

FINANCIAL AID & SCHOLARSHIPS



Step-by-Step Instructions for Applying
Eligibility Requirements • Application
Deadlines • Find Scholarships

WWW.QCC.EDU/FINANCIALAID

HELPING YOU MEET THE COST OF EDUCATION

Financial Aid is awarded in the form of grants, scholarships, loans, tuition waivers, and work-study employment to students admitted to an eligible program at Quinsigamond Community College (QCC). Your eligibility for financial aid is based upon need. Detailed information on the calculation of the financial need and the cost of education is available from the Financial Aid Office. More information is available on our web site at www.QCC.edu/financialaid.

Applying for Financial Aid

Students must apply for financial aid every academic year.

- 1** File online at www.fafsa.gov. Contact the Financial Aid Office if you need assistance filing your FAFSA. New FAFSA's are available in October for the following Fall semester.
- 2** Allow 3-5 business days for your FAFSA to be processed. You will receive a Student Aid Report (SAR) in the mail or by e-mail which you must review for accuracy.
- 3** Some applicants may be selected for verification. The Financial Aid Office could request additional information regarding household size, income sources, identity or official transcripts from previous institutions to complete the verification process. It is important to respond to all requests for additional information as quickly as possible.

Priority Filing Dates

The filing date for the fall semester is April 1.

The spring semester only is October 1.

- ✓ Students who complete their files after the QCC priority filing date will be reviewed for awards on a rolling basis. Many sources for funding are limited in availability, with the on-time applicants receiving priority consideration.
- ✓ The MASSGrant program must receive your processed FAFSA by MAY 1.
- ✓ Students are not approved for financial aid until they receive the official award notification from the Financial Aid Office at QCC.
- ✓ For loan programs, Entrance Counseling must be completed and promissory note must be signed prior to funding being available.
- ✓ The **last date** to complete an application and file for an award is prior to your last date of attendance.

ELIGIBILITY FOR FINANCIAL AID

You must meet the following criteria to be eligible for financial aid:

- ✓ Be admitted to an eligible program. Please note that undeclared majors are not eligible for financial aid.
- ✓ For most programs, you should enroll in at least six credits each semester. However, students with very low income may qualify for as little as one class per semester.
- ✓ Have a complete financial aid file as outlined on page two.
- ✓ Demonstrate financial need as determined by the FAFSA.
- ✓ Be making progress toward a certificate or degree program according to the Standards of Satisfactory Academic Progress for continuing federal and state aid.
- ✓ Be a U. S. citizen or eligible non-citizen. Verification may be required.
- ✓ Be in compliance with the Selective Service registration requirements. Verification may be required.
- ✓ Not be in default on any federal student loans or in repayment of any educational grant.
- ✓ Not have been convicted for possession or the sale of illegal drugs while receiving any financial aid.
- ✓ For all grant programs you must not have a previous Bachelor's Degree.

You can only receive financial aid for courses which you have attended. Instructors will notify the Financial Aid Office of your attendance each semester, and your enrollment status for financial aid purposes will be determined based upon this information. **Withdrawal from any or all classes may affect your financial aid award.**

Federal Grants

The Federal Pell Grant Program — Federal Pell Grants provide financial assistance to high need students who are enrolled in a degree or certificate program.

Federal Supplemental Education Opportunity Grants (FSEOG) — A Federal Supplemental Education Opportunity Grant (FSEOG) is an award to undergraduates with exceptional financial need, as determined by the College.

Massachusetts State Financial Aid

Massachusetts state financial aid is available to financially needy students who have been residents of Massachusetts for at least 12 months prior to start of the academic year in September.

The MASSGrant Program — The MASSGrant Program is a need-based state grant program for full-time students. To apply, your FAFSA must be received by May 1.

Please note: Receipt of an award notice from the Commonwealth of Massachusetts does not guarantee receipt of these funds. QCC must certify that you have met all eligibility criteria.

