

# FINANCIAL AID

Frederick Community College works to ensure that all students have equal access to financial assistance that will help them attend college. FCC participates in a wide range of federal, state, and local financial aid programs that includes grants, scholarships, loans, and employment (see Financial Aid Chart (<http://frederick-public.courseleaf.com/financial-aid/financial-aid-chart/>)).

The Financial Aid office calculates financial aid eligibility based on the number of required credits the student is enrolled in on the census date. For students who have a valid FAFSA on file and are enrolled in courses, the census date is the day after the 50% refund period for the 15-week session. If applying and registering past this date, census dates may vary.

## Eligibility Criteria

**Financial Need**—Financial need is the difference between educational expenses (the Cost of Attendance – see chart to the bottom right) at FCC and the amount students and/or their families can be expected to pay. The College uses the Estimated Family Contribution (EFC) from the Free Application for Federal Student Aid (FAFSA) and the Cost of Attendance to determine the amount of financial need.

**Citizenship**—Students must be a U.S. Citizen or an eligible non U.S. Citizen to qualify for Federal Student Aid. You are considered an "eligible noncitizen" if you are a U.S. national; U.S. permanent resident with a Form I-551, I-151, or I-551C (referred to as a "green card"; you have an Arrival-Departure Record (I-94) from U.S. Citizen and Immigration Services showing Refugee, Asylum Granted, Cuban-Haitian Entrant, Conditional Entrant (prior to April 1, 1980) or Parolee. Students who are not U.S. Citizens and not considered eligible non U.S. Citizens for Federal Student Aid may still qualify for Maryland State Aid and should complete the Maryland State Financial Aid Application (MSFAA).

**Academic Program**—Students must be enrolled in or accepted for enrollment in a state-approved degree or certificate program. Students can only receive financial aid for courses that are required for the selected degree or certificate program. Some financial aid awards have different minimum enrollments.

**Enrollment Status**—Awards are adjusted for full-time (12 or more credit hours), three-quarter-time (9-11 credit hours), half-time (6-8 credit hours), and less-than-half-time (5 or fewer credit hours) enrollment after the financial aid census date. Students may receive financial aid for developmental classes, and these courses will be considered in determining a student's enrollment status. (See the academic schedule for the credit hour equivalent assigned to developmental classes.)

**High School Diploma/GED**—Effective July 1, 2012, federal financial aid applicants must have a high school diploma or GED, or have completed an approved home school program.

## How to Apply for Financial Aid

Complete the Free Application for Federal Student Aid (FAFSA) each year that you plan to attend college. This form is completed online at [studentaid.gov](http://studentaid.gov) (<https://studentaid.gov/>). The school code for Frederick Community College is 002071 and must be listed on the FAFSA to process student applicant data.

**Reapplying:** Students must reapply each academic year to continue receiving financial aid. Each year's information is based on the prior-prior year's federal tax return and/or income information.

## Verification

Some students are selected to provide verification documentation of information submitted on the FAFSA. Students whose applications are selected for verification must provide copies of requested information in order for financial aid to be awarded.

## When to Apply/Reapply

The Free Application for Federal Student Aid (FAFSA) is available October 1 each year. It is recommended that the student complete the FAFSA as soon as possible after October 1. Students who are not U.S. Citizens and are not considered eligible non U.S. Citizens for Federal Student Aid may still qualify for Maryland State Aid and should complete the Maryland State Financial Aid Application (MSFAA) instead of the FAFSA. Visit [www.mhec.state.md.us](http://www.mhec.state.md.us) (<https://mhec.state.md.us/Pages/default.aspx>) for more details about the MSFAA.

The general deadline for Maryland State Scholarships is March 1, but there are varying deadlines for certain awards. Visit [www.mhec.state.md.us](http://www.mhec.state.md.us) (<http://www.mhec.state.md.us>) for further details. A student must complete the FAFSA form prior to March 1 to be eligible for State Scholarships. Students who miss this priority deadline should still file a FAFSA as soon as possible after March 1, but they may only be considered for federal and institutional aid. To have your financial aid application processed prior to the tuition bill due date students must complete the FAFSA and submit all requested documentation to the FCC financial aid office at least 30 days prior to payment due date.

