



Middlesex Community College is committed to providing access to higher education by helping to reduce economic barriers. Approximately 42 percent of MCC students currently receive financial aid. The role of MCC's Financial Aid Office is to provide information about student aid programs and to assist eligible students in accessing these programs.

Students are encouraged to apply for financial aid to help meet the expenses of attending college. Financial aid awards are based on financial need, enrollment status in an eligible program, and availability of funding. MCC's academic year for financial aid begins with the fall semester and concludes with the summer semester. Students who apply for financial aid must apply every academic year after January 1. MCC's priority filing date is May 1 for each upcoming academic year and December 1 for students who are registering for the spring semester only.

General information about financial aid is available in MCC's Student Information Centers or by contacting the Financial Aid Office. In Bedford, the office is located in the Enrollment Center (Building 9); 781-280-3650. In Lowell, the office is located on the third floor of the City Building; 978-656-3242. Both Financial Aid Offices are open Monday through Friday 8:30 a.m. to 5 p.m., and the e-mail address is financialaid@middlesex.mass.edu.

Eligibility Requirements

In order to be considered for most federal, state and institutional financial aid, a student must:

- be accepted to and enrolled in an eligible program of study at MCC;
- have a valid Social Security number;
- be a citizen, national or permanent resident of the United States or its trust territories;
- maintain at least half-time enrollment status (except for Federal Pell Grant awards);
- maintain Satisfactory Academic Progress (see SAP policy);
- maintain compliance with Selective Service registration requirements;
- not be in default on any previous student loan or in repayment of an educational grant.

Satisfactory Academic Progress (SAP)

To be eligible for federal student financial aid, students must meet Satisfactory Academic Progress (SAP) standards. **All recipients of all financial aid programs, including state-funded programs, are subject to these standards for financial aid eligibility.** Permission to enroll does not equal financial aid satisfactory academic progress.

Satisfactory academic progress evaluation is based on cumulative MCC coursework, as appearing on the student's official academic transcript, and will occur at the end of each enrolled semester. Any classes taken during any summer session (within the same summer) are viewed as one enrolled term. Only credit courses are considered for satisfactory academic progress evaluation.

The minimum standards of satisfactory academic progress are evaluated by the following criteria:

1. **Grade point average (GPA):** Students must maintain a minimum cumulative grade point average based on the total attempted credits to remain in good standing.

<u>Number of attempted credits</u>	<u>Minimum Grade Point Average</u>
1 – 12	1.7
13 – 24	1.8
Above 24	2.0



2. **Completion rate percentage:** All students must successfully complete 66 percent of their attempted credits, as appearing on their official academic transcript.
3. **Maximum timeframe requirement:** The student must complete his or her educational program of study within a timeframe no longer than 150 percent of the published length of the educational program, as measured by credits attempted and including transfer credits.

Additional information on satisfactory academic progress can be found on the college website: www.middlesex.mass.edu/financialaid (click on Academic Progress). A paper version of the policy is available in the Financial Aid Offices.

Determining Financial Need

A student's financial need is determined by subtracting the Expected Family Contribution (EFC), as determined from the information provided on the Free Application for Federal Student Aid (FAFSA), from the cost of attendance, as determined by program of study, enrollment status and residency status (resident of Massachusetts, New England states, or out of state):

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

The **cost of attendance** includes charges that are billed directly by MCC (direct costs), such as tuition and fees, as well as indirect expenses that students may need to consider, such as books, supplies, transportation and various personal living expenses. If your enrollment status changes from the time of application, your student budget and financial aid award may also change.

Application Process

To apply for financial aid at MCC, a student must complete the Free Application for Federal Student Aid (FAFSA). The Financial Aid Office strongly encourages all students to also complete an MCC Application for Financial Aid, as this is how our office determines a student's eligibility for a book voucher. Both financial aid applications are available in the Financial Aid Offices or online at www.middlesex.mass.edu/financialaid.

MCC's Financial Aid Office must receive a FAFSA with a valid Expected Family Contribution (EFC) while the student is enrolled and attending MCC, and before the end of the term of the student's enrollment. Additional information may be required from the student to complete the student's financial aid file. The Financial Aid Office will mail a

Missing Information Letter to notify the student of the documents that are needed to complete the student's application. (It is the student's responsibility to keep MCC informed of any address or telephone number changes to their account.) Financial aid files must be completed before any aid may be disbursed to a student's account with the Bursar's Office.

Types of Aid Available

MCC participates in most federal and state grant, scholarship and loan programs that are available to students attending a post-secondary institution. The majority of these programs are limited to students who demonstrate financial need, as determined through the financial aid process.

A listing of the major financial aid programs follows. Specific information regarding terms, conditions and eligibility for each of these programs is available on the Financial Aid Office website at www.middlesex.mass.edu/financialaid or in one of our Financial Aid Offices.