Part-Time Grants — This state grant is for students who are enrolled in at least 6 credits but fewer than 12 credits in a degree or certificate program.

Massachusetts Cash Grant — state funded grant program designed to assist needy Massachusetts residents attending public colleges and

registered for at least three credits. Eligibility is determined by the college according to state regulations. The Cash Grant cannot exceed the cost of tuition and fees.

Foster Child Grant — The program provides grants of up to \$6000 annually for foster children to help pay for college. The recipient must sign an agreement with the Department of Social Services for care and services beyond age 18.

Massachusetts Public Service Grant — Established to provide educational opportunity to family members in recognition of the hardship that a family experiences upon the loss of a parent and or spouse who is killed or missing in the line of public service duty in the Commonwealth of Massachusetts. The award value is equal to the college's full time tuition charge.

Paraprofessional Teacher Preparation Grant — The program was established to assist MA residents who are currently employed as paraprofessionals in MA public schools, but wish to become certified as full-time teachers.

Need Based Tuition Waiver — Students who demonstrate need may receive a waiver of tuition at QCC. You must meet all eligibility requirements for financial aid programs to qualify for a tuition waiver. Note: The availability of one or all of these programs is subject to change according to current fiscal conditions in Massachusetts.

Federal Loan Programs

Federal Direct Stafford Loan

Subsidized Program —The Direct Loan Program provides low-interest loans to students enrolled for 6 or more credits per semester. Subsidized loans are awarded to students who demonstrate financial need. The interest is subsidized (does not accrue interest) until repayment begins.

Federal Direct Stafford Unsubsidized Loan and Parent Plus Loan — These loans are not based upon Financial need.

To be considered for these programs, you must first complete the financial aid application process and be enrolled in at least 6 credits.

Tuition Waivers

City of Worcester Tuition Waiver

— The city of Worcester issues up to five 100% tuition waivers per semester, for the fall and spring semesters, to employees of the city of Worcester.

Commonwealth of Massachusetts Categorical Tuition Waivers

— The Commonwealth of Massachusetts provides tuition waivers to (1) Veterans (2) Native Americans (3) Senior Citizens (4) members of the Armed Forces (5) Clients of the Massachusetts Rehabilitation Commission or Commission for the Blind.

Commonwealth September 11, 2001 Tragedy Tuition Waiver

— The Commonwealth September 11, 2001 Tragedy Tuition Waiver provides a 100% tuition waiver to children and widowed spouses of Massachusetts residents directly affected by the September 11th events for any

state supported course or program offered by a Massachusetts public college or university.

Department of Social Services Tuition Waiver for Foster Care Children

— Designed to provide financial support for higher education to foster children in state custody who were neither adopted nor returned home.

DSS Adopted Children Tuition Waiver

— This waiver extends eligibility to all children and young adults, age twenty-four or under, adopted through the Department of Social Services by state employees or eligible Massachusetts residents, regardless of the date of adoption.

Higher Education Employee Tuition Waiver

— Employees of state institutions of higher education in Massachusetts are eligible for a tuition waiver for themselves, their spouses and their dependent children. Full time employees may receive a 100% waiver, part time employees receive 50%.

Human Service Provider Tuition Waiver

— A program of the Massachusetts Council of Human Service Providers Inc., eligible employees of certain Human Service Providers may receive a 100% tuition waiver by submitting a Certificate of Employee Eligibility for Tuition Remission approved by their Human Resources representative. Qualification of an organization as an Eligible Human Services Provider will be determined on the basis of lists of providers under contract with the Commonwealth that are maintained by the Comptroller of the Commonwealth.

Massachusetts National Guard Tuition Waiver — Certain eligible members of the Massachusetts National Guard may receive a 100% tuition waiver for up to 30 credit hours per school year. A certificate for this waiver must be issued by the Military Division of the Commonwealth.

Quinsigamond Community College Employee Tuition and Fee Waiver — QCC employees, their spouses and their dependents are eligible for a 100% waiver of tuition charges. In addition, employees may receive a 100% waiver of educational fee charges. Spouses and dependents of employees may receive a 50% waiver of educational fee charges.

