PCCC offers state and federal programs as well as private scholarships. Our goal is to help make a college education affordable for all students.

To apply for any financial aid or scholarship, you must complete the Free Application for Federal Student Aid or FAFSA (FAFSA.gov). **Important: It is a FREE application. If you go to a website that wants money, your are on the wrong website.**

1. Apply for financial aid every year. Be sure to include the PCCC code 000994 on your FAFSA.
2. Watch your PCCC e-mail for information regarding your financial aid. If you are selected for verification or if you do not pass Satisfactory Academic Performance you will be notified by PCCC e-mail.
3. Financial aid will not appear on your bill/Schedule until all paperwork is completed. If your aid does not show, check your e-mail.
4. If you are not eligible for state or Federal aid but struggle with tuition and/or books, please apply for a PCCC Foundation scholarship.

**Verification:** The Department of Education randomly selects financial aid applications (FAFSA) for further review. Students selected are notified by the Department of Education and by e-mail from the PCCC Financial Aid Office. If selected for Verification, you must submit documentation (i.e., IRS tax transcript, verification worksheet, etc.) and a review is conducted by the Financial Aid Office. If errors are found, the Financial Aid staff must submit corrections to the Department of Education. This may decrease the estimated award and you will be liable for the tuition, fee or book balance. Verification must be completed prior to receiving payment of any federal grant, loan or state award. Visit the Financial Aid Webpage for additional verification information and forms to complete.

You are expected to submit the required documentation within a reasonable timeframe, preferably 7 to 10 days after receipt of the missing information email. If you do not submit the required documentation by November 1st for the Fall semester or April 1st for the Spring semester, you will be billed for all tuition, fees and other related charges on the account. You may submit verification documents after these dates if they are compliant with federal guidelines. Please check with the Financial Aid Office for the deadline.

Failure to submit the required documentation will result in the denial of all federal and state financial aid including Federal Direct loans.

Need Help?
http://pccc.edu/prospective/paying-for-college/financial-aid

Best way to contact Financial aid - e-mail from your PCCC portal : FA@pccc.edu

Want more information?
Federal Student Aid website:  www.studentaid.ed.gov
NJ Student Aid website:  www.hesaa.org

The Financial Aid office is in the Enrollment and Student Service Center on the Paterson Campus. A FA representative visits WAC and PAC on a regular basis to assist students at those locations.
2015-16 PCCC Cost of Attendance

The Cost of Attendance is used to determine how much financial aid can be awarded to a student. It includes direct costs like tuition and fees but also estimates indirect costs like books and supplies as well as your living expenses while you are going to school. Course fees may also apply to some courses and may be significant for Nursing and Radiography courses. A full listing of Tuition and Fees can be found at www.pccc.edu/prospective/paying-for-college/tuition--payments/tuition-and-fees/college-tuition-and-fee-schedule.

### DEPENDENT STUDENT

<table>
<thead>
<tr>
<th></th>
<th>In-County</th>
<th>Out of County</th>
<th>Out of State</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct Charges: Billed by the College</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition (per year based on full-time study - 12 credits per semester)</td>
<td>2,676.00</td>
<td>3,240.00</td>
<td>5,352.00</td>
</tr>
<tr>
<td>General Fees</td>
<td>852.00</td>
<td>852.00</td>
<td>852.00</td>
</tr>
<tr>
<td><strong>Total Estimated Direct Charges (Billed by PCCC)</strong></td>
<td>3,528.00</td>
<td>4,092.00</td>
<td>6,204.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Indirect Costs: Additional expenses you will need to consider</strong></th>
<th>In-County</th>
<th>Out of County</th>
<th>Out of State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Book and Supplies</td>
<td>1,600.00</td>
<td>1,600.00</td>
<td>1,600.00</td>
</tr>
<tr>
<td>Housing &amp; Meals**</td>
<td>4,961.00</td>
<td>4,961.00</td>
<td>4,961.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,026.00</td>
<td>1,026.00</td>
<td>1,026.00</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>1,000.00</td>
<td>1,000.00</td>
<td>1,000.00</td>
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<tr>
<td><strong>Total Estimated Indirect Charges</strong></td>
<td>8,587.00</td>
<td>8,587.00</td>
<td>8,587.00</td>
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</tbody>
</table>

