



FINANCIAL AID AWARD CONDITIONS 2023-2024

What You Need To Know

The Award Conditions contains basic information you need to know about financial aid eligibility, how your awards for financial aid were determined, what type of award Montgomery College offers and the terms and conditions of those awards. There is also information on how financial aid pays for your bill for tuition and fees, book credits and application deadlines.

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OFFICE OF STUDENT FINANCIAL AID AWARD CONDITIONS 2022-2023

Montgomery College helps students and their families pay for college with financial aid programs that include grants, scholarships, loans, and student employment.

WHO IS ELIGIBLE FOR FEDERAL FINANCIAL AID?

Students may be eligible for aid if they meet certain requirements. A student must meet the following criteria:

- Enroll in an eligible degree or certificate program. (Enrollment in at least 6 credit hours each semester is necessary for some types of financial aid);
- Be a U.S. citizen or an eligible non-citizen; have a valid social security number in College record
- Demonstrate financial need through the federal formula;
- Make satisfactory academic progress toward completion of an associate degree or a certificate program;
- Not be in default on Federal Perkins Loans, Federal Stafford Loans, or Federal PLUS loans or owe a refund on a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (FSEOG);

- Report all financial aid awarded by private sources (such as scholarships, loans, employer reimbursement, and other third-party payments);
- Meet all additional federal, state, and institutional eligibility requirements for financial aid;
- Be a high school graduate, GED recipient or equivalent.
- Not be concurrently enrolled in high school at any time during the award year. (See “Special Programs for High School Students.”) Students in the MC Dual Enrollment programs are not eligible for federal financial assistance.

WHAT IS NOT COVERED BY FEDERAL FINANCIAL AID?

Students cannot receive federal financial aid if they are taking:

- Classes in which students register as “Audit.”
- Most repeated classes previously passed and being taken for the third time.
- Courses that are not in your declared program of study.
- Courses not needed to satisfy graduation requirements.

HOW FINANCIAL AID IS AWARDED

Montgomery College uses the federal government’s formula to determine your ability to pay for your education. We collect eligibility information on the Free Application for Federal Student Aid (FAFSA) that you submit to the federal processor. The formula considers your family income (including your parents' income if you are dependent and your spouse's income if you are independent), the size of your family, the number of family members attending college at least half- time (**not** including your parents), and other financial information. Federal, state, and local taxes paid, social security paid, and an allowance for supporting the family are also factors in determining your **Expected Family Contribution (EFC)**. This amount represents what the formula says your family can contribute to your educational costs.

The Office of Student Financial Aid constructs average budgets that include tuition, fees, books, supplies, transportation, and living expenses.

These budgets are the **Cost of Attendance**. The Office of Student Financial Aid subtracts the Expected Family Contribution from the Cost of Attendance. The difference between the Cost of Attendance and the Expected Family Contribution is your **Financial Need**. (**Example: COA – EFC = FINANCIAL NEED**) The Cost of Attendance, Expected Family Contribution, and Financial Need used to determine your financial aid awards can be viewed on the college portal, MyMC. Students who register for less than six credit hours each semester may not have financial need for some types of aid.

You may use your financial aid to pay for developmental and English Language for Academic Purposes (ELAP) course work. (For additional information, see the Satisfactory Academic Progress Policy.) Refer to the on-line college catalog for the credit hour equivalent for developmental classes and ELAP classes.

Files are reviewed when all requested documents have been submitted. We review, verify and award financial aid applications in the date order they are received.

All financial aid is awarded pending the availability of funds and student eligibility. Federal, state, institutional and private financial aid funds may be reduced during the academic year depending on the source and level of funds.

Late submission of required forms or forms submitted after established deadlines may affect the amount of aid you can receive and/or your overall financial aid eligibility.

You must report any change in your family's financial situation, school enrollment (including attendance), or additional non-federal and non-state financial assistance to the Office of Student Financial Aid.

Additional financial aid received, decreased enrollment or information received that could impact your eligibility may reduce the Montgomery College financial aid award. You must report any change in your name, address, phone number, or citizenship status to the Office of Records & Registration.

HOW FINANCIAL AID PAYS YOUR BILL

The college disburses financial aid awards on a semester basis. We authorize all financial aid proceeds, including student loans, to your student account at the College. The awards pay for all outstanding tuition and fees for the semester awarded, and may pay for charges in the previous semester if it is within the same academic year.

