
Consumer Information

To help students meet the financial obligations of college attendance, Mohave Community College administers a varied and comprehensive financial aid program. Financial aid is designed to bridge the gap between the cost of attending college and what students and their families are expected to contribute. For a comprehensive review of financial aid programs, specific requirements and related resources, please refer to www.mohave.edu/financialaid.

Undergraduate financial aid recipients of grants are awarded based on 12 credits per semester, which is the federal definition of full-time enrollment (Pell Grants are pro-rated for fulltime, three-quarters-time, half-time, and less than half-time). Loan and Work Study recipients must maintain 6 credits each semester.

Undergraduate financial aid recipients are expected to maintain a cumulative MCC GPA of at least 2.0 and complete 67% of the courses they attempt to maintain Satisfactory Academic Progress.

Students not passing the required amount of credits or not maintaining the required grade point average will be placed on financial aid warning for a minimum of one semester. Students not meeting the required minimums during the period of warning will be placed on Satisfactory Academic Progress Suspension and will not receive further financial aid. Students may appeal to have the suspension lifted.

In addition to maintaining academic progress as defined above, recipients may not owe a repayment on grants previously received, or be in default on any federal student loan.

Please note: Institutions that enter into an agreement with a potential student or parent of a student regarding a Title IV loan are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

Student Financial Aid Programs

Federal Pell Grant:

The Federal Pell Grant is a federal Title IV grant program to help undergraduate students pay for educational costs. The amount of Federal Pell Grant is based on the Estimate Family Contribution (EFC) as determined by the Free Application for Federal Student Aid (FAFSA) and a payment schedule issued by the U.S. Department of Education. The MCC Financial Aid Office will determine if a student meets eligibility criteria and is in an eligible program of study.

Federal Supplemental Educational Opportunity Grant (FSEOG):

FSEOG is a Title IV grant program which provides additional funds from the federal government that are matched by MCC, to exceptionally needy students as determined by the FAFSA.

FSEOG funds are limited; students are encouraged to file a FAFSA by the priority deadline published each year to be considered for these funds. Award amounts vary and are determined annually.

Federal Work Study (FWS):

FWS is a federal Title IV funds that provides opportunities for students to work part-time and earn income to help meet educational expenses.

FWS funds are limited; students are encouraged to file a FAFSA by the priority deadline published each year to be considered for these funds. Award amounts for FWS and INS vary and are determined annually. Click here for [FWS Information](#).

Federal Direct Loans:

Federal Direct Loans are Title IV funds in the form of low-interest loans made to the borrowers directly by the federal government. Borrowers must file a FAFSA and sign a Master Promissory Note (MPN) prior to receiving loan proceeds. Federal Direct Loans may be subsidized or unsubsidized and may be based on financial need and cost of attendance. Borrowers must be enrolled at least half-time to be eligible. Annual and aggregate limits apply.

The federal government pays the interest while the borrower is in school or in deferment status on Federal Direct Subsidized Loans.

Interest accrues at all times on Federal Direct Unsubsidized Loans and is capitalized upon entering repayment if the borrower is not paying interest while in school and during the grace period. Additional Federal Direct Unsubsidized Loans may be available to independent borrowers.

MCC Scholarship Program:

MCC offers a variety of scholarships for new, continuing and incoming transfer students. These scholarships include recognition for academic success, leadership and excellence in a particular subject or skill or may be based on financial need. Visit <http://www.mohave.edu/scholarships> for program-specific and application information.

Financial Aid Application Process

All federal and most state financial aid programs require the Free Application for Federal Student Aid (FAFSA). Scholarship programs may require the FAFSA and typically require a separate application.

MCC recommends that you complete the FAFSA online at <http://www.fafsa.ed.gov>. To e-sign the document you will need an [FSA ID](#).

To apply for [MCC scholarships and view our Scholarship Guide](#).

Tuition Rate & Fees 2016-2017

MCC's tuition and fees are among the most affordable in the state of Arizona. Students who complete the Arizona General Education Curriculum (AGEC) core classes before transferring to a university will save more than \$6,000 in tuition alone. Those who complete an associate of arts, business, or science at MCC before going on to an in-state university will save more than \$12,000 in tuition alone compared with those students who spend their freshman and sophomore years at the university.