GRANTS AND SCHOLARSHIPS

- **Federal Pell Grant:** Grant from the federal government to undergraduate students (with no prior bachelor's or professional degree) with high need. These grants are based on the student's enrollment status.
- **Federal Supplemental Educational Opportunity Grant (SEOG):** Grant from the federal government to undergraduate students with high need. Priority of this grant funding is given to students who are Pell Grant recipients.
- **Federal Academic Competitiveness Grant (ACG):** Grant from the federal government to Federal Pell Grant-eligible full-time students who are U.S. citizens in their first or second year of undergraduate studies in a degree program, who have successfully completed a rigorous high school program as determined by the state. Second year students must also have maintained a cumulative grade point average (GPA) of at least 3.0.
- **MASSGrant:** Grant from the Commonwealth of Massachusetts to full-time (12 credits or more each semester) undergraduate students who are residents of Massachusetts and demonstrate exceptional financial need. Recipients cannot have a prior bachelor's or professional degree and must have their FAFSA processed by the federal processor by May 1.
- **Tuition Waiver:** Need-based grant aid from the Commonwealth of Massachusetts to undergraduate students who are residents of



Massachusetts and have no prior bachelor's or professional degree.

- **Cash Access Grant:** Need-based grant from the Commonwealth of Massachusetts to undergraduate students who are residents of Massachusetts and have no prior bachelor's or professional degree.
- **Part-time Grant:** Need-based grant from the Commonwealth of Massachusetts to undergraduate students enrolled in six to 11 credits each semester. This grant is for Massachusetts residents who have no prior bachelor's or professional degree.
- **Foster Child Grant:** Grant from Commonwealth of Massachusetts for foster children to help pay for an education beyond high school. Recipient must have signed an agreement with Department of Social Services for care and services beyond age 18.
- **Early Childhood Educators Grant:** Commonwealth of Massachusetts scholarship for currently employed early childhood educators and providers who enroll in associate degree programs in Early Childhood Education or related programs.
- **Paraprofessional Teacher Preparation Grant:** Grant for Massachusetts residents who are currently employed as paraprofessionals in Massachusetts public schools but wish to become certified as full-time teachers.
- **John and Abigail Adams Scholarship:** Non-need based undergraduate tuition waiver for students who have been awarded the John & Abigail Adams Scholarship by the Massachusetts Department of Education.

STUDENT EMPLOYMENT

- **Federal Work Study (FWS):** A part-time job funded by the federal government. Students receive a paycheck for the hours worked. Due to this, FWS cannot be deducted from your bill. Students interested in this aid program should contact the Financial Aid Office directly.

STUDENT LOANS

- **Federal Stafford Loan:** A low-interest (6.8%) student loan from the federal government for students enrolled in at least six credits each semester. Students who demonstrate financial need are eligible for the *Subsidized Federal Stafford Loan*. The federal government pays the interest on this loan while the student is enrolled at least half-time, and during the six-month grace period. Students who do not demonstrate financial need are eligible to borrow with the *Unsubsidized Federal Stafford Loan*. The student is responsible for the interest on the Unsubsidized Federal Stafford Loans, even during periods of enrollment. Borrowers may choose to defer the interest payments while in school and during the six-month grace period, but the interest will be capitalized. Repayment for both types of Federal

Stafford Loans begins six months after the student graduates, leaves school or drops below half-time enrollment.

- **Federal Perkins Loan:** A federally-subsidized, low-interest (5%) student loan from both the federal government and MCC. Repayment begins nine months after the student graduates, leaves school or drops below half-time enrollment. Eligibility is based on financial need and availability of funding.
- **Nursing Student Loan:** Federally-subsidized, low-interest loans from both the federal government and MCC to students enrolled in the Nursing program and have demonstrated financial need.

Financial Aid Withdrawal Policy

The calculation of how much financial aid a student is eligible to receive is determined by the date the student withdrew from Middlesex Community College. Students earn financial aid each semester, based upon the length of time they attend MCC. The percentage of aid earned is determined by dividing the number of days a student was enrolled, by the number of days in the semester. Information on MCC's Financial Aid Withdrawal Policy may be found on the college website: www.middlesex.mass.edu/financialaid (click on Withdrawal Policy). A paper version of this policy is available in the Financial Aid Offices.

Additional Sources of Assistance

Other financing options are available to assist students in meeting their educational costs.

- Students from states other than Massachusetts should pursue information on grants and scholarships funded by their state of residence.
- A variety of alternative loans are available to assist in paying for college. These loans may be borrowed in either the student's or parent's name. Interest rates on these loans vary, as do the lengths of repayment. Please contact the Financial Aid Office to discuss which loan may be best for your needs.
- MCC offers a three- or four-month payment plan which allows students to spread out payments for the cost of a semester's tuition and fees. Please contact the Bursar's Office for more information.
- In its commitment to maintaining access to public colleges and universities, the Commonwealth of Massachusetts offers Categorical Tuition Waivers to eligible students. These waivers are designed to provide financial support to individuals who might not have the opportunity to achieve higher education without such assistance. For more information about these waivers, visit the Massachusetts Office



of Student Financial Assistance website at www.osfa.mass.edu or contact the MCC Bursar's Office.

