



Muskegon Community College

221 South Quarterline Road • Muskegon, Michigan 49442 • (231) 773-9131

Financial Aid Instruction Sheet

*** Please Read Carefully ***

The enclosed award letter shows your financial aid award(s) being offered for the **2009-10** school year (Fall 2008, Winter 2010, Summer 2010). This aid is offered **ONLY** for the semesters indicated. Please note, a "Summer Aid Application" may be mailed to you in February 2010.

IF YOU:

- ACCEPT ALL AID – DO **NOTHING**
- REJECT ALL AID – Write "All Assistance Offered" in the line marked "I choose to reject the following aid: ____" at the bottom of the "letter." Sign, date, and return it to the Financial Aid Office, Room 106.
- REJECT PART AID – But wish to accept the rest: Indicate the award(s) you wish to **reject** in the line marked "I choose to reject the following aid: ____" at the bottom of the "letter." Sign, date, and return it to the Financial Aid Office, Room 106.

PLEASE READ THE FOLLOWING TO MAKE CERTAIN YOU FULFILL ALL REQUIREMENTS

PELL GRANT

- A. The amount of your award is usually estimated, based on your anticipated status as a full-time student (12 or more credits per semester). If you enroll less than full-time, your award will be reduced. Please refer to MCC's website at www.muskegoncc.edu/financialaid for Pell Grant Payment Schedules; it will tell you how much your award will be at full- or part-time status. Your actual award will be determined at the census date (end of the drop/add period).
- B. You may charge your tuition and fees, up to the amount of your estimated aid. If the award is not enough to cover those costs, you must pay the balance. See the Facts plan at www.muskegoncc.edu/pages/1926. If you register for classes and then decide not to attend, it is **YOUR** responsibility to notify the **Records Office** (Student Services Center) and drop from classes.
- C. If your award is greater than your tuition and fees, you may also charge your books and supplies. Inquire at the bookstore when book sales begin for each semester.
- D. If your Pell Grant award is more than the cost of tuition, fees, books and supplies, you will be refunded the balance of the award approximately two weeks after the end of the semester refund period. **NOTE:** If you are not enrolled and attending classes at the time refunds are issued, your refund will be cancelled and you may owe back all or part of the Grant. Your aid may be recalculated after you receive a refund if you drop or never attend a late start class.
- E. **REPAYMENT:** Federal law requires that all or part of Federal Financial Aid has to be **paid back if the student withdraws from ALL classes before attending at least 60% of the semester**. This is about 9-1/2 weeks after the start of a 15 week semester and about 7-1/2 weeks after a 12 week semester.

SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (SEOG)

- A. The amount of your SEOG (or Michigan EOG) award is normally based on your anticipated enrollment as a full-time student. If you enroll less than full-time, the SEOG/MEOG award may have to be reduced. You must enroll in at least 6 credit hours to be eligible for either award.
 - B. Read sections B, C, D, and E under the "Pell Grant" section (front side). Your SEOG/MEOG will be credited in the same way.
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COLLEGE WORK-STUDY PROGRAM

- A. Complete and submit the "Student Employee Program Information Sheet" located online at www.muskegoncc.edu/pages/1902. **PLEASE NOTE: An award of work-study does not guarantee a job on campus.**
 - B. Follow the directions on the enclosed "How to Find a Work-Study Position," information sheet.
 - C. After you have been placed into a position, you will receive a paycheck every 2 weeks, for the number of hours you **actually** worked. You may earn up to the amount of your work-study award. You must stop working once you have earned that amount, or at the end of the semester, whichever comes first.
 - D. While you are working as work-study, you **MUST** be enrolled for at least 6 credits per semester (fall, winter, and summer).
 - E. If you receive outside money, such as loans, scholarships, etc., your work-study award could be reduced based on the amount of money received.
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OTHER TYPES OF AID

- A. Read sections B, C, and D under the "Pell Grant" section (front side). Depending upon the type of aid offered, your award may be credited in the same way.
 - B. If the award is a scholarship or grant for tuition (i.e. MI "TIP"), the amount is estimated, and will be adjusted to your actual tuition charges. Scholarships such as the MI Competitive Scholarship will be prorate if you enroll less than full-time (3/4 time = 75%, 1/2 time = 50%, less than 1/2 time = 0). Some awards require you to be full-time in order to receive any amount (i.e., the Board of Trustees, Counselors Scholarships). The MI Adult Part-Time Grant is for 3 to 11 credits per semester; you are not eligible if you enroll full-time. Outside agency and private donor awards will be credited according to the instructions of the donor. Because of the great variety of other programs, it is not possible to describe each one separately. Contact the Financial Aid Office if you have any questions about your specific award(s).
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A FINAL REMINDER

The Financial Aid Office uses the MCC email system and MCC's Web site to communicate important, time sensitive information to you. It is important that you read and clear your email account frequently. It is your **RESPONSIBILITY** to read and understand all the information provided to you. If you have any questions about your award(s), please contact the Student Services Center at (231) 777-0221.