



Financial Aid Office
Quinsigamond Community College
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Office hours: Monday-Thursday, 8:00 am - 6:00 pm
Friday, 8:00am-12:00pm
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A Guide to Your 2025-2026 Financial Aid Award Offer

PLEASE READ CAREFULLY--IMPORTANT INFORMATION

We're pleased to support your education at **Quinsigamond Community College (QCC)**. Your 2025–2026 financial aid offer, based on your **FAFSA or MASFA** and submitted documents, is enclosed.

If you decide not to attend QCC for the 2025-2026 academic year, notify the Financial Aid Office immediately so these funds can be awarded to another deserving student.

Access Your Aid Info: Log into **The Q** → **Financial Services** for application status, award details, and updates. QCC communicates through student email—**check it regularly**.

Terms and Conditions of Your Award

Enrollment: Your award is based on estimated or current credits enrolled. Changes to your eligible credits may affect your award.

Attendance: You must attend each enrolled class to keep your award. Aid may be reduced or canceled if you do not attend any individual course. For online classes, active engagement (e.g. submit an assignment, take a quiz, or other academic activity) is required; logging in alone is not attendance. Officially drop classes before the add/drop period ends each semester to avoid charges.

Withdrawal from the College: Withdrawing or stopping attendance before semester's end will result in an aid adjustment under the federal Return of Title IV Funds and State Refund policies. You may be required to repay previously disbursed funds. You may owe a balance to the College as a result. Learn more: www.qcc.edu/ReturnofTitleIVFunds.

Other Financial Assistance: Report all outside aid you receive to the Financial Aid Office in writing, such as scholarships, tuition waivers, grants, tuition reimbursement, payments made to your account by an outside agency, or other education loans. Your award may be adjusted.

Repeated Coursework: Limits Apply. Financial Aid may not cover more than one repeat of a previously passed course. If a student is enrolled in a non-term program (currently Nurse Education Adv Placement LPN and Nurse Education Advanced Placement Paramedic), repeated coursework is only funded if the student separated from the program for more than 180 days.

Developmental Coursework: You may not receive financial aid for more than 30 attempted credits of developmental coursework (courses numbered below 100).

Note: Awards may change due to unexpected adjustments to QCC's state or federal allocations or other congressional action.

Maintaining your Financial Aid Eligibility

Satisfactory Academic Progress: You must be eligible under Quinsigamond Community College's Satisfactory Academic Progress policy at: www.qcc.edu/satisfactoryacademicprogress

Application Renewal: Reapply each year! Submit your FAFSA at www.studentaid.gov. Submit the MASFA if you qualify for aid under the MA Tuition Equity Law (<https://www.mass.edu/forstufam/instatetuition/home.asp>).

Additional Information

Types of Aid: QCC offers grants, scholarships, Federal Work Study, and Federal Direct Loans. Learn more: www.qcc.edu/financial-aid-scholarships/aid-programs.

Release of Information: QCC discusses financial aid information only with the student unless a FERPA Authorization form is submitted on [The Q](#) (accessible from the Welcome Page once logged in).

Summer Financial Aid: Summer 2026 Financial Aid Applications open in late March 2026. Funds are limited.

What Happens Next?

Bookstore Allowance: You may use a portion of your anticipated financial aid credit balance to purchase your books and supplies through eCampus (qcc.ecampus.com) and the QCC Campus Store. Eligible students are notified via QCC student email starting a week before each semester begins. Students using loans toward their books must complete all loan requirements first. You are not required to purchase your books and supplies from QCC's vendors. If you use the Allowance, the amount you charge is added to your student account and paid when aid disburses mid-semester. Changes in your financial aid eligibility may create a balance due.

Disbursement of Funds: Aid will be applied to your account after your eligibility has been verified and the funds have been received by the funding source. Disbursement typically begins 4-6 weeks after each semester start, then weekly. If your disbursed financial aid exceeds your charges, a refund check will be mailed to your address listed on The Q. The Business Office notifies you via QCC student email when a refund check is mailed. You may receive multiple checks if some funds are received later than others.

Glossary

Cost of Attendance (COA): Your total estimated education cost (excluding grants/scholarships) for 2025-2026, including both direct and indirect costs. Your total award from all sources cannot exceed your COA. Learn more: www.qcc.edu/costofattendance.

- **Direct Costs:** Costs that are paid to the College and are directly related to your course costs. The amounts listed are estimates of your tuition and fee costs for the year, as some fees vary by program and by semester. Refer to your semester Course and Fee statement to review your actual charges.
- **Indirect costs:** Estimated incidental education costs not paid to or determined by the College, such as books, supplies, food and housing, transportation, other miscellaneous and personal expenses, and loan fees. Estimates are based on the costs of the average student.

Direct Subsidized Loan: Must be repaid. The U.S. Department of Education pays the interest while you are in school at least half-time, for the first six months after you leave school (grace period), and during periods of deferment (postponement of loan payments for qualified events). Learn more: <https://studentaid.gov/>

Direct Unsubsidized Loan: Must be repaid. The borrower is responsible for the interest during all periods. Unpaid interest will be added to the principal amount of your loan. Learn more: <https://studentaid.gov/>

Federal Work Study: A federal program that funds part-time employment for enrolled students. Students are paid for the hours they work via a paycheck. Earnings cannot exceed the amount awarded by the school. Federal Work-Study earnings may be taxed; however, the income you earn will not be counted against you when calculating your Student Aid Index (SAI) on the FAFSA. The availability of work study jobs varies.

Grants, Tuition Waivers, and Scholarships: Aid that does not have to be repaid; however funds may be reduced if your eligibility changes. Grants are often need-based, while scholarships are usually merit-based. A portion of your grant or scholarship aid may be taxable if the amount exceeds qualified expenses, such as tuition, fees, books and supplies.

Loans: Borrowed money that must be repaid with interest. Federal loans typically have a lower interest rate than private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. Learn more: <https://studentaid.gov/>

Net Price: An estimate of the actual cost that a student needs to pay that year for education expenses when attending a particular school. Net price is determined by taking the institution's COA and subtracting any grants and scholarships received.

Origination Fees: An upfront fee charged by a lender as compensation for processing a new loan application. Typically, origination fees are quoted as a percentage of the total loan and the amount is deducted before loan proceeds are disbursed to a student.

Other Financial Assistance: Other grants, scholarships, education loans, and wages from need-based employment, whether awarded by the school or by an individual or organization outside the school.

Parent PLUS Loan: A loan for parents of dependent undergraduate students. The borrower is fully responsible for the interest regardless of the loan status.

Private Education Loan (Non-Federal): A loan for post-secondary education expenses issued to a borrower (either through the educational institution or directly) from a private educational lender. Private loans are credit-based and may require a cosigner. Terms and conditions vary by lender.

Student Aid Index (SAI): Calculated using the information provided on your FAFSA. Schools use the SAI to calculate the types and amounts of aid you are eligible to receive. The MASFA (a state alternative form filed by students who cannot complete a FAFSA) calculates the SAI equivalent.

Tuition Payment Plan: A tuition payment plan offered by an institution that allows students to spread out payments.