Students with awarded financial aid in excess of their charges for tuition and fees may have a book credit automatically processed for the campus bookstores. These can be viewed on-line at MyMC. The college will deduct the book charges from your financial aid.

If you have a credit balance after all outstanding obligations are met, the college will issue you a refund check. You may receive direct deposit of your financial aid refund to your bank account by signing up for ["e-refund"](#) on MyMC. The college begins sending refunds of any balance remaining after all your charges are paid approximately four weeks after the semester begins, if your aid is awarded and credited to your bill. Awards from differing sources may credit to your account at different times. In addition, your awards may be adjusted up or down if your enrollment changes. Funds will not disburse until at least 10 days after the class start dates for classes that start later in the semester.

Sometimes the amount of your financial aid is not enough to pay your entire semester bill. If you have an amount of financial aid that is enough to cover your bill, your classes will not be deleted for the semester at the time payment is due. You must still pay any balance that remains after your financial aid is applied. If you need additional financial aid to pay your bill and have not already done so, you

may want to consider accepting a Federal Direct Loan. Students are responsible for all charges not covered by financial aid. If you do not wish to take a particular class you must officially withdraw from any classes you have registered for prior to the refund date in order to avoid being liable for those charges.

CREDIT HOURS, CREDIT EQUIVALENT HOURS, AND BILLED HOURS

The college uses your total semester credit hours or equivalent credit hours (for developmental classes and ELAP classes) to determine your enrollment level. Refer to the current on-line college catalog to determine class credit hours. This may not match the hours you are billed for tuition. For example, you may enroll in a class that is billed at 5 hours, but the equivalent credit hours equal 3 credit hours. Some developmental classes earn 0 credit hours but are billed at the equivalent of 3 or 5 credit hours. In these cases, we use the equivalent credit hours in your total enrollment, not billed hours. The College also reports your enrollment to the federal government using credit hours. If you have questions, contact the financial aid office.

ATTENDANCE AND WITHDRAWAL FROM CLASSES

You must attend all of your classes in order to receive financial aid. The Office of Student Financial Aid must document your attendance in classes. Your financial aid may be canceled if proof of your attendance cannot be provided, even if you have not officially withdrawn from school and still owe a bill for tuition and fees. Non-attendance is considered an unofficial withdrawal from school. Attendance in online classes is documented through submission of academic assignments, completion of exams, or actual participation in online discussions about academic matters.

If you receive financial aid from federal Title IV funds and completely withdraw from MC, the college returns your funds to the proper financial aid accounts on a proportional basis. Title IV funds include Federal Pell Grant, FSEOG and Federal Direct Loans. You may owe a bill for tuition and fees to the college after we reduce your financial aid. The official withdrawal is the date the student withdraws or the documented date the student stopped attending classes. Contact your campus financial aid office for examples of how this process affects the repayment of financial aid. Withdrawing from classes, dropping classes, or failing classes can have an effect on your satisfactory academic progress and ability to receive future financial aid.

BOOK CREDITS

Students whose financial aid exceeds their tuition and fees may use the extra funds to pay for academic related books and supplies at any MC Bookstore, **book credits are not additional money**. Students must have been previously granted approval through a Cash Management Form. Only aid which is accepted will be considered for book credits. If the only financial aid you receive is a tuition and fee specific award, you do not qualify for a book credit. Book credits are processed automatically for eligible students in August for fall semester, in January for spring semester, and in May for the summer session. Check MyMC prior to the beginning of the semester to see if you qualify. Book credit eligibility and use of book credits at MC Bookstores ends approximately two weeks into the semester.

Communicating with the OSFA

The Office of Student Financial Aid's official method of communicating with students is through their college issued email. Students should check their MC college email accounts on a weekly basis for important information even during semester breaks.

What Does A "Priority Deadline" Mean?

Apply before the priority deadline and you may receive the best possible financial aid package. Some financial aid funds, such as the Federal Supplemental Educational Opportunity Grant and the Montgomery College Board of Trustees Grant are limited. Available funds are awarded to the earliest completed applications. You will be notified regarding your financial aid eligibility before your bill for tuition and fees must be paid.