All tuition and fees are to be paid at the time of registration. Some programs, courses, and activities at MCC have additional fees associated with them. Please see [complete list of fees](#). Financial Aid is available in the form of grants, [scholarships](#), [loans](#), and [employment](#). MCC also offers a [tuition payment plan](#). The Financial Aid Office determines the Cost of Attendance at MCC annually to help deliver appropriate financial aid packages to students.

Type of Student	Cost (per credit hour)
In-State Students	\$81
Out-of-State Students	\$283.50
Western Undergraduate Exchange Rate*	\$121.50

A Senior Citizen Tuition Rate applies to students who meet [Arizona state residency requirements](#) and are at least 62 years of age at the time of registration. Tuition for credit courses is set at 50% of the regular tuition as set by the Governing Board. All fees for credit courses (technology fees, lab fees, etc.) are set at 100% as listed in the [complete list of fees](#).

Tuition for Community Outreach course work is 75% of the standard approved course rate. Any studio or lab fees for these courses are set at 100%.

For current tuition rates for the [Adult Basic Education \(ABE\)](#), [English Language Acquisition for Adults \(ELA\)](#), and [General Educational Development \(GED\)](#) programs, please call MCC Connect at 1.866.664.2832 or visit the following webpages: [College Preparation Courses and/or GED](#).

The [MCC Governing Board](#) reserves the right to change or withdraw, without notice, curriculum, policies, tuition or any other matters described in college publications or online.

Financial Aid – Cost of Attendance 2016-2017

When planning for education financing, most students need to consider living expenses as well as tuition, fees and books/supplies. The financial aid office looks at student expenses as a whole when determining financial aid eligibility as well.

Most colleges and universities calculate "Cost of Attendance" based on tuition, fees, room, board and anticipated book and personal expenses for the current school year. You may be surprised at the amount estimated for your cost of attendance at MCC. This is because we take into account not only the price of tuition and books, but also the cost of rent, food, clothing, travel and other essentials that you're going to need for the year. *Remember, if you are already paying for your living expenses, you may only need financial aid to help cover tuition, fees, books and supplies.*

"Financial Need" is determined by the financial aid office:

- The cost of attendance includes the amounts listed below and is determined by MCC.
- The EFC is calculated by the Central Processing System based on the information provided by students and their families on the Free Application for Federal Student Aid (FAFSA).
- Financial Need = Cost of Attendance – EFC

Once the financial aid office determines your financial need, they go to work to create a financial aid package for you.

Cost of Attendance at MCC	In-State Students 12 credits / per semester	Out-of-State Students 12 credits / per semester
Tuition & Fees	\$1,056	\$3,744
Room & Board	\$3,938	\$3,978
Books & Supplies	\$405	\$405
Transportation	\$1,104	\$1,104
Personal Expenses	\$1,193	\$1,193
Total	\$7,735	\$10,423

Academic Program	Program Fees Added to Cost of Attendance (per year)
Dental Hygiene	\$5,000
Nursing	\$2,600
Physical Therapist Assistant	\$3,298
Radiologic Technology	\$1,872
Auto Collision Technology	\$1,117
Culinary	\$1,493
Practical Nursing	\$3,900
Surgical Technology	\$3,460

*Students who are charged individual course fees or who have special costs associated with their education (other than those listed above) may request a Cost of Attendance Review by visiting their local Student Services Specialist to complete the required request form.

Withdrawing From Classes Federal Return of Title IV Fund Procedures

Students who receive a Federal Title IV grant or loan assistance and withdraw from MCC before completing 60% of the semester must have their federal grant and loan eligibility recalculated based on the Federal Return of Title IV funds formula.

This formula recalculates a student's eligibility based on the aid the student has "earned" (number of days enrolled / attending prior to withdrawal). Any unearned aid must be returned to the appropriate Title IV program(s) and the students must pay all or a portion of the funds that were disbursed. In addition, students may be responsible for all or a portion of the charges that were previously paid by financial aid.

If a student does not officially withdraw from all classes but fails to earn a passing grade in at least one course, Federal Title IV regulations require that MCC assume the student has "unofficially withdrawn" unless it can be documented that the student completed the enrollment period.