Stanley Z. Koplik Certificate of Mastery Tuition Waiver — Honor students are awarded the Stanley Z. Koplik Certificate of Mastery Award by the Department of Education.

State Employee Tuition Waiver — Employees of state agencies are eligible for a 100% tuition waiver for themselves and their spouses.

Valedictorian Tuition Waiver — Honor students designated as valedictorians by a Massachusetts high school.

Scholarship Programs

John and Abigail Adams Scholarship Program — The John and Abigail Adams Scholarship awards non-need-based state-supported undergraduate tuition

waivers to students who are awarded John and Abigail Adams Scholarship by the Department of Education. The purposes of the Adams Scholarship are to:

- ✓ Reward and inspire student achievement;
- ✓ Help attract more high-performing students to Massachusetts public higher education;
- ✓ Provide families of college-bound students with financial assistance.

Early Childhood Educators Scholarship — The scholarship is designed to provide financial assistance for currently employed early childhood and out of school time educators and providers who enroll in an associate degree program in Early Childhood Education or related programs.

Quinsigamond Community College Foundation Scholarships — Every year, the Quinsigamond Community College Foundation, which is supported by charitable donations and grants from the community, offers over \$150,000 in scholarship awards to dozens of deserving students. The donors who have created these scholarships often restrict awards to specific programs or geographic areas. Other scholarships are based on need or academic achievement.

If you meet the criteria for one of these scholarships, you may be contacted to complete an application or considered based on your FAFSA.

IMPORTANT WEBSITES

www.fafsa.gov

Free Application for Federal Student Aid

www.finaid.org

General financial aid information

www.irs.gov

Tax information

www.scholarships.com

www.fastweb.com

Find money for college

www.studentaid.ed.gov

Student aid on the web

www.nslds.ed.gov

National student loan data system

www.sss.gov

Selective Service System

www.osfa.mass.edu

Massachusetts Department of Higher
Education Office of Student Financial
Assistance

www.saltmoney.org/qcc

Financial literacy for current QCC
students and alumni

IMPORTANT INFORMATION

Standards of Satisfactory Academic Progress

Your academic record at QCC will be regularly reviewed prior to the awarding of financial aid. You must complete a minimum percentage of all courses in which you enroll as well as maintain a satisfactory grade point average. The guidelines for continuing financial aid are outlined in the college catalog and are also available from the Financial Aid Office.

Billing Information for Financial Aid Applicants

Financial aid awards cannot be applied toward a tuition and fee bill until an official award letter is issued from the College. If you have applied for financial aid, but have not been notified of your eligibility for assistance by the College, you must make payment arrangements for the amount due directly with the Business Office.

Tax Incentives for Higher Education

The tax code provides a variety of tax incentives for families who are saving for, or already paying, higher education costs or are repaying student loans.

You may be able to claim a Hope and Lifetime Learning Credit for the qualified tuition and related expenses of the students in your family (i.e., you, your spouse, or an eligible dependent) who are enrolled in eligible educational institutions. Different rules apply to each credit. If you claim a Hope Scholarship Credit for a particular student, none of that student's expenses for that year may be applied toward the Lifetime Learning Credit.

You may be able to claim a tuition deduction of up to \$4,000 of qualified education expenses paid during the year for yourself, your spouse, or your dependent. You cannot claim this deduction if your filing status is married filing separately or if another person can claim an exemption for you as a dependent on his or her tax return. The qualified expenses must be for higher education.

You may be able to deduct interest you pay on a qualified student loan. And, if your student loan is canceled, you may not have to include any amount in income. The deduction is claimed as an adjustment to income so you do not need to itemize your deductions on Schedule A Form 1040.

FINANCIAL AID CONTACT INFORMATION

Administration Building, Room 165A
508.854.4261 • financialaid@qcc.mass.edu
www.QCC.edu/financialaid