IMPORTANT DATES TO REMEMBER

- October 1, 2022 – The first day to file the 2023-24 Free Application for Federal Student Aid (FAFSA)
- November 15, 2022 – The first day to file the 2023-24 Maryland State Financial Aid Application (MSFAA)
- March 1, 2023 – Deadline to file your FAFSA and MSFAA for Maryland State Scholarships
- March 1, 2023 – Priority deadline for fall aid at Montgomery College
- June 30, 2023 – Deadline for submitting a MC Foundation Scholarship application for fall
- August 19, 2023 – One App Deadline for DC TAG Grant
- November 1, 2023 – Priority deadline for spring aid at Montgomery College, if you did not apply in the fall
- January 1, 2024 – Deadline for submitting a MC Foundation Scholarship application for spring

RENEWING YOUR APPLICATION

You must reapply for financial aid every academic year. Apply on-line at studentaid.gov on or after October 1 each year. You are encouraged to watch for financial aid news through campus media such as newsletters, student newspapers, or bulletin board displays.

The Maryland State Financial Aid Application (MSFAA) is available to applicants who are ineligible to receive federal aid using the Free Application for Federal Student Aid (FAFSA). To get more information about the MSFAA application visit [MSFAA-FAQs](#).

INDIVIDUAL FEDERAL PROGRAM INFORMATION

Please note: Your financial aid award package may not contain funds from all of these programs. Your initial financial aid awards are based on full-time enrollment (minimum registration of 12 credit hours per semester). Cost of Attendance is adjusted based on your enrollment status in each term. If you do not enroll full-time, your Cost of Attendance and financial aid awards may be reduced or canceled, depending on the rules of the specific program.

For financial aid purposes, the College defines an academic year as equal to 30 credit or equivalent credit hours.

Federal Pell Grant

This is the federal government's primary grant program for undergraduate students with exceptional financial need who have not earned bachelor's or professional degrees. We determined the amount of your award using your federal Expected Family Contribution and your enrollment level. We base the initial award on full-time enrollment (minimum of 12 credit hours per semester) the fall and spring semesters. Awards are adjusted each semester for enrollment of three-quarter time (9 to 11 credit hours or equivalent credit hours – 75% of the full-time semester award), half-time (6 to 8 credit hours or equivalent credit hours – 50% of the full-time semester award), and less than half-time (1 to 5 credit hours or equivalent credit hours – 25% of the full-time semester award).

The determination of the credit hours your Pell grant can pay for is based on your enrollment in all terms within the semester. Pell grants adjust up and down based on the number of current attended hours as of the 20% date of each semester and part-of-term. Pell grants **will pay** for attended, registered hours and classes attended through the course 20% date as well as classes withdrawn with grades of W, F or U. **Withdrawals may cause adjustments to aid amounts.** Pell grants **will not pay**, regardless of the amount a student is charged, for classes audited and classes dropped before the course 20% date. Course 20% dates can be found on MyMC. Students may receive Pell Grant funds for summer sessions if they did not receive full-time Pell grants in fall and spring semesters, which includes Pell Grants received to attend other colleges and universities during the academic year.

Students with a federal status of "Lifetime Eligibility Used" (LEU), or who are close to their LEU, may not receive Pell grants or may receive reduced Pell grants. The federal government notifies you of this status on your Student Aid Report.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This federal grant program supplements the Pell grant of students with exceptional financial need. The federal government provides MC with a limited amount of FSEOG to award to students. We base your initial award on full-time enrollment (minimum of 12 credit hours per semester). It may be reduced for less than full-time enrollment or if students receive other grant funds. In order to maintain a semester FSEOG award, students must stay enrolled in at least one class past the 6% date (MC last date for refund) for the semester classes in which they registered. If students withdraw from all classes prior to the 6% dates, FSEOG will be cancelled for that semester.

Federal Work Study

Federal Work-Study (FWS) is a need-based employment program funded by federal financial aid money. This program gives a number of students the opportunity to work in a wide variety of on campus and off-campus community service positions. Students interested in participating in the program, should complete the FAFSA early and turn in all required documents before the priority deadline. Under the FWS program at the College, students usually work an average of 15 hours per week during the school year. Summer employment is also available. Interested students should contact the financial aid office to verify eligibility and check the [College Central Network](#) on the Student Career and Employment Services web page to review available positions.