Veterans' Benefits & Air Force Reserve Officers Training Corps

Middlesex Community College programs are approved for the receipt of veterans' educational benefits. Students may enroll in Air Force Reserve Officer Training Corps (AFROTC) courses at UMASS Lowell, through the Northeast Consortium of Colleges and Universities in Massachusetts (NECCUM). The AFROTC program qualifies men and women for a commission as a second lieutenant in the United States Air Force. Associate degree and bachelor's degree programs, as well as scholarships, are available. Details regarding AFROTC may be obtained from MCC's Academic Planning Centers in Bedford or Lowell, by calling AFROTC Det. 345, UMASS Lowell at 978-934-2252, or

e-mailing afrotc345@uml.edu. Additional information is also provided at the national website: www.afrotc.com or the detachment website: www.uml.edu/Dept/AFROTC/.

Massachusetts veterans of the Vietnam War era (Aug. 4, 1964 to May 7, 1975) who wish to apply for tuition exemption, are advised to contact the appropriate certification center and the college Bursar's Office before enrolling.

Federal Educational Tax Credits

The Taxpayer Relief Act of 1997 included a number of tax credits to make college more affordable. Families may be eligible for either a HOPE Scholarship Tax Credit or a Lifetime Learning Tax Credit. Whether students can take advantage of these benefits depends on individual tax circumstances. For further information about these tax credits, consult the Internal Revenue Service or a federal tax advisor.

MCC Scholarships

The Middlesex Community College Foundation, in association with the organizations and individuals involved, makes available the following scholarships. These awards range from \$500 to more than \$1,000 per year for students enrolled full time.

Selection is generally based on academic merit and financial need. Screening is conducted by a committee, with the final decision reserved for the MCCFoundation. Each scholarship (other than the MCCFoundation Merit Award) grants one, one-time award per year to a deserving student.

For more information on MCCFoundation scholarships, contact Joan O'Grady at 978-656-3164 or visit the Financial Aid Office for an application.

- **The Allied/Barton Security Scholarship** - To assist a student pursuing a career in law enforcement.
- **The Robert Cataldo Scholarship** - To assist a deserving student enrolled in any academic program who resides in Lexington, Mass.
- **Armed Forces Communications & Electronics Association (AFCEA) Scholarship** - To assist students in engineering, computer science or the physical sciences.
- **Follett College Stores Scholarship** - Provides full scholarship, and up to \$200 for books, in any academic program.
- **Arthur R. Gallerani Memorial Scholarship** - To assist a student in the humanities or social sciences.
- **Markowicz-Dundorf Scholarship** - To assist a female student in math, science or technology.
- **MCCFoundation Merit Awards** - To recognize students who demonstrate academic excellence and exceptional promise (five awards).
- **The New England Woodcarvers (NEWC) Scholarship** - To assist a student pursuing a degree in the arts.
- **The Northeast Association of Realtors Scholarship** - To assist a deserving student in any academic program who resides in a NEAR town. (NEAR towns: Andover, Billerica, Boxford, Carlisle, Chelmsford, Dracut, Dunstable, Groton, Lawrence, Littleton, Lowell, Methuen, North Andover, Pepperell, Tewksbury, Tyngsboro and Westford.)

- **The Thomas P. O'Mahony "Spirit of Excellence" Award** - For outstanding achievement in business-related studies.
- **The Open Door Education Foundation Scholarship** - To assist a deserving student in computer science.
- **The Lura Smith Scholarship** - To assist a student of African or African-American descent enrolled in any academic program.
- **Verena Stair Memorial Scholarship** - To assist a nontraditional female graduate pursuing a bachelor's degree in business.
- **Judith Tarutz Technical Writing Scholarship** - To assist a student enrolled in MCC's Technical Writing Program.
- **Shirley W. Thidemann Memorial Scholarship** - To assist a student enrolled in mental health or substance abuse programs.
- **The UNITAS Scholarship** - To assist a Lowell resident of Hispanic origin.

Commemorative Awards

A number of named scholarships and special stipends may be made available for students enrolled in various department programs.

Transfer Scholarships

Scholarships are also available to MCC students who are planning to transfer to a bachelor's degree program.

- **New England Transfer Association Scholarship**
- **UMASS Amherst Community College Academic Scholarship**
- **UMASS Boston Foster Furcolo Scholarship**
- **UMASS Dartmouth Chancellor's Transfer Merit Scholarship**
- **UMASS Lowell Community College Scholarship**
- **University Community College Scholars Program**

For more information about transfer scholarships, call an academic counselor at 1-800-818-3434.