

# PAYING FOR COLLEGE

## Tuition and Fees

Tri-C, supported by Cuyahoga County taxpayers and assisted by the State of Ohio, maintains modest tuition and fees, both of which are subject to review during any academic year by the Board of Trustees and may be changed at its discretion with the approval of the Ohio Department of Higher Education.

Visit [www.tri-c.edu/payingforcollege/Pages/TuitionPaymentSchedule.aspx](http://www.tri-c.edu/payingforcollege/Pages/TuitionPaymentSchedule.aspx) (<http://www.tri-c.edu/payingforcollege/Pages/TuitionPaymentSchedule.aspx>) for current tuition and fees.

## Institutional Fee

The College automatically charges an Institutional Fee at the time of registration based on the number of credit hours registered. This fee provides students with unlimited access to all campuses, recreational facilities, Technology Learning Centers, libraries and campus special events. The fee is adjusted when courses are added or dropped in accordance with the withdrawal and refund deadlines and percentages.

- 1-3 credit hours (\$10)
- 4-11 credit hours (\$50)
- 12+ credit hours (\$70)

## Withdraws/Refunds

Refunds of tuition and fees for courses of academic credit will be made when students withdraw from a course for which they have already paid the tuition in full. Students who choose not to complete a course **must officially withdraw** from the course. Tri-C is not obligated to refund students who have not withdrawn or not paid the tuition, even if they did not attend a class.

The following schedule governs all tuition and fee liability and available refunds for full-term courses of academic credit.

Tuition and Fees for Full Semester	Liability	Refund
First Week	0%	100%
Second Week	30%	70%
Third Week	50%	50%
Fourth Week	75%	25%
Fifth Week and after	100%	0%

The withdraw/refund schedule for all parts of semester and the summer session will be determined in proportion to the full semester schedule.

Full refunds of instructional, general and supplemental fees are granted **only if** Tri-C cancels a course or if a student withdraws during the 100% refund period (see preceding schedule).

No refunds are granted if a student is dismissed from Tri-C for disciplinary reasons.

## Tuition Incentive Programs

At Cuyahoga Community College, we are committed to student success and completion. Thus, we offer a variety of programs to not only save you money, but also put money in your pocket for achieving academic milestones. Tuition Guarantee locks-in tuition rates for up to 3 years! 15+

Perks awards you for remaining full-time and enrolling each semester. And our new, 30 Credit Hour Standard will discount summer tuition when you achieve 30 credits within the academic year. Sign up for our Tuition Incentive Programs on My Tri-C Space.

## Tuition Guarantee

The Tuition Guarantee Program at Cuyahoga Community College (Tri-C®) is an incentive for you to enroll full time for three years and pay the same tuition throughout that period. We want this program to keep you at Tri-C until you complete your degree or certificate.

**To be eligible for the Tuition Guarantee Program you will need to:**

- Be a new student (first time in college)
- Commit to a three-year agreement
- Attend consecutive fall and spring semesters with no breaks (summer attendance is optional)
- Stay enrolled for at least 12 credit hours each term
- Complete a "DegreeWorks" academic plan by the end of the second term of enrollment
- Sign the Tuition Guarantee Program Agreement

## 15+ Perks

The 15+ Perks Program at Cuyahoga Community College (Tri-C®) is an incentive for you to enroll full-time and earn rewards equal to 50 percent of tuition.

This program rewards you for enrolling each term and provides a way to complete your degree or certificate within two years.

**To be eligible for the 15+ Perks Program you will need to:**

- Complete the FAFSA (Free Application for Federal Student Aid) at [www.fafsa.gov](http://www.fafsa.gov) (<http://www.fafsa.gov>)
- Have completed all developmental education requirements and have a 2.0 cumulative grade point average
- Enroll in at least 15 credits in a fall or spring semester, or at least 7 credits in a summer semester
- Sign the 15+ Perks Program Agreement

## 30 Credit Hour Standard

The 30 Credit Hour Standard provides a tuition reduction for summer semester when you achieve 30 credits within the academic year.

- Complete at least 30 or more credit hours in a three-semester (fall, spring, and summer) academic year
- Maintain consecutive enrollment each semester throughout the year, to include summer term
- Earn a satisfactory grade for pass/fail classes or a grade of C or higher for all graded classes;
- Declare or reaffirm a program of academic study
- Accumulate less than 90 college-level credits
- Complete a Free Application for Federal Student Aid (FAFSA) form at [fafsa.ed.gov](http://fafsa.ed.gov)
- Maintain a 2.0 or higher cumulative grade point average; and
- Sign a 30 Credit Hour Standard Program Agreement Form

## Student Financial Aid Scholarships

Financial aid consisting of scholarships, grants, loans, and part-time student employment is designed to supplement a student's own resources. Student financial aid may be available for an entire academic year or for part of the year.

