



Montcalm Community College

FINANCIAL AID INFORMATION SHEET

ACADEMIC YEAR 2025-2026

Your financial aid award represents a unique combination of financial aid intended to assist you in attending Montcalm Community College. Although the following information is quite extensive, it is important you understand all the rights and responsibilities that go along with receipt of your award.

YOUR FUNDING NOTICE:

The award notice provides several items of information:

1. Shows you all the types of aid you are offered.
2. Shows you how the aid is divided.
3. Gives you a permanent copy of your financial aid for your own records.

Financial Aid (state and federal) and cash payments will be used to pay your account in full. Once class attendance has been verified and there is more than enough (credit balance) on your account, you will receive a refund check for your full credit balance. The College cannot predict the dates that your grants will arrive.

The first refund checks will not be disbursed any earlier than one week after the drop/add period.

GENERAL REGULATIONS FOR ALL FINANCIAL AID RECIPIENTS:

1. Any employment through Federal work-study on campus must be cleared through the Financial Aid Office before employment begins. Failure to do so may result in loss of some or all financial aid.
2. Certain funds, such as TIP, Michigan Competitive Scholarship, Michigan Reconnect Scholarship, and Bureau of Indian Affairs, are applied directly to tuition. No student may receive more than the cost of tuition in such funds.
3. It is the responsibility of the student to inform the Financial Aid Office of any change of address which occurs during the period covered by the funding notice. Any delay in receiving aid caused by inaccurate address information shall be the responsibility of the student.
4. The amount of the financial aid is contingent upon your enrolling on a full-time basis (or until enrollment has occurred) and based on enrollment shown in the Student Services for each semester included on this funding notice. If your enrollment does change, your funding will be adjusted accordingly.
5. This financial aid funding will be void if and when incorrect information is revealed on either application or the FAFSA Submission Summary Report. Intentionally false statements or misrepresentation of any of your financial aid application materials may subject you to a fine or imprisonment, or both, under provisions of the U.S. Criminal Code.

All of the above policies are subject to:

1. Availability of funds (State and Federal funding is necessarily tentative at the time funding determinations are made and Montcalm Community College cannot guarantee substitute funding if any anticipated outside sources or assistance do not materialize.)
2. That all awards are contingent on State and Federal Funding and the program regulations that apply to each program or funding granted you.
3. Montcalm Community College reserves the right to alter or withdraw the offer of financial aid if you receive assistance from other sources; if there are changes in your financial situation; if Montcalm Community College does not receive anticipated funds; or if any error was made in determining funding amounts.

BUDGET

The following budget was used in determining your **2025-2026** financial aid award. Remember the Cost of Attendance (COA) budget minus the family and/or student contribution equals the financial need. **Students enrolled in the Associate Degree of Nursing will be charged \$158 per in district contact hour, making the total tuition amount of \$3,792 for the 2025-2026 academic year.**

DEPENDENT STUDENT BUDGET (based on full-time enrollment and in-district residency)		INDEPENDENT STUDENT BUDGET (based on full-time enrollment and in-district residency)	
Tuition	\$ 2,952	Tuition	\$ 2,952
Living Expenses	\$ 14,746	Living Expenses	\$18,180
Books	\$ 1,200	Books	\$ 1,200
Personal	\$ 1,980	Personal	\$ 1,980
Transportation	\$ 4,244	Transportation	\$ 4,244
College Service Fee	\$ 432	College Service Fee	\$ 432
Technology Fee	\$ 600	Technology Fee	\$ 600
TOTAL	\$ 26,154	TOTAL	\$ 29,588

DEPENDENT STUDENT BUDGET (based on full-time enrollment and out of district residency)		INDEPENDENT STUDENT BUDGET (based on full-time enrollment and out of district residency)	
Tuition	\$ 5,664	Tuition	\$ 5,664
Living Expenses	\$ 14,746	Living Expenses	\$18,180
Books	\$ 1,200	Books	\$ 1,200
Personal	\$ 1,980	Personal	\$ 1,980
Transportation	\$ 4,244	Transportation	\$ 4,244
College Service Fee	\$ 432	College Service Fee	\$ 432
Technology Fee	\$ 600	Technology Fee	\$ 600
TOTAL	\$ 28,866	TOTAL	\$ 32,300

Based on the availability of funds, Montcalm Community College attempts to first cover all direct educational costs and then considers other educational costs, such as child care, if funds are available.

SPECIAL POLICIES TO CONSIDER:

Default-Policy

Applicants for financial assistance who are in default or owe an overpayment on any Title IV assistance (including: Pell Grant, National Direct Student Loan, Supplemental Educational Opportunity Grant, Stafford Loan, SLS Loan, Plus Loan and/or State Student Incentive Grant), are not eligible to participate in any of the following Federal or State Student Aid Programs: Pell Grant, Supplemental Educational Opportunity Grant, Federal Work-Study Program, Direct Student Loan, Michigan Competitive Scholarship, Michigan Futures or Frontliners.

Repeat Class Policy

Title IV aid can pay for only one repeat of a previously passed course (including transfers). For purposes of determining whether a student can be paid Title IV funds to repeat a previously passed course, ED considers a "D-" grade to be a passing grade regardless of the school's academic policies. For example, a program may require a student to receive a "B" or better to pass a course. However, for Title IV purposes, once a single course is passed with a "D" grade or better, it can only be included in enrollment status and paid with Title IV aid one more time. This does not mean the school must change its academic policy; it just limits the number of times a student can repeat a course and pay for it with Title IV funds.

Payment Policy

MCC Financial Aid will only cover classes required for MCC financial aid eligible degrees and approved one year certificates.

ONLINE POLICIES

More information on the Financial Aid policies can be found on my.montcalm.edu.