Title IV funds will be returned to the program from which the funds originated, not to exceed the amount disbursed from that fund in the following order:

- Direct Unsubsidized Loan
- Direct Subsidized Loan
- Pell Grant
- FSEOG
- Other Title IV programs

Title IV funds not earned by the student as determined by the Return of Title IV formula will be returned as follows:

- Direct Unsubsidized Loan
- Direct Subsidized Loan
- Pell Grant
- FSEOG
- Other Title IV programs

If MCC is required to return funds to a Title IV program that were not earned due to the Return to Title IV calculation, MCC will bill the student to for the resulting unpaid institutional charges.

MCC policies and procedures governing payment of student accounts are applicable for students owing the college as a result of Return to Title IV funds.

The following is a description of the "Treatment of Title IV Funds when a Student Withdraws from a Credit Hour Program."

Step 1: MCC will determine if the student received or was eligible to receive Title IV assistance. The amount disbursed in Title IV funds or that could have been disbursed is entered into the formula.

Step 2: MCC will determine the percentage of Title IV aid earned by determining the last date of enrollment as established by a notice of intent to withdraw or an official withdrawal to the Registrar, or physically attending a class where there is an opportunity for direct interaction between the instructor and students.

Determining Last Date of Enrollment

- The last date of attendance may also be determined based on an academically related activity such as an exam, a tutorial, computer-assisted instruction, turning in a class assignment or attending a study group assigned by the instructor and/or participating in an online discussion about academic matters.
- Attending for a brief period of time or logging in for an online course does not constitute attendance.
- If a student notifies MCC of intent to withdraw, either orally or in writing, does not withdraw at that time but subsequently withdraws, the first date of notification will be used in establishing the date of withdrawal.
- If MCC determines that a student did not begin the withdrawal process due to illness, accident, grievous personal loss, or other such circumstances beyond the student's control, the date that MCC determines is related to that circumstance will be used as the official date of withdrawal.
- If a student dropped out without notifying MCC (unofficial withdrawal), the student's withdrawal date will be the midpoint of the semester or one of the previously mentioned activity dates if that date can be documented. Students who drop out are those who earn no credit for the semester or only earn credit in a seminar course.

Determining the number of eligible days in a semester

- MCC will calculate the total number of days in a semester minus any period during the semester when a break occurs which is five days or longer.
- Students enrolled in 12- or 8-week courses will be considered as enrolled in modules and the total eligible days in the semester will be based on the eligible days in the module, not the 15-week semester.

Determining whether or not a Return of Title IV funds calculation is required

- The student's total number of days completed, whether in the 15-week semester or module, is then divided by the total number of eligible days in the semester or module.
- If the resulting percentage is less than or equal to 60%, a Return of Title IV funds calculation is required.
- If greater than 60% (with or without rounding), no return of funds is required.

Step 3: MCC determines the amount of Title IV aid that was earned by the student. The amount of Title IV aid earned by the student is determined by multiplying the percentage calculated in step 2 by the total Title IV aid disbursed plus the Title IV aid that could have been disbursed for the semester.

Step 4: MCC now determines the total Title IV aid to be disbursed or returned.

- a. If the amount in step 3 is greater than the amount in step 1, then refer to 4-C. If the amounts are equal, no further action is required.
- b. If the amount in step 3 is less than the amount in step 1, a post-withdrawal disbursement is not required. If the amount in step 1 is less than the amount in step 2, a post-withdrawal disbursement is required to either pay unpaid institutional charges or to be paid to the student for incurred expenses at the student's request. To determine the amount of the post-withdrawal disbursement, the amount from step 1 is subtracted from the total aid disbursed in step 3. The balance is then used when completing the Post-Withdrawal Disbursement Tracking Sheet which is discussed later in this section.
- c. MCC now determines the total Title IV aid that must be returned. The amount to be returned is calculated by subtracting the amount of aid earned from step 3 from the total aid disbursed in step 1. This is the amount of Title IV aid that must be returned.

Step 5: MCC determines the amount of unearned Title IV aid due from MCC.

- a.) Allowable institutional charges for the semester are:
 - Tuition
 - Fees
 - And other, which equal total institutional charges
- b.) Total of Title IV aid not earned (100% - Step 2).
- c.) Multiply institutional charges (Step 5-a) by the percentage calculated in Step 5-b. The resulting figure is the amount to be repaid to Title IV grant or loan by MCC.

