Tuition and Fees

Tuition and Fees Policy
The financial requirements of the College, changing costs, state and legislative action, and other circumstances may require adjustments in the tuition and fees stated. The College reserves the right to make such adjustments in these charges as may from time to time be required by the Department of Higher Education or the Board of Trustees. All obligations to the College must be paid prior to the beginning of classes each semester. Refer to Academic Calendar for due dates. The full-time tuition and fees listed here are based upon 30 credit hours of enrollment per year.

Full-time Tuition and Fees (per year)*
Massachusetts residents $5,010.00
Non-residents $11,190.00

Part-time Tuition and Fees (per credit hour)*
Massachusetts residents $167.00
Non-residents $373.00

*Tuition and Fees are subject to change by vote of the Department of Higher Education and/or the Cape Cod Community College Board of Trustees. For the most current information on tuition and fees visit www.capecod.edu/web/academics/tuition.

Other Fees
Allied Health students drug test fee $50
Assessment retest fee $7 per test
Books and supplies (estimate) $1000-$1200 per year, full-time
Dental Hygiene Program fee $100 per year
Health Insurance $1049 estimate per year (9 credits or more)
Nursing Program fee $400 per year
Paramedic Fee $150 per year
Technology Fee $40 per semester
Other courses may also require special fees.

Past due accounts are referred to collection agencies and to the State for tax intercept. Past due accounts will be charged legal fees, plus collection company fees and other costs. Collection costs can be as high as 40% of the past due balance.

Tuition Waivers
Massachusetts residents may be eligible for tuition waivers under the following categories:
• sixty years of age or older
• a Native American
• a client of the Massachusetts Rehabilitation Commission or the Commission for the Blind
• an active duty service person
• a Veteran of the U. S. military
• an adopted or former foster child through the Department of Social Services (until age 24)
• a recipient of either the Adams Scholarship or the Stanley Koplik Certificate of Mastery for MCAS achievement
• a surviving child or spouse of the September 11, 2001 tragedy.

Tuition waivers cover the amount of tuition only, which is approximately 15% of the class price. Recipients are responsible for all remaining class fees. Specific guidelines for waivers are described under Eligibility Requirements on page 11. Applications are available in the Financial Aid Office.

Veteran’s Benefits and Services
Cape Cod Community College welcomes and appreciates our veterans. The College has VA approval for educational training of veterans and their dependents. The Veterans Affairs Office is part of the Financial Aid Office. Veterans receive assistance in obtaining educational benefits such as tuition waivers and monthly GI Bill education payments. The office provides application materials, contact information, and certifies enrollment. If a veteran has earned college credits at other institutions, the Registrar’s Office evaluates all transcripts, CLEP, and DANTES test results promptly to facilitate class selection.

The Commonwealth of Massachusetts provides its Veterans, National Guard members, and Active Duty military stationed in Massachusetts with tuition waivers. For Veterans and Active Duty military, the waiver is approximately a 15% discount on each class. MA National Guard members may receive full tuition and fee coverage.

Under the Montgomery GI Bill, many veterans receive financial assistance through the VA. Assistance may be in the form of tuition, fees, books, and monthly living stipends. The amount varies with each veteran’s situation and with the number of credits per term. Spouses and children of disabled or deceased veterans may also qualify for monthly education payments. The College also participates in the VA Vocational Rehabilitation program.

The VA provides an online application for benefits at www.gibill.va.gov. Veterans should apply for a degree or certificate program through the Admissions Office. Once registered, the Financial Aid Office will certify and monitor enrollment.

Tuition Refund Policy
Students who withdraw from classes may be due a refund of all or a portion of their tuition and fees. Please check with the College Business Office regarding the status of your account. Full refund of tuition is usually allowed before classes start and a pro-rated refund after the beginning of the semester. The complete Tuition Refund Policy can be found online at www.capecod.edu/web/busoff. Financial aid funds will be paid based on the number of days enrolled. Withdrawing during the first nine weeks of the semester will impact the amount of funds available to pay tuition and fees.

Disclosure of Cost and Price to Students
Students who attend Cape Cod Community College and other public higher education institutions receive a generous subsidy of their cost of education through state appropriation. This state support significantly reduces the cost of tuition and fees. Additionally, many needy students receive financial aid awards to further reduce their costs.

