Financial Aid Office Contact Info

Brockton: 508-588-9100 x1479 Canton: 781-821-2222 x2008

Email: FAO@massasoit.mass.edu

Massasoit website: www.massasoit.edu

Fax: 508-427-1232

2015-2016 Costs

Tuition and fees for Massachusetts residents: \$187 per credit*

3 credits = \$187 x 3= \$561 12 credits = \$187 x 12 = \$2,244 24 credit per academic year = \$4,488

*There are additional charges for online courses (\$10 per credit), science courses (\$30 per course), Allied Health courses (\$20 per credit) and Evening Allied Health Program classes (\$123 per credit). The cost per credit for students that are not Massachusetts residents is \$393 per credit. Please note: Tuition and fees are subject to change at any time.

Books and Supplies

Book costs can vary significantly, but for budgeting purposes we recommend that you plan on spending approximately \$125 per class on books and supplies. If you have financial aid that exceeds your costs for the semester, and have fulfilled all requirements to obtain those funds, you may be eligible for a "Book Advance". A Book Advance allows you to utilize your anticipated financial aid credit balance to purchase books at the campus bookstore. Students that qualify for a Book Advance will receive additional information about this program via email prior to the start of each semester.

Massasoit Community College is an affirmative action/equal opportunity employer and does not discriminate on the basis of race, color, national origin, sex, disability, religion, age, veteran status, genetic information, gender identity or exval orientation in its programs and activities as required by Title IX of the Educational Amendments of 1972, the Americans with Disabilities Act of 1990, Section 504 of the Rehabilitation Act of 1973, Title VII of the Civil Rights Act of 1964, and other applicable statutes and college policies. The College prohibits sexual harassment, including sexual violence. Inquiries or complaints concerning discrimination, harassment, retaliation or sexual violence shall be referred to the Title IX Coordinator, Volanda Dennis, Office of Institutional Diversity, 508-588-9100 X1309, Brockton Campus, Administration Building, Room 229, ydennis@massasoit.mass.edu, or the College's Affirmative Action Officer, Donna R. Boissel, Human Resources, 508-588-9100, X1505, Brockton Campus, Administration Building, Room 233, dboisse@massasoit.mass.edu, the Massachusetts Commission Against Discrimination, the Equal Employment Opportunities Commission or the United States Department of Education's Office for Givil Rights.

Health Insurance

Massachusetts law requires that all students in nine or more credits have health insurance. Regardless of your current coverage, you will automatically be billed for the insurance offered through Massasoit Community College. If you are already covered by a comparable health insurance plan and wish to decline this insurance, you will need to annually complete a waiver form located on the Student Home page of the MyMassasoit portal.

For the 2015-2016 academic year, the cost to purchase the Massasoit health insurance plan, provided by Blue Cross & Blue Shield, is \$1,536 for the full year.

Financial aid may be used to cover some or all of the cost of mandatory insurance. Please contact the Financial Aid Office for details.

Tuition Payment Options

Students must pay their bill in full by the due date listed on their schedule/invoice. Failure to make full payment or have your bill cleared by the Financial Aid or Business Office may result in schedule cancellation.

Students may make payment by cash, check, MasterCard, Visa or Discover at the Business Office on the Brockton campus, or at the Enrollment Center on the Canton campus. Students may also pay online using the credit card payment link on the Student Account Summary form on the MyMassasoit portal.

A payment plan is available to all registered students through Nelnet Business Solutions. This is an online payment plan where students make monthly payments via their credit card or automatic bank payment (ACH). There is a fee of \$35.00 per semester to join the payment plan.



All full-time or part-time students who are enrolled in degree or eligible certificate programs are encouraged to apply for financial assistance at Massasoit Community College.

How To Apply

Massasoit Community College participates in a variety of financial aid programs to assist students in financing the cost of a college education. Students who wish to be considered for all forms of federal, state and institutional financial aid must complete the Free Application for Federal Student Aid (FAFSA) annually.

The FAFSA application is available online at www.fafsa.gov, and should be submitted by the April 15th priority deadline for students that will begin attending in the Fall semester, and by the November 15th priority deadline for students that will begin attending in the Spring semester. Applicants who submit the FAFSA by the priority deadline will receive optimum consideration for limited financial aid resources, and should receive their financial aid award decisions prior to the semester billing deadline.

Further information about financial aid at Massasoit may be accessed at: www.massasoit. edu/students-&-parents/paying-for-college/financial-aid/index. If you need assistance, or have questions, please contact the Financial Aid Office at 508-588-9100, ext. 1479, or visit us on either the Brockton or Canton campus. The Financial Aid Office may also be reached via email at FAO@ massasoit.mass.edu.



Who Is Eligible?

To be eligible for financial assistance you must meet all of the following requirements.

- Complete a FAFSA and include Massasoit Community College in the School Selection section;
- Be admitted into an eligible degree or certificate program;
- Be a U.S. citizen or national, or a U.S. permanent resident or other eligible noncitizen;
- Have a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma), the recognized equivalent of a high school diploma, such as a GED certificate, or have completed an approved homeschooling program;
- Register or be registered with the Selective Service, if applicable;
- Not owe a refund on a federal grant nor be in default on a federal education loan;
- Be making satisfactory academic progress

<u>Full-time, Part-time, Day and Evening</u> Students

Financial aid is available for both part-time (1-11 credits) and full-time (12+credits) enrollment, although some awards are restricted. Students may receive aid for day, evening, weekend and online courses.

How Is Financial Aid Awarded?

Financial aid decisions at Massasoit are made on the basis of financial need and the availability of funds. Wherever possible, awards are made to help cover the direct costs of education (tuition and fees and books).

Financial need is determined through a review of your FAFSA including your family income, number of family members, assets, and other factors, as well as the number of credits in which you are enrolled.

Types of Financial Aid

There are three basic types of financial aid available to students attending Massasoit Community College.

Grants and Scholarships are offers of aid which do not have to be repaid. These include awards from the federal or state governments, Massasoit Community College, or outside agencies or groups.

Loans are financial aid that must be repaid. In general, student loan repayment may be deferred until after you have completed your higher education. You must remain enrolled in at least 6 credits to be eligible for a loan. Parent loans may also be deferred, but generally begin to be repaid within 30-60 days of their disbursement.

Federal College Work Study is a program that provides employment to students with financial need. Students work for an average of 10 hours per week during academic terms.

What is Satisfactory Academic Progress?

Federal regulations require that Massasoit Community College review the academic progress of students who apply for and/or receive financial assistance. Satisfactory academic progress (SAP) is comprised of three areas as required by federal regulations. A student must complete their degree or certificate program within a specified period, must demonstrate that they are making progress towards the completion of their program by earning at least 67% of credits that they attempt, and must achieve a grade point average that is consistent with graduation requirements. This regulation applies to each financial aid applicant, whether a previous recipient or not. A complete copy of the Massasoit SAP policy can be accessed from the Financial Aid page of the Massasoit website.