

FINANCIAL AID

THE FINANCIAL AID PROCESS

Several federal, state, and college financial aid programs are available to MWCC students. Grants and scholarships are free financial assistance programs available for low income individuals. Low interest student loans may be borrowed by most students.

Students should apply for financial aid as soon as college attendance is contemplated. The absolute deadline for the MASSGrant program is May 1. The priority deadline for campus aid packages, including Pell Grant and loans, is April 1 for September enrollment and November 1 for January enrollment. Applications completed after those dates will be reviewed, but students may not receive the same level of aid and the determination of eligibility may not occur prior to the tuition and fee billing due date.

To be considered for financial assistance, students must demonstrate financial need and be accepted to the college in an eligible degree or certificate program (non-matriculated students are not eligible for financial aid), be a U.S. citizen or permanent resident alien, and be in compliance with all federal selective service, satisfactory progress and other applicable regulations. Most financial aid programs require half time enrollment. Limited Pell grant funding is available for students enrolled less than half time. Students must have a high school diploma or High School Equivalency. Students enrolled during high school are not eligible for financial aid.

The first step in applying for all forms of financial aid is to complete the Free Application for Federal Student Aid (FAFSA). This form is available online at www.fafsa.ed.gov (<http://www.fafsa.ed.gov>) and must be completed each academic year.

The financial aid process can be lengthy (three to six weeks) for all paperwork to be finalized. After completing the FAFSA, students and the college will receive a Student Aid Report (SAR) from the federal processing center.

Students may be required to complete the "verification" process to ensure the validity of the information presented on the application. Verification of income and other data may be required. Students will be notified if additional documentation is necessary.

Following the completion of all required paperwork, students will be given an award notification. Any credit balance remaining after the tuition and fee charges have been satisfied will be available for use to purchase books and supplies in the college bookstore. Once attendance in classes is verified, financial aid funds will be disbursed, and any excess credit balance will be refunded to the student via the Bank Mobile Disbursement process.

Financial aid is awarded on the basis of financial need. Need is the difference between the estimated cost of attendance and the calculated amount the student and family can reasonably be expected to provide. The student and family contribution is affected by income, assets, number of family members, and number of family members in college.

Some low-income students receive enough grant funding to cover the entire tuition and fees bill, including book expenses. Other students may receive partial grant funding and choose to borrow a student loan to cover remaining tuition, fees and book charges. At times, students will not qualify for any grant assistance but can borrow a student loan to pay for part or all of their tuition, fee, and book expenses. There are situations where the maximum student loan and other aid awards may not cover direct educational expenses.

Mount Wachusett Community College is committed to ensuring that students are able to have access to quality education while accruing as little student debt as possible. A variety of financial literacy programs are available to students to assist them with personal financial planning and the management of student loan debt. The average student debt that an MWCC student might anticipate is \$11,921 at the conclusion of the associate's degree. Approximately 55% of MWCC graduates borrow money through student loans to complete their MWCC degree.

Students who do not qualify for enough financial aid, or apply too late to determine eligibility before classes begin, will be required to satisfy the tuition and fee bill. The Student Accounts Office has an interest-free payment plan available that allows the entire or partial tuition and fee bill to be paid in monthly installments.

Special Conditions

Should a student or parent's family situation or income change after the FAFSA has been processed, a "special condition" may exist that would warrant recalculation of financial aid eligibility. A special condition or special circumstance is a reason that would make the standard calculation inappropriate for a particular situation, but most typically results from job loss, divorce, or death of a family member. Students who experience these changes in family circumstances are encouraged to meet with a Financial Aid Counselor to request reconsideration of eligibility.

Assistance is Always Available

The financial aid process may be complex, and many times students are not familiar with the procedures and understanding of where to obtain the necessary data. The Financial Aid Office can assist students with the process at any time. Students should not hesitate to call or visit the office if they have any questions about the procedures, forms, or processing guidelines.

For More Financial Aid Information

For complete information about the federal and state student financial assistance programs available to MWCC students, stop by or call the Financial Aid Office, 978-630-9169. By applying for financial aid early, students will have more information earlier to determine the actual amount they will have available to pay for the necessary expenses.