Step 6: MCC will return the unearned aid for which it is responsible as determined in Step 5-c. These funds will be returned in the following order, up to the total net amount disbursed from each source:

- Direct Unsubsidized Loan
- Direct Subsidized Loan
- Pell Grant
- FSEOG
- And other Title IV programs

Step 7: The student's initial amount of unearned Title IV aid which must be returned is determined as follows:

- The amount returned by MCC as determined in Step 4 is subtracted from the amount determined in Step 5-c.
- The resulting amount is what the student must return to the Title IV programs as unearned aid.

Step 8: The student must return unearned aid for which the student is responsible per Step 7 by repaying funds to the following sources, in order, up to the total net amount disbursed from each source, after subtracting the amount the school will return.

- Direct Unsubsidized Loan*
- Direct Subsidized Loan*

Step 9: Amounts to be returned to grants are reduced by 50%. The order is:

- Pell Grant
- ACG (MCC does not participate)
- SMART Grant (MCC does not participate)
- FSEOG
- TEACH (MCC does not participate)

Students will be informed in writing that a repayment is required and be allowed 45 days to repay these funds to MCC. On the 45th day, MCC will submit all unpaid repayments to NSLDS as overpayments.

*Loan amounts are returned in accordance with the terms of the Master Promissory Note (MPN). The holder of your loan will be notified as to the last date of attendance.

Federal Direct Student Loan Entrance Counseling

RATIONALE:

Entrance Counseling is a federal requirement for all new Federal Direct Student Loan borrowers. This process is enhanced for borrowers at Mohave Community College to include tools and information to help borrowers understand their rights & responsibilities and more successfully repay their loans when they leave college.

PROCESS:

All borrowers must complete Entrance Counseling. Borrowers must also complete a Loan Request Form annually.

First-time borrowers will experience a 30-day delay in their first disbursement of the academic year. Borrowers who attend in the spring semester only will receive their spring loans in 2 disbursements.

All steps must be completed prior to loans being processed and disbursed.

All Borrowers:

1. Loan Request Form:
<https://jics.mohave.edu/NetPartnerStudent/Logon.aspx?ReturnUrl=%2fNetPartnerStudent>
2. Online Entrance Counseling for new borrowers:
<https://studentloans.gov/myDirectLoan/index.action>
3. Online Financial Aid Awareness for continuing borrowers:
<https://studentloans.gov/myDirectLoan/index.action>
4. Online Master Promissory Note (MPN), if not previously completed:
<https://studentloans.gov/myDirectLoan/index.action>

Federal Direct Student Loan Exit Counseling

RATIONALE:

Exit Counseling is a federal requirement for all Federal Direct Student Loan borrowers who withdraw, graduate or drop below half-time enrollment. This process is enhanced for borrowers at Mohave Community College to include information to help borrowers understand their loan repayment options, how to access NSLDS and a link to a short video on the ease of contacting their servicer.

PROCESS:

Identifying borrowers who require Exit Counseling:

- a. Official Withdrawals
 - i. Identified when students complete an official withdrawal form with Student Services.
 - b. Unofficial Withdrawals
 - i. Identify as early as possible using early alert system.
 - ii. Identify remaining unofficial withdrawals when grades are posted at end of semester.
 - c. Drop below half-time
 - i. Identified via weekly report.
 - d. Graduates
 - i. Potential graduates are identified by report from registrar's office at least one month prior to end of semester.
2. Communication Plan for Exit / Repayment Counseling
- a. Official Withdrawals and Graduates:
 - i. Borrower will complete Exit Counseling at www.nsls.ed.gov while visiting Student Services and will print indebtedness, monthly payment and servicer information from the NSLDS website.
 - ii. Borrowers will meet with Financial Aid Staff in Student Services:
 1. Complete updated borrower contact form, including 3 references.
 2. Set up online account(s) with their servicer.
 3. Walk student through their grace period, process of selecting a repayment plan and teaching them how to make their first loan payment on time.
 - b. All Others:
 - i. Borrower will receive email with request to complete Exit Counseling at www.nsls.ed.gov, how to access their Federal Direct Student Loan account information and a link to a short repayment video.