The following is an example of the net expense for a Massachusetts resident taking 30 credit hours at CCCC over two semesters beginning Fall 2013. Individual costs will vary depending on each student’s particular circumstance.

Full Operating Cost per Student (estimate) $11,546
- State Operating Subsidy (estimate) - 6,456
Tuition and Mandatory Fees $ 5,090
- Student Financial Aid (average) - 2,617
Net Student Cost $ 2,473

In addition to the state subsidy and student financial aid, many students benefit from federal income tax credits for tuition paid. Tax credits are based on the tuition and fees not paid by grants, scholarships, or waivers. Tax credit amounts cannot exceed tuition and mandatory fees. The 2013 federal tax credit limits are $2500 American Opportunity Tax Credit, $2000 Lifetime Learning, and $4000 Tuition and Fees Deduction. Tax credits do not reduce the initial cost to attend college, but are instead a reimbursement of tuition paid.

Student financial aid in this illustration includes all federal and state grants and tuition waivers that may be applied directly to the College’s tuition and fees. Tuition and fees reflect the cost of the courses; it does not include health insurance or other miscellaneous fees. Questions regarding Cape Cod Community College’s cost and financial aid should be addressed to the Business Office and/or Financial Aid Office.
Sources of Assistance
Student financial aid provides monetary assistance to help many students pay for educational expenses. There are three basic categories of financial aid available:

- Grants and scholarships—forms of assistance that do not have to be repaid;
- Work Study—part-time employment at the College allows students to earn funds;
- Loans—repayment of most loans begins after the student is no longer enrolled in classes.

The following financial aid programs are available at Cape Cod Community College.

Federal Aid

Federal Pell Grant
Pell Grants are federal funds which do not have to be repaid. The maximum grant for 2013-2014 will be $5645 per academic year. The amount of the grant varies according to federal need calculations and the student's enrollment.

Federal Supplemental Education and Opportunity Grants (SEOG)
The Financial Aid Office awards SEOG to those students who qualify for the Federal Pell Grant and who demonstrate the greatest financial need. Generally, awards range from $200 to $1000 per year. This grant does not have to be repaid. The limited funds are awarded on a first-come, first-served basis.

Federal Work Study (FWS)
FWS is a federal program which allows students with financial need to work on campus. Students work an average of ten hours per week and in return receive a paycheck every other week. Most students will earn up to $2400 per academic year. Recipients must be enrolled at least half-time.

Federal Direct Stafford Loan Program
This loan program, which requires at least half-time enrollment, is available in two forms: subsidized and unsubsidized. Subsidized loans are dependent upon financial need and are limited to $3500 for students who have earned less than thirty graduation credits (first-year students). Second-year students with thirty or more graduation credits may borrow up to $4500. Subsidized loans have deferred repayment and do not accrue interest while students are enrolled at least half-time and for six months after dropping below half-time status. Unsubsidized loans are also available and provide up to an additional $2000-$6000 to qualifying students. Unsubsidized loans accrue interest while the student is in school. Detailed information on Direct loans is available from the Financial Aid Office.

Federal Parent Loan for Undergraduate Students (PLUS)
Parents borrow this education loan on behalf of a child enrolled at least half time. PLUS is available each year for the cost of education less any other financial aid the student receives. Parents begin to repay this loan while the student is in school. For more information on interest rates and credit qualifications, please refer to www.studentloans.gov.

State Aid
MassGrant - The State Office of Student Financial Assistance awards these need-based grants to Massachusetts residents enrolled full-time. Applications must be received by May 1 prior to the start of the school year (May 1, 2013 for the 2013-2014 academic year). This grant of up to $800 per academic year does not have to be repaid.

MA Access Cash Grant - The Financial Aid Office awards these funds to Massachusetts residents, enrolled at least half-time, with financial need. Amounts vary, but will not exceed the cost of tuition and fees. Funds are awarded on a rolling basis. This grant does not have to be repaid.

MA Part-Time Grant - These awards are provided to students who qualify for the Federal Pell Grant and who enroll in 6 to 11 credits per semester. The amounts range from $200 to $400 per year, are awarded on a rolling-basis, and do not have to be repaid.