GRANTS**Federal Pell Grant**

Awards range from \$606 to \$6195 per year and are awarded to low income students. The amount of the award is determined by enrollment status (full or part-time) and family contribution. *

Federal Supplemental Educational Opportunity Grant (SEOG)

Pell grant recipients have preference. The awards range from \$100 to \$1,000 per year.

Massachusetts Part-time Grant

Award maximum is \$450 per year for a student enrolled in at least six credits but less than 12 credits per semester. Recipients must be Massachusetts residents for one year and Pell Grant recipients.

MASSGrant and MASSGrant Plus

Students must meet Massachusetts residency requirements and be enrolled full-time. The awards range from \$600 to \$1100 per year. Eligible students will receive notification from the Massachusetts Office of Student Financial Assistance. Application deadline is May 1 prior to the academic year. This grant is limited to four semesters while enrolled at a community college.

College Assistance Grant

This is a college funded grant program available to needy students who do not receive adequate assistance from other available financial aid programs. Students must file the FAFSA and meet general financial aid eligibility criteria. Funding is limited.

MWCC Grant

Funds are awarded from the Massachusetts Cash Grant program to Massachusetts residents who maintain half-time enrollment status, and demonstrate need. The award amount cannot exceed the total cost of tuition and fees.

Tuition Waiver

Awards cannot exceed state-supported tuition charges (Tuition-Day Charge). Recipients must be Massachusetts residents for one year and demonstrate need.

* In spring of 2016, MWCC was selected to participate in the Pell for Students Who Are Incarcerated Experimental Site (Second Chance Pell) program through the U.S. Department of Education. This program provides a limited waiver of the statutory ban on individuals incarcerated in state penal institutions from receiving Federal Pell Grants to pay for post-secondary education and/or training. Starting in January of 2017, the college began offering one certificate program at each of the proposed correctional facilities: North Central Correctional Institute Gardner and Massachusetts Correctional Institute Shirley. The Second Chance Pell programs allows inmates to take courses through traditional instruction and earn the certificate in 18 months. As students, the inmates will be supported through advising, counseling and tutoring.

LOANS AND EMPLOYMENT

Emergency Student Loan Fund

These funds, made available by the Student Government Association, are available to students during the college academic year on a short-term basis for college-related expenses. Contact the Student Services office for more information about this program.

Federal Direct Loan Program

The William D. Ford Direct Student Loan is for students who do not qualify for (or receive a limited amount of) grant and scholarship aid. This is a low, variable-interest rate loan that does not have to be repaid until after enrollment ceases. Subsidized loan funds are interest-free during college enrollment; however, the interest subsidy is available for a total of 3 years for students enrolled in a two-year associate degree program. The loan range is \$200 to \$10,500 per year. Students must demonstrate financial need for a subsidized Direct Loan. There is also an unsubsidized Direct Loan for students who do not demonstrate financial need.

Federal Parent PLUS Loan (dependent students)

A parent of a dependent student may borrow up to the maximum cost of education minus the student's total financial aid award.

Alternative Loan Programs

Upon request, the Financial Aid Office can provide information about alternative loan programs that offer assistance to students who do not otherwise qualify for federal loans.

Federal Work Study (FWS)

Eligible students may obtain part-time employment on or off-campus during the academic year and summer. The average award is \$2,500 per academic year. The hourly wage is set at the current state minimum wage, and earnings are paid every two weeks. Off-campus employment must be with a public or private nonprofit agency and arranged with the Financial Aid Office. Community service and literacy tutoring jobs are encouraged and available through the FWS program.

MWCC FOUNDATION INC. SCHOLARSHIPS

Scholarships are forms of aid that help students pay for their education. Like grants, they do not have to be repaid and are for direct costs: tuition, fees and books. Students must be in good academic standing with the college. Awards are available for students who are interested in particular fields of study, who are members of underrepresented groups, who live in certain areas, or who demonstrate financial need.

Deadlines

Scholarship applications are accepted on an ongoing basis. However, the deadline for scholarships awarded for the upcoming fall semester is March 10 for graduating students and May 10 for continuing students.

