



Muskegon Community College

221 South Quarterline Road ♦ Muskegon, MI 49442

Financial Aid General Information Sheet

When you receive financial aid at Muskegon Community College, there are important conditions for you to understand. Carefully review these terms to have a better understanding of the financial aid policies as a financial aid recipient.

The Award Letter shows your financial aid award(s) being offered for the 2019-2020 school year (Fall, Winter, Summer). This aid is offered ONLY for the semesters indicated.

If YOU:

- ACCEPT ALL AID - DO NOTHING
- REJECT ALL AID - Write "All Assistance Offered" in the line marked "I choose to reject the following aid: _____" at the bottom of the letter. Sign, date, and return it to the Student Welcome Center.
- REJECT PART AID - But wish to accept the rest: Indicate the award(s) you wish to reject in the line marked "I choose to reject the following aid: _____" at the bottom of the letter. Sign, date, and return it to the Student Welcome Center.

PLEASE READ THE FOLLOWING TO MAKE CERTAIN YOU FULFILL ALL REQUIREMENTS

Your award could be altered if any of the following conditions occur:

- You have not completed verification requirements.
- Changes were made to your FAFSA application.
- An error was inadvertently made in determining your eligibility for financial aid.
- Federal/State funding authorizations change.
- You have received the maximum Pell Grant eligibility for the equivalent of 12 full-time semesters.
- There was incorrect information filed with the Financial Aid Office.
- You received additional financial resources that must be reported to the Financial Aid Office.
- You are not maintaining Financial Aid Satisfactory Academic Progress.
- Your enrollment status changes.
- You are receiving financial aid at more than one institution during the same enrollment period.
- You are not pursuing an eligible certificate or associate degree program, as required for Title IV financial aid and state financial aid assistance.

General Information

- You are not eligible for financial aid if you are still in high school and/or dual enrolled at MCC.
- You are not eligible for financial aid if you are enrolled in "early college."
- You are not eligible for financial aid if you indicated "guest" student status on your application.
- Only courses required for your academic program of study are considered to be financial aid eligible.
- You must report outside funding, such as Michigan Works. This may result in a reduction of an already disbursed loan, which means you may owe a financial obligation to MCC.

- For information regarding priority timeline for financial aid awarding at MCC: www.muskegoncc.edu, go to Financial Aid.
- You are responsible for reading and understanding all applicable refund policies. This includes the MCC refund policy and the Return of Federal Title IV Refund policy. Tuition refunds may revert back to the appropriate financial aid fund, not to you.
- You must apply for financial aid each year. Forms are available October 1. <https://fafsa.ed.gov>
- You will only receive ONE award letter via mail. Check your MCC email account often and MCC's Web Portal for possible updates.

Paying for Tuition, Fees and Books and Refund Information

- The Financial Aid Office is authorized to pay your tuition and fees from your financial aid award, unless you notify the office otherwise.
- You are required to pay balances owed to the College at the time they occur, and you are responsible for any remaining balance that financial aid does not cover.
- If you have a credit balance on your account, a book and supply authorization may be available one week prior to the start of the semester.
- If your Financial Aid is more than the cost of tuition, fees, books and supplies, you will be sent a refund to your selected refund preference with BankMobile Disbursements, a technology solution, powered by BMTX Inc. approximately two weeks after the end of the semester refund period. NOTE: If your classes have not started, or you are not enrolled and attending classes at the time refunds are issued, your refund will be canceled and you may owe back all or part of your aid. Your aid may be recalculated after you receive a refund if you drop or never attend a late start class.
- **REPAYMENT:** Federal law requires that all or part of **Federal Financial Aid must be paid back if the student withdraws from ALL classes before attending at least 60% of the semester.** This is about 9-1/2 weeks after the start of a 15 week semester and about 7-1/2 weeks after the start of a 12 week semester.
- You may charge your tuition and fees up to the amount of your estimated aid. If the award is not enough to cover those costs, you are responsible for the balance. See the MCC payment plan at www.muskegoncc.edu/paymentplan. If you register for classes and then decide not to attend, it is YOUR

Enrollment Status Information

- Your financial aid will be calculated based on your enrollment status (full-time, three-quarter time, half-time or less than half-time). **Only credit hours for classes required in your academic program of study will be counted.**
- Federal/State financial aid is based on credit hours, not on contact hours.