Applications submitted after these dates will be processed as quickly as possible, but financial aid awards may not be processed in time for the payment due date.

## Transfer Students

Mid-year transfer students planning to attend FCC in the spring semester who received a Pell Grant in the fall semester must add Frederick Community College on their FAFSA. Check with the financial aid office to find out what additional documents are required.

Transfer students who have a Direct Student Loan at another college in the fall semester and plan to attend FCC the following spring semester must cancel the loan at the prior college and reapply through FCC. Official academic transcripts should also be sent to FCC for credit evaluation from any previously attended institutions.

Recipients of a Maryland State Scholarship from the Maryland Higher Education Commission, Office of Student Financial Assistance, should log on to their MDCAPS account and update their enrollment to "Full Time" at FCC and "Not Enrolled" at their prior institution.

### Financial Aid Eligibility: Satisfactory Academic Progress

Federal regulations require that students make satisfactory progress toward completion of a degree or certificate to receive financial aid. Students must attend their classes, complete all classes in which they enroll, and obtain passing grades while cumulatively maintaining a GPA of at least 2.00. Withdrawing from a class after the semester has begun can affect current financial aid and future eligibility. A description of satisfactory progress requirements is available in the financial aid office. Students must meet the following completion rate and minimum grade

point averages (all coursework on the transcript is included, not just the semester(s) financial aid is received

Total Credits Attempted	Minimum Cumulative GPA	Completion Rate (of total attempted)
0-15	2.00	50%
16-45	2.50	67%
46 & above	2.75	67%

*Note: This is for AAT Degrees only. For all other programs, a 2.00 GPA is required. Completion rate is the same for AAT and other degree/eligible certificates.*

Financial aid recipients are required to attend classes on a regular basis. Failure to attend classes can result in a reduction or cancellation of financial aid awards. Financial aid is canceled for classes a student is enrolled in but never attends. A student cannot receive financial aid for courses that are audited or previously passed (grade of "D" or higher) courses that are repeated more than once for a higher grade. The financial aid Satisfactory Academic Progress Standards (<https://www.frederick.edu/financial-services/downloads/sapstandards.aspx>) is also posted on [frederick.edu](http://www.frederick.edu) financial aid webpage.

## Typical Expenses used to Determine Financial Need

The following estimated budgets are used when calculating the need of average full-time in-county students (14 credits per semester) for the full academic year. Budgets for other categories of students can be obtained from the financial aid office.

### 2023–2024

Expense	Living at Home	Living Away from Home
Estimated Tuition & Fees	\$4,406.80	\$4,406.80
Books & Supplies	1,460.00	1,460.00
Housing	0.00	6,435.00
Food	2,757.86	2,757.86
Transportation	1,907.95	1,907.95
Personal	6,244.20	6,244.20
Loan Fees	110.00	110.00
Total	\$16,886.81	\$23,321.80

## Financial Aid Appeals Process

Students who have been suspended from financial aid eligibility due to lack of satisfactory academic progress may appeal the decision. The appeal form must be submitted to the Financial Aid Office. All appeals are reviewed by a financial aid committee. Deadlines are established prior to the start of each semester.

Students with special circumstances that impacted their income after the tax year reported on the FAFSA may request the financial aid office reevaluate their eligibility. Students should contact the financial aid office to determine if they could qualify for a special circumstance adjustment.

## Student Consumer Rights and Responsibilities

The Higher Education Opportunity Act as amended in 2008 requires postsecondary educational institutions to disseminate relevant, candid

information on student financial aid programs available at the college. This information can be found at [www.frederick.edu/current-students/required-communications/student-right-to-know-grievance.aspx](http://www.frederick.edu/current-students/required-communications/student-right-to-know-grievance.aspx) (<http://www.frederick.edu/current-students/required-communications/student-right-to-know-grievance.aspx>). These rights and responsibilities may be found in The Student Guide (U.S. Department of Education) which is available in the financial aid office. All financial aid awards are for one academic year. It is the student's responsibility to reapply each year.