How to Apply

Scholarship applications are online through the Award Spring icon in the iConnect portal. All scholarships require an essay and two letters of recommendation, as explained on the scholarship application.

For more information on scholarship criteria, call MWCC's financial aid office 978-630-9169, email financialaid@mwcc.mass.edu, or visit [mwcc.edu/financial](http://www.mwcc.edu/financial) (<http://www.mwcc.edu/financial/>).

FATHER ADAMO SCHOLARSHIP

Student studying Roman Catholic theology or counseling; 3.3 GPA; Transferring and continuing education to obtain Bachelor of Arts

ALUMNI ASSOCIATION SCHOLARSHIP

Continuing MWCC student; completed at least one semester of study; GPA of 3.0 or higher; financial need

ALUMNI ASSOCIATION SCHOLARSHIP

Completed degree or certificate at MWCC; GPA 3.0 or higher, transferring to baccalaureate institution; financial need

ASPASIA ANASTOS AWARD

Returning student who demonstrated excellence in the humanities, especially English

EDITH V. BALDYGA SCHOLARSHIP FUND

Graduating MWCC student who is preparing for a career in Elementary Education. This award will also be given based on financial need and academic performance.

JOSEPH S. BALDYGA VETERAN'S FUND

MWCC student, graduating from the business program and transferring to a four-year school and who is a Veteran of the armed forces. This award based on academic performance.

BARNES & NOBLE SCHOLARSHIP

Academic achievement; GPA 3.3 or higher; preference: 30 earned credits at MWCC; transfer credits may be considered; financial need; MassTransfer Program student transferring to a state college or university

JOHN C. BURTON AWARD

Transferring to a baccalaureate institution; Art student pursuing a career in art; preference to an openly gay/lesbian student

DAVID H. BUTLER MEMORIAL SCHOLARSHIP

MWCC continuing student; GPA 2.7 or higher; demonstrated service to MWCC students; demonstrated service to the community where the student resides; demonstrated financial need

BARBARA CHAPLIN MEMORIAL SCHOLARSHIP

Nontraditional female student; English or Education program; transferring or recently transferred to a baccalaureate institution; GPA 3.0 and completed 30 credits at MWCC

JONATHAN C. CRAVEN SCHOLARSHIP

Letter describing how the student resembles the traits of Mr. Craven in using education to assist humanity; financial need; GPA 3.0 or higher; resident of Massachusetts; 30 credits earned at MWCC or transferring to a baccalaureate institution

ELLEN DALY DENTAL HYGIENE SCHOLARSHIP

Second year Dental Hygiene student; GPA 3.5 or higher; demonstrates clinical excellence, leadership, and professionalism

REBECCA ANN DESJARDINS MEMORIAL SCHOLARSHIP

Resident of Westminster, Gardner, or Ashburnham; preference to a female; MWCC continuing student; GPA 3.0 or higher and financial need; direct costs: tuition, fees, and books

FIRST CONGREGATIONAL CHURCH OF GARDNER SCHOLARSHIP

Continuing MWCC student in one of the following programs: CHD, HS, MAS, NU, NUP, or PTA; GPA 3.3 or higher preferred; 30 credits earned at MWCC; transfer credits considered

JAMES O. GARRISON CHILDCARE STIPEND

Enrolled full-time at MWCC; demonstrate financial need; have dependents age 2.9 to 5 enrolled at Garrison Education Center; priority given to Early Childhood Education majors

JAMES O. GARRISON SCHOLARSHIP

Enrolled in Early Childhood Education heading toward certificate or degree; can be used for tuition and fees; open to new and continuing students; demonstrating financial need

ROBERT H. GILMAN MEMORIAL SCHOLARSHIP

Continuing or transferring MWCC student; demonstrated commitment to education; demonstrated volunteerism; financial need

ARTHUR F. HALEY SCHOLARSHIP

Academic achievement: GPA 3.3 or higher; preference: 30 credits earned at MWCC; transfer credits may be considered; demonstrated community service; financial need

TWYLA J. HALEY MEMORIAL NURSING SCHOLARSHIP

Second year MWCC nursing student; GPA 3.0 or higher; other considerations: community service, employment status, financial need; direct costs: tuition, fees, books