STUDENT COMMUNICATIONS / MATERIALS

All borrowers who are withdrawing, graduating or dropping below half-time enrollment will receive an Exit Counseling email within 30 days of the enrollment status change (even if they have completed Exit Counseling with Student Services) to help ensure that we are meeting the Federal Requirement of Exit Counseling. In addition, all borrowers will be sent Exit Counseling email / material upon receipt of the withdrawal notification email from the online withdrawal form by the Financial Aid Office (online withdrawal available as of 2/2014).

Financial Aid Satisfactory Academic Progress Standards and Procedures

Mohave Community College has the following Satisfactory Academic Progress Standards for students who receive financial aid. These standards require that a student make progress toward an associate's degree or certificate program during all periods of enrollment, including periods when a student did not receive financial aid. The student's active and current degree program is used to calculate Satisfactory Academic Progress. These [programs](#) must meet eligibility standards for federal financial aid.

Minimum Financial Aid Satisfactory Academic Progress Standards

1. **Maintain required cumulative Grade Point Average(GPA) of a 2.0, or higher (a qualitative measure) and**
2. **Successfully complete at least 67% of the cumulative attempted credit hours(a quantitative measure) and**
3. **Make positive progress toward a program of study within 150 percent of the average published program length.**

Financial Aid Eligibility Status

Eligible Student is meeting the minimum academic standards or has no academic history. Fully **Eligible** for financial aid.

Warning Student did not meet minimum standards for cumulative GPA and/or 67% completion rate in the previous evaluation period. Student is still **Eligible** for financial aid, but must reach all minimum standards by the end of the next evaluation period to maintain eligibility.

Ineligible Student has had two consecutive evaluation periods below minimum standards for cumulative GPA and/or 67% completion rate. Student is **Ineligible** for financial aid.

Timeframe Student is unable to finish their active and current degree program before reaching 150% of the credits needed to complete the program. When a student demonstrates the inability to complete the program within the required timeframe, they are **not** making progress toward a degree within the 150% federal requirement. Student is **Ineligible** for financial aid.

Automatic Suspension Student completely withdrew from all courses, and/or failed all courses during a semester. Student is **Ineligible** for financial aid.*

Satisfactory Academic Progress Monitoring

A student's satisfactory academic progress will be evaluated at the end of each academic semester (i.e., fall, spring, and summer semesters).

Successful completion of a course is defined as earning a grade of A, B, C, D, S (Satisfactory). Unsuccessful grades are F, W, WF, WP, WR, I (Incomplete), or U (Unsatisfactory).

New Financial Aid Students with prior academic history at MCC: All students at MCC are evaluated for Satisfactory Academic Progress at the end of each term they attend. The results at the end of the most recent evaluation period will be used to determine eligibility status for financial aid at the time of application.

Transfer Students and Transfer credit hours: Students transferring to MCC are required to have all prior college transcripts evaluated for transfer credits. All credit hours accepted by MCC will be used to determine 67% completion rate and maximum timeframe of 150%.

Remedial Courses: All remedial courses will be used in determining completion rate and timeframe. Remedial course credits are included in the number of credits attempted and completed. Only thirty (30) remedial course credits can count toward a student's enrollment status for purposes of awarding financial aid.

Repeated Courses: Students may only receive federal financial aid for one repetition (repeat) of a previously passed course. Students who have already passed a course with a grade of a D or better may repeat the class one additional time and receive financial aid for that course even if a C or higher is required for the major. Repeated courses are counted in the following way for satisfactory progress and timeframe calculations:

- All remedial courses will be used in determining completion rate and timeframe.
- All course letter grades and credits, including the initial attempt and repeat attempt(s), will be counted in the cumulative GPA, 67% completion rate and timeframe.

Audited Credit Hours: Courses taken on an audit basis are not counted when determining the completion percentage or for purposes of determining your cumulative GPA.

Academic Amnesty: Courses given academic amnesty grades will go toward your cumulative GPA, 67% completion rate and timeframe.

How to Re-establish Eligibility

Students who do not meet Satisfactory Academic Progress standards or who exceed Maximum Timeframe are eligible to appeal their suspension, complete an academic plan, bring themselves into good standing or complete their degree or certificate program utilizing their own financial resources. Options are described below.

