263 to \$525 per semester.
- The College uses State guidelines to determine eligibility.
- The student is notified via a Student Eligibility Notice (SEN) from the State.

Garden State Scholarship Program

- Awards range from \$200 to \$900.
- The NJ Higher Education Student Assistance Authority uses academic achievement guidelines to determine recipients.
- The student is notified via a Student Eligibility Notice (SEN) from the State.

MIDDLESEX COUNTY COLLEGE GRANTS

Middlesex County College Foundation Grants

- Awards range from \$200 to \$1000.
- The College uses Middlesex County College Foundation guidelines to determine eligibility.
- The student is notified via an award notice from the College.

FEDERAL WORK STUDY PROGRAM

Federal Work Study Program

- Awards range from \$500 to \$4,000.
- The College uses federal guidelines to determine eligibility and places students in part-time on-campus jobs.
- The student is notified via an award notice from the College.

FEDERAL STAFFORD LOAN PROGRAM

- Loans range from \$500 to \$10,500.
- A guarantee agency approves the loan after the College uses federal guidelines to determine eligibility and certifies the loan.
- The student is notified via a letter from the lender and guarantee agency.

Stafford loans are made through banks or other lending agencies and are repaid after the student leaves college or enrolls less than half time. The interest rate is fixed for repayment of new loans. The government pays the interest during in-school periods on need-based loans called subsidized Stafford loans. The student is responsible for all interest on non-need-based loans called unsubsidized Stafford loans. In addition to completing the FAFSA, a Master Promissory Note and entrance interview counseling must be completed. Contact the Financial Aid Office for loan application information. Information about the current terms of the program is available at the time of application.

OTHER SOURCES OF ASSISTANCE

Part-Time Jobs

Many students work part-time in the surrounding area. *The Middlesex County College Career Services Office can assist in locating part-time jobs. Call 732.906.2595.*

Cooperative Education

Students in most majors may have the opportunity to gain work experience in their fields while earning money to help finance their college costs. *Contact the College's Career Services Office for further information at 732.906.2595.*

Outside Scholarships

Many organizations award scholarships. If a student's family is affiliated with a community or religious organization, the organization may be contacted to see if it offers scholarships. Many companies will help employees or children of employees finance their education. *Students may contact their employer or their parents' employers and ask if they have tuition assistance programs.*

Electronic Sources of Financial Aid Information

The following addresses provide on-line information about financial aid publications, scholarship information and general financial aid application assistance.

- A Guide to Financial Aid Information & Assistance from the US Government
<http://www.finaid.org>
- National Association of Student Financial Aid Administrators
<http://www.NASFAA.org>
- HESAA (Higher Education Student Assistance Authority)
<http://www.hesaa.org>

PROMISSORY NOTE - FINANCIAL AID APPLICANTS

Admitted students applying for financial aid and unable to pay tuition due to unusual circumstances will be considered for a promissory note according to the following procedures:

1. The student must sign the statement of responsibility for financial obligations located on the Financial Aid Authorization form. A student's signature on this statement indicates that the student promises to pay all charges if financial aid is not processed, or is rejected or denied.
2. The results of a completed Free Application for Federal Student Aid (FAFSA) must be received by the Financial Aid Office before determination.
3. Students applying for Federal Stafford loans and parents applying for Federal Parent Loans (PLUS) must submit evidence of loan processing.

The promissory note allows students a grace period of 30 days before payment of the term bill is required. Students who have already received financial aid awards will have their financial aid credited automatically toward their bill.

Students not satisfying their bill with financial aid must make payment at the end of the note period. Special circumstances may warrant the note being extended.