Federal Direct Loan Program

Montgomery College participates in the Federal Direct Loan Program. Loan funds are provided to students directly from the federal government. An estimated Federal Direct Loan amount may be included in your financial aid award package. The minimum loan amount that can be processed is \$200.

Direct Loans can only be finalized and processed once a student electronically accepts a loan offer listed on their award notification through their MyMC account. The Financial Aid Office then determines the student's final eligibility prior to processing the loan. Students requesting Direct PLUS loans must submit the appropriate loan request form to the Office of Student Financial Aid, in addition to the FAFSA.

All Direct Loan recipients must register for at least six credit hours in their program of study each semester and remain registered at least half time until their loans are disbursed. If you drop below six credit hours in a semester or completely withdraw from school, you may not receive the full amount of your loan or the loan may be canceled. Students receiving Direct Loans must sign a master promissory note (MPN) before funds are credited to student accounts. The MPN can be signed at studentaid.gov. Select, I'm an undergraduate student. Funds will be applied directly to your student account at the college.

FEDERAL DIRECT LOAN LIMITS

Dependent Students (except when parents denied a PLUS)				
Class Level	Base Amount	Additional Unsubsidized	Total	Aggregate Limit
Freshman	\$3,500	\$2,000	\$5,500	\$31,000 with a maximum \$23,000 in Direct Subsidized Loans
Sophomore	\$4,500	\$2,000	\$6,500	
Independent Students (and dependent students whose parents are denied a PLUS)				
Class Level	Base Amount	Additional Unsubsidized	Total	Aggregate Limit
Freshman	\$3,500	\$6,000	\$9,500	\$57,500 with a maximum \$23,000 in Direct Subsidized Loans
Sophomore	\$4,500	\$6,000	\$10,500	

Institutional Grants and Scholarships:

Board of Trustee (BOT) Grant
Board of Trustee (BOT) Scholarships
Board of Trustees Athletic Scholarship
College Institute and High School Grants
Macklin Business Institute (MBI) Scholarship Program
Montgomery College Foundation Scholarships
Montgomery Scholars Scholarship
Southern Management Leadership Program
Renaissance Scholars Honors Program

Board of Trustees (BOT) Grant

This is a need based institutional grant program funded by Montgomery College. Applicants must follow the steps for applying for financial aid, must demonstrate academic potential, and must have financial need as defined by the college.

Board of Trustees (BOT) Scholarship

The Board of Trustees Academic Specialty Scholarship is for talented Montgomery County high school graduates who plan to enroll at Montgomery College. This is a one-year, two semesters scholarship that covers the full-time cost of tuition and fees (at the county resident tuition rate), with the possibility of renewal for a second consecutive academic year, pending available funding. The award is based on academic achievement and potential, not financial need. Deadline: March 1.

Board of Trustees Athletic Potential Scholarship

The Board of Trustees Athletic Specialty Scholarship is for talented Montgomery County high school graduates who plan to enroll at Montgomery College. This is a one-year, two semesters scholarship that covers the full-time cost of tuition and fees (at the county resident tuition rate), with the possibility of renewal for a second consecutive, academic year. The award is based on academic achievement and athletic potential, not financial need. High school grade point average must be a minimum of 2.5 GPA and for scholarship renewal; recipient must have a minimum 2.5 GPA.

Macklin Business Institute (MBI) Scholarship Program

The Macklin Business Institute Scholarship Program is a competitive program for students with outstanding potential and interest in the field of business. The MBI is available for high school graduates interested in applying for the two-year program and current MC students interested in the one-year sophomore level program.

Montgomery College Foundation Scholarships

Montgomery College Foundation Scholarships – The Montgomery College Foundation offers more than 350+ Foundation scholarship opportunities, generously provided by businesses, organizations, and individuals. Scholarships are available for students who are in good academic standing and have financial need. Applicants should have at least a 2.5 GPA or higher, enroll for six credits and be a U.S. citizen or an eligible non-citizen. There are two deadlines: June 30 for the fall semester and January 1 for the spring semester. Students can apply for all MC Foundation scholarships by completing one online application through Academic Works.

Montgomery Scholars Scholarship

The Montgomery Scholars Program is a selective admission two-year interdisciplinary honors program designed for high school graduates as the first step in completing a four-year degree.