MA Need-Based Tuition Waiver - These funds are for Massachusetts residents who have demonstrated financial need and who are enrolled in state-supported classes (sections 1-39). The Financial Aid Office determines the amount, but the award will not exceed the cost of state tuition. Waivers do not have to be repaid.

Categorical Tuition Waiver - Tuition waivers are available for the categories listed on page 9. Tuition is approximately 15% of the class price. Recipients must reside in Massachusetts for the 12 months prior to the start of school. Recipients cannot be in default on federal or state education loans. Apply in the Financial Aid Office.
Financial Aid

College Aid
CCGC Gap Fund
The College Financial Aid Office awards these funds to needy students who may not qualify for federal or state grants. Award amounts vary and require at least half-time enrollment. To apply, complete the Free Application of Federal Student Aid (FAFSA). The Gap Fund does not require repayment.

College Scholarships and Grants
Each Spring the Cape Cod Community College Educational Foundation awards scholarships to incoming, continuing, and graduating students. Recipients are selected based on criteria established by the scholarship donors and the academic qualifications of the applicants. Applications are available online at www.ccccfoundation.org. The scholarship amounts vary.

Whitehouse Scholarship
This fund is used to provide assistance to the Evening Nursing program and the LPN in Transition course. Apply by completing the Free Application for Federal Student Aid (FAFSA). Other students with exceptional circumstances may receive awards at the discretion of the Financial Aid Director.

Eligibility Requirements
To be considered for the financial aid programs listed here, students must meet all of the requirements below:
• be a United States citizen or eligible non-citizen,
• be accepted into a College degree or qualifying certificate program,
• be enrolled for the appropriate number of credits per semester. Most aid programs require at least half-time enrollment (six credits per semester),
Exceptions: some Federal Pell recipients receive the funds for only one class; the MassGrant program requires full-time enrollment (twelve or more credits),
• maintain satisfactory academic progress as outlined on the College’s website,
• not be in default or owe a refund on any federal grant or loan programs,
• provide all documentation required to complete the financial aid application, and
• demonstrate financial need for those programs awarded based on need.

Students should note that certain short-term certificate programs do not qualify for financial aid. Contact the Financial Aid Office to confirm that your certificate program is eligible.

Financial need is defined as the cost of education minus a family contribution assessed from your application. The contribution is calculated using the Federal Methodology approved by the United States Department of Education. It considers total family income, family size, the number of family members in college, and certain family assets. For most students under the age of 24, the federal formula requires both the student's and parents' financial information. If you or your family would like any special financial circumstances taken into consideration, please inform the Financial Aid Office.

Application Procedures
Students must complete the Free Application for Federal Student Aid (FAFSA) for all federal and state grant, work study, and loan programs. The form is available online at www.fafsa.gov in English or Spanish. Complete the form after January 1, 2013, for the 2013-2014 academic year. While the College accepts applications throughout the academic year, students should apply before May 1 for the Fall semester to allow sufficient processing time. The application process takes approximately two to four weeks.

The federal aid processing center selects some students for a process called income verification. The Financial Aid Office contacts these students requesting additional documentation. Some students may also be asked to provide additional information to resolve discrepancies in their aid applications.

Loan programs require that students complete "entrance counseling" and a separate loan promissory note. Details are available in the Financial Aid Office.

Notification of Awards - Students receive an award letter providing the details of their financial aid package once their file is complete. The letter lists the source and amount of each type of assistance for which the student qualifies. Award letters usually begin to be mailed starting in May for the Fall semester.

Disbursement of Funds - Grants, waivers, scholarships, and loans are disbursed toward tuition, fees, and other charges approximately six weeks into the semester. If the total aid exceeds the charges, the Business Office mails a check to the student for the excess funds.

Federal Work Study checks are issued directly to the student every other week according to the number of hours worked.

If a student withdraws or is reported as absent in all classes, the amount of financial aid disbursed may need to be refunded. Recipients earn financial aid based on the total days attended. Students must attend beyond the 60% point in the semester (beyond 9 weeks) to earn all financial aid.