



FINANCIAL AID AWARD PROCEDURES

1. **As a recipient of a financial aid award, it is important that you read this notice.**
2. If you wish to decline (not accept) an award, print your award letter, cross the award out, write **decline** and your initials next to it, and return the letter to the Financial Aid office. We will send you notice of a revised letter.
3. **If you have not registered yet, do so now.** Check your student portal to determine if you owe a balance. Any balance remaining after financial aid must be paid when you register.
If you are already registered, compare your semester financial aid award (do not include work-study) to your term bill. If tuition and fees exceed financial aid awarded, go to the Bursar office and pay any balance remaining.
Questions about your **bill**? Contact The Bursar (SC 256) ext. 3499, or email bursar@mccc.edu.
Questions about your **award**? Contact Financial Aid (SC 213) ext. 3210, or email finaid@mccc.edu.
4. If financial aid exceeds your tuition and fees, **you may charge books at the MCCC Bookstore one week prior to the start of classes.** Bookstore charges will be deducted from your financial aid. The bookstore credit is not an additional financial aid award. If you wish to opt out of the bookstore credit you must submit a written request to the Financial Aid office.
5. Financial aid which exceeds your outstanding tuition, fees and bookstore charges will be paid to you by the midterm of the semester or within 30 days of your award letter date, whichever is later. Financial Aid checks will be mailed to your home address if you are eligible for a refund.
6. **Educational Opportunity Fund (EOF)** awards are divided into two payments each semester. Contact the EOF office for information if you have this award. **REQUIRED WARNING:** If an institution makes an award in good faith based on information provided by the student and later found to be fraudulent or misleading, the student is liable for returning the EOF grant. (N.J.A.C. 9A:11-6.8)
7. If you have been offered **Federal Work-Study**, you may have an opportunity to work part-time while attending college. **The award value represents an amount you may EARN as wages, and will not be deducted from your term bill.** To accept employment, please stop by the Career Services office (SC 219) for a job application. In addition to on-campus employment, community service jobs may be available. **Employment and total earnings are subject to available funds and are not guaranteed.**
8. If you have a **student loan**, you must electronically sign a loan promissory note and complete the online entrance interview quiz in order to accept the loan. **No loan funds are credited until the Financial Aid office has received confirmation of your signed promissory note and entrance quiz.** Federal regulations require your loan to be divided into two payments. You have the right to cancel your loan at any time prior to disbursement by submitting a written request to the Financial Aid office.

WARNING! If you register and then decide not to attend MCCC, be sure to notify the Registrar before classes start. Failure to cancel your registration will result in your being billed for tuition and fees. Your financial aid offer is void if you do not attend.

Equal Opportunity Policy

Mercer County Community College is committed to equal opportunity and affirmative action. Discrimination on the basis of race, creed, color, national origin, ancestry, age, gender, affectional or sexual orientation, marital status, familial status, liability for service in the Armed Forces of the United States, nationality, political views, religion, disability unrelated to job or program requirements or any other characteristic protected by law is prohibited.

Questions regarding the equal opportunity policy and compliance statement may be directed to the college's Affirmative Action Officer, West Windsor Campus, (609) 586-4800, ext. 3270.

RIGHTS AND RESPONSIBILITIES OF A FINANCIAL AID STUDENT

ATTENDANCE

Financial aid is given to students to help meet the cost of attending college. Failure to attend classes will result in the reduction or loss of your financial aid and may jeopardize your eligibility for future assistance.

HIGH SCHOOL TRANSCRIPTS

High school graduates (2006 and later) who apply for financial aid must have their final high school transcripts sent to the Admissions office for evaluation. It is the student's responsibility to request the high school transcript and to confirm receipt by the Admissions office. Your failure to request and confirm receipt of your high school transcript may result in loss of eligibility for NJSTARS.

ACADEMIC PROGRESS

To remain eligible for financial aid, a student must demonstrate satisfactory progress toward a degree or certificate. Students deemed not in good academic standing are not eligible for financial aid until such time as satisfactory progress is achieved. Consult the current MCCC catalog for details.

REMEDIAL COURSEWORK

There is a limit on the amount of noncredit remedial coursework that can be included in a student's enrollment status. MCCC may not take into account more than 30 semester hours of noncredit remedial coursework. Courses in English as a Second Language (ESL) do not count against the 30 semester hour limit.

CONCURRENT ENROLLMENT

Students may not receive financial aid from more than one school for the same period of enrollment. It is the responsibility of the student not to accept financial aid awards from more than one school at a time. Students will be billed for any unpaid charges that result from concurrent enrollment.

RETURN OF FEDERAL FINANCIAL AID WHEN A STUDENT WITHDRAWS

Students who withdraw must complete a Withdrawal Form at the Student Records office. Courses dropped on or before the scheduled deadline will not appear on a student's academic transcript and are not counted for financial aid award purposes. Withdrawal from all courses before 60% of a term has expired will result in a pro rata reduction and return of financial aid previously awarded, except work-study earnings. The school and the student must return unearned financial aid by repaying funds to the following sources, in order, up to the total net amount disbursed from each source: to Unsubsidized Stafford Loan; to Subsidized Stafford Loan; to Federal Pell Grant; to Federal SEOG. **YOU WILL BE BILLED FOR ANY UNPAID CHARGES THAT RESULT FROM OUR RETURN OF TITLE IV FUNDS.**

IF YOUR FINANCIAL SITUATION CHANGES

Tell the Financial Aid office about any changes in your financial situation that occur during the school year, such as loss of taxable or non-taxable income, death or disability of a parent, divorce or separation, etc. Based on circumstances, you may need to file change forms to have your award revised. Documentation is required.

PRIVATE SCHOLARSHIPS

Notice of private scholarships with their eligibility requirements are posted in the Financial Aid office and throughout the campus.

RECEIPT OF OTHER FINANCIAL ASSISTANCE

You are required to inform the Financial Aid office of any additional scholarships or tuition benefits you receive that are not listed on your financial aid award letter.

REVIEW OF YOUR FINANCIAL AID AWARD

You may request a review of your award by calling the Financial Aid office. If you feel that a unique financial situation was not addressed or if you just want to discuss how your cost of attendance and awards were calculated, be sure to call.

AWARDS ARE SUBJECT TO CHANGE

Awards may be adjusted due to changes in your family financial condition, your enrollment status, your academic standing, or available government appropriations. If such a change becomes necessary, you will be notified in writing.

LOAN DEFAULT/REFUNDS OWED

If you are in default on a student loan or owe a refund on any federal grant, you are not entitled to receive financial aid. If you purposely give false or misleading information, you may be subject to a fine of up to \$10,000, imprisonment for up to five years, or both.

OVERPAYMENTS

In the event of an overpayment, regardless of the cause, you must refund the money to the appropriate financial aid program(s). Failure to read this publication does not excuse students from the requirements and regulations described herein.

REAPPLICATION

A new financial aid application is required for each school year. Go to www.fafsa.gov after January 1st to apply for next year.