**TOTAL Estimated Cost of Attendance**

- **In-County**: $12,115.00
- **Out of County**: $12,679.00
- **Out of State**: $14,791.00

### INDEPENDENT STUDENT

<table>
<thead>
<tr>
<th></th>
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<td>6,204.00</td>
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<th>Out of County</th>
<th>Out of State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Book and Supplies</td>
<td>1,600.00</td>
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<td>1,600.00</td>
</tr>
<tr>
<td>Housing &amp; Meals**</td>
<td>13,500.00</td>
<td>13,500.00</td>
<td>13,500.00</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,026.00</td>
<td>1,026.00</td>
<td>1,026.00</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>1,000.00</td>
<td>1,000.00</td>
<td>1,000.00</td>
</tr>
<tr>
<td><strong>Total Estimated Indirect charges</strong></td>
<td>17,126.00</td>
<td>17,126.00</td>
<td>17,126.00</td>
</tr>
</tbody>
</table>

**TOTAL Estimated Cost of Attendance**

- **In-County**: $20,654.00
- **Out of County**: $21,218.00
- **Out of State**: $23,330.00

**Withdrawals:** All withdrawals are monitored by the Financial Aid Office. Students who withdraw from courses (both officially and those who stop attending) and reduce their course loads after registration will have their financial aid reduced accordingly. As a result, you may owe a tuition balance and your book deferment will be decreased. Please seek assistance from the financial aid staff before withdrawing to understand the implications.
**Important Definitions for Cost of Attendance**

**Tuition** - The average cost of tuition for a full-time student based on enrollment for 24 credits per year (12 credit hours per semester, Fall and Spring). Tuition is billed by credit; bills are adjusted based on the number of credits taken.

**General Fees** - The average cost of general fees for a full-time student based on enrollment for 24 credits per year (12 credit hours per semester, Fall & Spring). Fees are billed by credit basis; bills are adjusted based on the number of credits taken. All general fees are mandatory.

**Books and Supplies** - An estimate of the cost of books and supplies for a typical PCCC student for an entire academic year. Costs may also vary by program, course load, and selected classes.

**Housing and Meals** - PCCC does not provide housing. The amount listed is a reasonable estimate of what it would cost to live in the Passaic County metro area while attending PCCC. Actual costs may vary by individual choices related to location and circumstances.

**Travel** - An estimate of what it would cost for a student to get to and from the various PCCC college campuses.

**Miscellaneous** - A reasonable estimate of other personal expenses during the enrollment period.

**Residency** - PCCC has 3 tuition rates: in-county, out-of-county and out-of-state. In-county is for residents of Passaic County. Out-of-county is for residents of NJ who do not reside in Passaic County. Out-of-State is for students from outside NJ. Students will be asked for proof of residency when changing an address if it requires a tuition rate change.

**Dependent vs Independent** - This status is determined by the Federal Government using questions on the FAFSA. Generally anyone under 24 is a dependent student unless one of the following apply: married, a graduate or professional student, a veteran, currently in the military, an orphan, a ward of the court, has children, an emancipated minor or someone who is homeless or at risk of becoming homeless. Documentation is required to change to independent status.

**Types of Financial Aid**

**Pell Grant**: A Federal Pell Grant is awarded based on financial need and unlike a loan DOES NOT need to be repaid. The amount you receive is determined by your: financial need, cost of attendance, full or part-time status. There is limit to the number of semesters you can receive PELL funding. Good academic planning is an important part of using your financial aid funds effectively.

**Federal Supplemental Educational Opportunity Grant (FSEOG)**: Additional grant money that is awarded to students with exceptional financial need. An FSEOG DOES NOT need to be paid back. These funds are awarded at the discretion of the college.

**College Work-Study (CWSP)**: The Federal Work-Study program is a Federally funded program that offers part-time employment, either on campus or with an off-campus community service organization. This enables students with financial need, to earn money for educational expenses and gain valuable work experience.

**Tuition Aid Grant (TAG)**: TAG is a need-based grant offered by NJ to eligible full-and part-time students. In order to be considered for this grant you must complete the NJ questions when you file your FAFSA or log in the HESSA website to complete the supplemental NJ specific questions. TAG has different deadlines than federal FA. All first-time applicants (fall semester or full academic year) - October 1, 2015. To renew for next year you must complete the FAFSA before June 1.