Southern Management Leadership Program

Is a scholarship and educational program that supports, develops, and graduates ethical leaders who want to energize and give back to their local communities. If selected, the scholarship covers two-thirds of the tuition and fees and a book stipend.

Renaissance Scholars Honors Program

The Renaissance Scholars is a selective honors program offered in the evenings and on the weekends at the Germantown and Takoma Park/Silver Spring campuses.

Working with specially selected faculty in small seminar-style classes on stimulating interdisciplinary courses, students participate in an honors learning community that enriches and enlivens their academic experience.

For additional information on any of the various [scholarship programs/opportunities](#) click on scholarship programs.

Who Is Eligible for Maryland State Aid?

Residents of the State of Maryland who have complete a high school diploma or its equivalent and have completed a FAFSA or MSFAA by March 1, may be considered for financial assistance from the State of Maryland if the applicant fulfills all eligibility requirements as defined by the Maryland Higher Education Commission (MHEC). For specific information on Maryland State programs, please click here [MHEC](#).

Maryland State Grants and Scholarships Awarded Through MC

The Office of Student Financial Assistance (OSFA) at the Maryland Higher Education Commission (MHEC) provides a number of state grants, scholarships, and loan assistance repayment programs for eligible Maryland residents. Maryland State Grants and Scholarships are awarded through Montgomery College to full-time students who are Maryland residents and meet the state's criteria for the award.

For a complete list of State of Maryland Grant and Scholarship Programs, please visit MHEC [website](#).

Maryland State Grants and Scholarships include:

- Cybersecurity Public Service Scholarship Program
- Howard P. Rawlings (CBEAG) Program
- Howard P. Rawlings Educational Assistance (EA) Grant
- Howard P. Rawlings Guaranteed Access (GA) Grant
- Maryland Community College Promise Scholarship
- State Delegate Scholarship
- State Senatorial Scholarship
- Workforce Development Sequence Scholarship Program (WDCE)

Cybersecurity Public Service Scholarship Program

The Cybersecurity Public Service Scholarship Program supports students who are pursuing an education in programs that have been identified by the Secretary of Higher Education as being directly relevant to Cybersecurity.

Edward T. and Mary A. Conroy Memorial Scholarship & Jean B. Cryor Memorial Scholarship Program

The scholarship is available to current high school seniors, full-time and part-time, degree-seeking undergraduates and graduate students. New and renewal applicants to the program should contact the financial aid office for application instructions. Applications must be completed by July 15 and applicant must be a resident of Maryland at the time of application.

Howard P. Rawlings Campus Based Educational Assistance Grant (CBEAG) program

Is a need-based financial aid program that is designed to assist students financially who were not considered for the Howard P. Rawlings Educational Assistance Grant due to not filing his/her Free Application for Federal Student Aid (FAFSA) or Maryland State Financial Aid Application (MSFAA) by the Maryland state deadline of March 1. The CBEAG program is a state-funded program that allocates funds to participating institutions each academic year to select and award students that are qualified for the CBEAG award. Students must be a full-time degree-seeking undergraduate.

Howard P. Rawlings Educational Assistance (EA) Grant

The Educational Assistance Grant (EAG) is a need-based program. Annual award amounts range from \$400 to \$3,000 and are determined by student need. To be eligible for the EAG, a student must file a FAFSA or MSFAA by March 1 each year, be a Maryland resident (if you are a dependent student, your parent(s) must also have Maryland residency). You must be at a two or four year college or university in Maryland as a full-time, degree-seeking, undergraduate student.

Demonstrate financial need as determined by the FAFSA/MSFAA and MHEC and maintain Satisfactory Academic Progress (SAP).

Howard P. Rawlings Guaranteed Access (GA) Grant

Is a grant that provides post-secondary financial assistance to eligible in-state students currently enrolled as high school seniors who will complete a college preparatory program or a student who has obtained a General Educational Development Diploma (GED), and is under the age of 26. The GA Grant amount equals 100 percent of the student's financial need and a student may receive an award for up to \$19,400.