CRAIG A. HAMEL SCHOLARSHIP

Graduate or post graduate from the Nursing program who has definite plans to further his/her nursing education, or; a student who is transferring to a baccalaureate nursing program, nominated by faculty member at MWCC

HOPE EDUCATION FUND

Non-traditional students, HOPE for Women program graduates, and HOPE Youth Program participants currently enrolled at MWCC

H. MARILYN (WICKERI) KIOSSES SCHOLARSHIP

Nursing student demonstrating commitment to patient care

THOMAS AND ALICE KYMALAINEN SCHOLARSHIP

Academic achievement: GPA 2.5 or higher; preference: 30 credits earned at MWCC; transfer credits may be considered; financial need may be considered; recognizes the average student who is ambitious in achieving their goals

MELISSA HERR MARSH SCHOLARSHIP

Nursing student entering their second year; GPA 3.5 or higher; married with children; community service

MILLE MCGUIRE FOUNDATION SCHOLARSHIP

Single parent balancing home, work, education; service to community/church; financial need; for enrolling, returning, or transfer student

MOUNT OBSERVER SCHOLARSHIP

One full year of work for the Observer; transferring to a baccalaureate institution; financial need may be considered; tuition, books, and fees at the college of the student's choice

JAMES D. MURPHY SCHOLARSHIP

Student who has served as a student body representative on the MWCC Board of Trustees

NASHOBA VALLEY HEALTHCARE FUND

Non-traditional students (full or part time); second career students; residing or working in the Nashoba Region; registered in a health science program

CARLTON E. NICHOLS SCHOLARSHIP

Resident of Gardner; academic achievement: GPA 3.3 or higher; financial need; direct costs: tuition, fees, and books

KEITH NIVALA SCHOLARSHIP

Graduate with a high GPA; transferring to a baccalaureate institution; law enforcement officer

CARRIE PROGEN SCHOLARSHIP

MWCC Art student; preference to Gardner area resident (Ashburnham, Baldwinville, Gardner, Hubbardston, Templeton, Westminster, Winchendon)

KATHI J. PULLEN SCHOLARSHIP

Female 30 years or older balancing home, work, and education; GPA 3.3 or higher; earned nine credits or more at MWCC

ROBERTS SCHOLAR

Recipient will demonstrate strong academic performance and persistence, in addition to Christian fellowship through his or her collegiate, personal or professional life. The student selected will be paired with a mentor to assist them in their pursuits for the year of the award.

JOSEPH B. RUTH SCHOLARSHIP

MWCC Business program graduate; transferring to a baccalaureate institution; award based on academic performance and financial need

SANDY SIGNOR STUDENT ACHIEVEMENT AWARD

Student who has persevered and achieved success in his/her college work

STERILITE STUDENT SUCCESS FUND

Students must be in good standing and demonstrate financial need

EDWARD W. STEVENS SCHOLARSHIP

Continuing MWCC student with at least 30 earned credits; GPA 3.0 or higher; STEM, LAS, or CIS student (Engineering science); financial need

ALBERT H. & REUBEN S. STONE FUND SCHOLARSHIP

Resident of Gardner; academic achievement; GPA 3.3 or higher; financial need; direct costs: tuition, fees, and books

CARL TAMMI AWARD

Extraordinary Computer Information System programming major; GPA 3.0 or higher; 45 credits earned at time of application

THE PETER J. TRAINOR LEADERSHIP AWARD

Given annually to the student, who in the opinion of the Academic and Student Affairs leadership teams, has most exemplified the traits that Peter Trainor demonstrated during his career at the college; sense of humor, wisdom, thoughtfulness, commitment to family and friends and a sense of teamwork

VETERAN'S MEMORIAL SCHOLARSHIP

Service in U.S. Armed Forces, honorable discharge; enrolled full time at MWCC or transferring to baccalaureate institution; demonstrated service to college and community. This scholarship was established by the Vietnam Memorial Wall committee-2003

ROBERT WEIBEL ART AWARD

Graduating Art student; demonstrated outstanding progress and commitment to art while at MWCC