Pell Grant

- The amount of your award is estimated based on: (1) Projected funding appropriated by Congress. This amount may change if final funding levels are different. (2) Your anticipated status as a full-time student (12 or more credits per semester). If you enroll less than full-time, your award will be reduced. Please refer to MCC's website at www.muskegoncc.edu/financialaid for Pell Grant Payment Schedules; it will tell you how much your award will be at full- or part-time status. Your actual award will be determined no earlier than:
 - At the semester census date (end of the refund period*) for classes that have started or
 - At the start date of any late start class or
 - At the time of awarding, if it is past the semester census date

- If you have received the Federal Pell Grant for four years or more, you may have reduced eligibility or no remaining eligibility.
- Lifetime Eligibility Used (LEU) is tracked by the U.S. Department of Education and is based on full-time enrollment. If you received the equivalent of 100% of your award for 12 semesters, you will not have any remaining Federal Pell Grant eligibility.

Federal Work-Study

- Complete and submit the “Student Employee Application” located online on your MyMCC Web Portal page. PLEASE NOTE: **An award of work-study does not guarantee a job on campus.**
- Follow the directions on the MyMCC Portal site for further directions on finding a job.
- After you have found a position and are hired, you will receive a paycheck every 2 weeks, for the number of hours worked. You may earn up to the amount of your work-study award. You must stop working once you have earned that amount, or at the end of the semester, whichever comes first.
- You must maintain good standing according to MCC’s Satisfactory Academic Progress Policy.
- While you are working as a student employee, you **MUST** be enrolled for at least 6 credits per semester (fall, winter and summer). If you fall below 6 credits any time during the semester, your employment will be terminated immediately.
- If you receive outside money, such as loans, scholarships, etc., your work-study award could be reduced or eliminated entirely based on the amount of money received.

Other Types of Aid

- If the award is a scholarship or grant for tuition (i.e. **MI “TIP”**), the amount is estimated, and will be adjusted to your actual tuition charges. Scholarships such as the **MI Competitive Scholarship** will be prorated if you enroll less than full-time (3/4 time =75%, ½ time=50%, less than ½ time=\$0). Some awards require you to be full-time in order to receive any amount (I.E. Newaygo Promise). Outside agency and private donor awards will be credited according to the instructions of the donor. Because of the great variety of other programs, it is not possible to describe each one separately. Contact the Financial Aid Office if you have any questions about your specific award(s).
- **Muskegon Promise:** Currently offered to graduating seniors who live within and graduate from a high school within the boundaries of the Muskegon Area Intermediate School District with a GPA of 3.5 or higher. The Muskegon Promise will cover tuition, fees, and some books. The award is limited to 32 credits per year with an annual maximum amount set by the Promise Board. You must maintain satisfactory academic progress to retain eligibility. Students that live outside of Muskegon County will be charged at MCC’s out-of-district tuition rate. This award is considered “last dollar.” No refunds will be given from this award.
- **Newaygo Promise:** Currently offered to graduating seniors from a Newaygo County high school with an unweighted minimum GPA of 3.0 and resides in the NC RESA service area. Students at MCC must enroll full-time and maintain satisfactory academic progress to retain eligibility. This award is considered “last dollar.” No refunds will be given from this award.

Student Loan Information

- If you apply for a student loan, you must complete Entrance Loan Counseling and a Master Promissory Note.
- Beginning July 1, 2013, if you are a new loan borrower, you will only qualify for a subsidized loan for a time period equal to 150% of your programs length. Your subsidized loan may become unsubsidized if you exceed

that program length. If you change your program, your period of eligibility to receive subsidized loans may decrease, increase, or remain the same.

Personally Identifiable Information (PII) Security

The personally identifiable information (PII) you provide will be used only for the purpose for which you provided it. MCC takes the security of all PII very seriously. We take precautions to maintain the security, confidentiality, and integrity of the information we collect. Such measures include access controls designed to limit access to the information to the extent necessary to accomplish our mission. We also employ various security technologies to protect the information stored on our systems. We routinely test our security measures to ensure that they remain operational and effective. We will protect your information consistent with the principles of the Privacy Act of 1974, the E-Government Act of 2002, and the Federal Records Act.

Submission of data requested through online forms are through a secure program website. You should be reminded that email may not necessarily be secure against interception. Therefore, we suggest that you do not send sensitive PII (such as your Social Security number or federal tax returns) to us via email.