Maryland Community College Promise Scholarship

The Maryland Community College Promise Scholarship is a last dollar award, available to students that plan to enroll in credit-bearing coursework leading to a vocational certificate, certificate, or an Associate Degree; or in a sequence of credit or non-credit courses that leads to licensure or certification; or in a registered apprenticeship program at a Maryland community college. Students must have graduated from high school or successfully completed a GED in Maryland to apply for the scholarship. The FAFSA or MSFAA must be completed by March 1 to be considered credit-bearing coursework. There is no application deadline for students in non-credit courses.

State Delegate Scholarship

The State of Maryland Delegate Scholarship is offered by the local State Delegates to Maryland residents who plan to pursue a post-secondary credential full-time (12+ credits per semester) or part-time (6-11 credits per semester) at a two-year or four-year Maryland college, university or private career school. The student may hold the Delegate Scholarship with all State awards. The total dollar amount of all State scholarship awards may not exceed your cost of attendance as determined by the student's college's financial aid office. Funds may not be available to award all eligible students. Student must complete the FAFSA or MSFAA by March 1.

State Senatorial Scholarship

Current high school seniors and full-time and part-time, degree seeking undergraduate and graduate students. Students attending a private career school may also apply. Student must complete a FAFSA or MSFAA by March 1 and contact their local state senator's office. Awards are made based on financial need.

Workforce Development Sequence Scholarship Program

The Workforce Development Sequence Scholarship Program is designed to provide financial assistance to students enrolling in an approved non-credited certificate program leading to apprenticeships, employment, licensure, or job skill enhancement only at a participating Maryland Community College.

Private/Outside Scholarships

Organizations and agencies outside of Montgomery College award these funds using their own eligibility requirements to receive and renew these awards. We do not credit private and state scholarships to student accounts until we receive the funds from the state agency or sponsor issuing the awards. This includes Maryland State Scholarships and Grants on MHEC [website](#), as well as the District of Columbia Tuition Assistance Grant (DCTAG) [webpage](#).

Herb Block Foundation Scholarship

Herb Block Foundation Scholarship was established in 2005 to provide financial assistance to high school graduates, community college students, and adult learners who wish to continue their studies at Washington, D.C. area community colleges. Deadlines are June 1 for the fall semester and November 10 for the spring semester. For additional information on private/outside scholarships, please visit our [webpage](#).

CONSORTIUM AGREEMENTS

Sometimes students are attending two colleges or universities at the same time. Most types of financial aid can only be used at one institution during the same semester. The institution awarding the financial aid is usually the student's home school – the school from which the student is receiving a degree. The school where the student is taking other classes is the host school.

Students who wish to have their credit hours from both schools considered in awarding financial aid at

the home school must complete a consortium agreement. This is a written arrangement between institutions used to track total credit hour enrollment at both schools. The student initiates the process by contacting the home school's financial aid office and following their procedures. The home school then contacts the host school to certify the hours the student is taking.

Not all schools participate in consortium agreements. Check with your home school to find out the institution's policies and procedures.

SPECIAL PROGRAMS FOR HIGH SCHOOL STUDENTS- DUAL ENROLLMENT

High school students dually enrolled at MC are not eligible for federal financial aid (i.e. FAFSA) or the Maryland Promise Scholarship. However, through the Blueprint for Maryland's Future, MCPS students may enroll in courses at no cost during the MCPS school year. Additionally, public, private and home school students may be eligible for a need-based Montgomery College High School Grant to cover portions of required College tuition and fees. This grant is subject to available funds. For more information go to the Dual Enrollment website at www.montgomerycollege.edu/dep or the scholarship website at www.montgomerycollege.edu/scholarships.

NOTICES

NONDISCRIMINATION NOTICE

Montgomery College is committed to fair and equal opportunity that assures access, equity, and diversity in its educational programs and activities. The College prohibits discrimination against any person on the basis of age, color, citizenship status, current or former military status, disability, gender, gender identity and expression, genetic information, national origin, marital status, race, religion, sex, or sexual orientation. The Office of Student Financial Aid adheres to the fair and equitable awarding of financial aid.

STUDENT COMPLAINT RESOLUTION

Montgomery College makes every effort to resolve student complaints internally, using policies and procedures outlined in the current Montgomery College Catalog or Student Handbook. Students are expected to fully utilize any and all of the outlined administrative procedures to address concerns and/or complaints in as timely a manner as possible. Additional information on how to register a complaint can be found on the Student Complaint Resolution [webpage](#).