Satisfactory Academic Progress

Students must use their own resources to attend MCC and raise their GPA and/or completion rate up to the minimum standards of a 2.0 cumulative GPA, and 67% completion rate. Students are **Ineligible** for financial aid and cannot be reimbursed during this time.

Maximum Timeframe

Students who will not complete their active and current degree or certificate program in 150% of the average credits needed are **Ineligible** for financial aid and cannot be reimbursed during this time.

*Automatic Suspension

Students who are auto-suspended because they withdraw from or fail all courses during a semester who meet the SAP standard of a 2.0 GPA and 67% completion rate, must meet with an advisor to complete a one-semester academic plan to regain financial aid eligibility.

Appeal Process

Students who experienced mitigating circumstances such as illness, job related issues, family illness and change of major, may complete an appeal requesting reinstatement of financial aid eligibility along with an appropriate academic success plan developed by an MCC advisor and agreed to by the student. The appeal should consist of:

- A complete appeal form and academic plan
- A personal statement written by the student explaining the mitigating circumstance(s), how it affected their academic outcomes and what has changed to allow the student to meet satisfactory progress standards going forward
- Documentation supporting the mitigating circumstances listed in the appeal should be submitted with the appeal form whenever possible

Once the appeal is reviewed and a decision is rendered by MCC's Satisfactory Academic Progress committee, no additional documentation or information may be submitted or reviewed. Decisions made by the committee are final.

Students who receive a positive result (appeal approved) must follow the academic plan as agreed to during the appeals process. Any deviation from the academic plan must be approved by an MCC advisor. A deviation of more than one course from the original academic plan requires approval of the Satisfactory Academic Progress committee.

Satisfactory Academic Progress Academic Success Plan (ASP)– A plan agreed to by the student and an MCC advisor to allow the student to meet minimum standards within a fixed number of evaluation periods.

- The student is fully **Eligible** for financial aid as long as they are strictly following the success plan.
- If at any time the student stops following the success plan and they are not meeting minimum standards, they will become **Ineligible** for financial aid.
- If a student meets minimum standards at any time while on a success plan their Financial Aid Eligibility Status will be updated to **Eligible**.

If the Satisfactory Academic Progress request is not granted, the student will remain **Ineligible** for financial aid until they meet all minimum standards for Satisfactory Academic Progress.

Timeframe Academic Success Plan (TASP) – A plan agreed to by the student and an MCC advisor to allow the student to complete their degree that is active and current at the time of appeal. Students are fully **Eligible** for financial aid as long as they are strictly following the success plan. If at any time the student stops following the success plan, they will become **Permanently Ineligible** for financial aid. **Special Considerations for Timeframe Academic Success Plans:**

- Students who complete a Timeframe Academic Success Plan for a certificate program are eligible for one revision (RASP) of their plan to complete an additional certificate in the same program path, or to complete a related associate's degree.
- Students who complete an associate's degree and wish to pursue a bachelor's degree through a transfer agreement (need up to 90 community college credits to transfer to bachelor's program) are eligible for one revision (RASP) of their plan to complete only the credits required for the transfer program.
- To be eligible for the one revision (RASP), the student must successfully complete their current TASP and be making Satisfactory Academic Progress (SAP).

If the Timeframe request is not granted or the student fails to follow the TASP or RASP as agreed, the student will be **Permanently Ineligible** for financial aid at MCC.

******THE DECISION OF THE APPEALS COMMITTEE IS FINAL******

Eligible & Non-Eligible Programs

Students must enroll in an eligible degree or certificate program and courses to receive Title IV federal financial aid.

The following programs and courses are not eligible for financial aid:

Ineligible Programs	Ineligible Courses
<ul style="list-style-type: none">• Professional Truck Driver Training• Essential Computer Technology Certificate• Child Development Associate (CDA) Credential Preparation• Certificates of Completion (ex: AGEC-A, B, & S not taken as part of an eligible degree program)• Certificate programs not listed on MCC's Program Participation Agreement for Federal Student Aid	<ul style="list-style-type: none">• Audited Coursework• Nursing Assistant* & Nursing Renewal Courses• GED Preparation Courses• Courses taken for enrichment such as:<ul style="list-style-type: none">○ Community & Corporate Outreach Courses○ Courses that are not a prerequisite to or a part of a student's degree program

*Course is ineligible unless student is matriculated in a degree program, such as AAS General Studies.