**PCCC College Scholarship Fund (CSF)**: PCCC offers scholarships through out College Scholarship Fund. Students must apply directly for these funds. You can stop by the Financial Aid Office or email us at FA@pccc.edu for more information.

**Student Loans**: All student loans (Federal, State and private) are part of financial aid and require a FAFSA and additional applications (http://www.pccc.edu/prospective/paying-for-college/financial-aid/loans). Loans can be an effective way to pay for college but we hesitate encouraging students to take on too much debt. If you are eligible for a loan, meet with a PCCC
Now that you have Financial Aid, how do you keep it?

**Satisfactory Academic Progress (SAP)**

Once a year at the end of the Spring semester, PCCC evaluates the Satisfactory Academic Progress (SAP) of all students. (Federal regulation 34 CFR 668.34). Academic progress for financial aid recipients is different from PCCC’s Academic Standing. SAP must include a review of all attempted credits for all periods of enrollment, regardless of whether or not aid was received. This includes transfer credits, repeated credits, credits by exam and academic bankruptcy credits regardless of program changes. You must meet all minimum standards in order to continue receiving financial aid.

**Grades Count!** You must achieve the following GPA:

*Associate Degree students:*
- 0-29.5 credits: a cum GPA of 1.6 or higher is required
- 30 or more: a cum GPA of 2.0 or higher is required.

*Certificate students:*
- 0-14.5 credits: a cum GPA of 1.6 or higher is required
- 15 or more: a cum GPA of 2.0 or higher is required.

**Dropping a Course may hurt your Financial Aid!**

You must successfully complete all your registered courses to ensure you finish the program within the allowable timeframe. PCCC measures the ratio of credits successfully completed compared to the number of credits attempted according to the chart below:

*For students seeking Associate Degree:*
- 0-29.5 credits complete 50%
- 30 or more complete 67%

*For students seeking Certificate:*
- 0-14.5 credits complete 50%
- 15 or more complete 67%

**Stay on Track:** There is a time limit for financial aid - 150 percent of the published length of the education program. For example:

<table>
<thead>
<tr>
<th></th>
<th>Max time frame</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Associate Degree</strong></td>
<td>90 credits</td>
</tr>
<tr>
<td>requiring 60 credits</td>
<td>60 x 150% = 90 credits</td>
</tr>
<tr>
<td><strong>Certificate program</strong></td>
<td>45 credits</td>
</tr>
<tr>
<td>requiring 30 credits</td>
<td>30 x 150% = 45 credits</td>
</tr>
</tbody>
</table>

**Remedial and ELS Courses:**
- “D” grades may not count as a successful completion academically, but it counts as a completed course for financial aid
- Financial Aid will fund up to thirty (30) credits of remedial courses
- Remedial and ELS courses count towards maintaining satisfactory academic progress

**What happens if you fail SAP?**

If you do not meet SAP, you will not be eligible for future financial aid. You will be notified by College email. You may appeal this decision.

**SAP Appeals:** There are 3 steps in the Satisfactory Academic Progress (SAP) Appeal process:
1. Provide a detailed explanation of why Unsatisfactory. The SAP Committee will make a preliminary decision on whether or not the case warrants further consideration.
2. If the preliminary decision is yes, you may need to complete the 2-part Academic Plan. This plan, designed with your Advisor, should identify obstacles and ensure that you get back to good SAP.

If your SAP appeal is approved, you will be placed on either Probation or Probation with Academic Plan and will be monitored at the end of each term.

**Probation students** who meet the SAP standards at the end of the next term, will have their SAP Status return to Satisfactory. If you do not meet the SAP standards at the end of the next term, you will not be eligible for financial aid in the future terms.

**Probation with Academic Plan** students who meet the criteria outlined on their Academic Plan, will remain in this status until either the plan expires or you achieve SAP. If you fail to successfully complete everything on your Academic Plan, you will not be eligible for financial aid in the future terms.

**For full information on SAP, see the PCCC College catalog.**

**Special Note on Attendance:**

According to the Federal government, financial aid is given with the assumption that you will attend school for the entire semester. If you withdraw officially or stop attending (unofficial withdrawal) you may no longer be eligible for the entire amount of financial Aid that was originally estimated. PCCC is required to prorate the financial aid based on when you stopped attending. So before you withdraw from classes or walk away, see the financial aid office to find out if you will be left with a balance that must come out of your pocket.