Per federal and state regulations, primary considerations in selecting financial aid recipients are based on financial need, U.S. citizenship or eligible non-citizenship status, and the potential to succeed in an academic program at Tri-C. Some types of financial aid are based on criteria other than financial need.

Check out Financial Aid TV – a collection of video clips providing quick answers to common questions. This online service is available 24 hours a day, seven days a week at: <http://tri-c.financialaidtv.com>.

## Application Procedures for Financial Aid

Students applying for financial aid are required to complete the Free Application for Federal Student Aid (FAFSA) form. Students can complete the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) (<http://www.fafsa.gov>). Students can obtain complete information about procedures and financial aid application process on the Student Financial Aid & Scholarships Office website at: [www.tri-c.edu/financialassistance](http://www.tri-c.edu/financialassistance) (<http://www.tri-c.edu/financialassistance>).

Students are strongly encouraged to complete the FAFSA and all required verification documentation at least eight weeks prior to the priority deadlines listed below:

Summer Session	May 1
Fall Semester	July 1
Spring Semester	December 1

## Financial Aid Options

### State Grant Program

#### Ohio College Opportunity Grants

Community college students who have received Pell grants, but may have exhausted all or part of the Pell within an academic year, may be eligible to receive state grant aid, known as the Ohio College Opportunity Grant to enroll in the summer term from the Ohio Department of Higher Education. Additionally, students who qualify for the Ohio Education Training Voucher funded by the Orphan Foundation of America are also eligible for the state grant, based on financial need throughout the academic year.

### Federal Programs

#### Pell Grants

The federal government makes Pell Grant funds available for tuition and other college-related expenses to undergraduate students who demonstrate financial need and maintain satisfactory academic progress in their course of study. Pell Grant recipients are eligible to receive awards from this program to complete their first undergraduate bachelor's degree. Note that effective July 1, 2012, students are limited to 12 full-time semesters (24 equivalent part-time semesters) of Pell Grant eligibility. Students apply for Federal Pell Grants by completing the FAFSA.

#### Federal Supplemental Educational Opportunity Grants (FSEOG)

The FSEOG Program provides grants to students who demonstrate exceptional financial need to help meet their costs of post-secondary

education. FSEOG recipients are eligible to receive awards from this program for the period required to complete their first undergraduate bachelor's degree. Students apply for FSEOG funds by completing the FAFSA. Awards are contingent on availability of funds. Students who may be eligible for this program are encouraged to complete the FAFSA as early as possible each year to ensure full consideration.

#### Federal Direct Student Loan Program

These loans are also known as Stafford Loans. Students who apply for loans will be awarded either a subsidized or an unsubsidized loan based on financial need. Students must be enrolled in at least six credits and maintain satisfactory academic progress in their course of study. During the in-school period, all interest is paid by the federal government on subsidized loans. Interest on unsubsidized loans will accrue from the time the loan is disbursed to the student. Loan amounts are based on year in college and dependency status as established by the U. S. Department of Education. Repayment begins six months after the student leaves school or drops below 6 credits. Students must complete the FAFSA to be considered for the Direct Loan Program.

Parents may also choose to borrow a Parent Loan (PLUS) for students who are enrolled in at least six credits. Parent Loan applications are available in any Student Financial Aid & Scholarships Office and are awarded based on an approved credit check. Students are required to complete the FAFSA to apply for the PLUS Loan to ensure that the student has been considered for all types of aid programs.

#### Federal Work-Study Program (FWS)

This federal program provides funds for part-time student employment, up to 20 hours per week at Tri-C or at a community service agency. Students apply for FWS funds by completing the FAFSA. Awards are contingent on availability of funds and need. Students who may be eligible for this program are encouraged to complete the FAFSA as early as possible each year to ensure full consideration.

#### Federal Perkins Loan Program

Students who apply for Perkins loans will be awarded based on financial need. Students must be enrolled in at least six credits and maintain satisfactory academic progress in their course of study. During the in-school period and through the grace period after the borrower leaves school, all interest is paid by the federal government on subsidized loans. Loan amounts are based on term enrollment. Repayment begins six months after the student leaves school or drops below 6 credits. Students must complete the FAFSA to be considered for the Perkins Loan Program. In some instances, based on the student's course of study, part of the Perkins Loan may be forgiven or cancelled after employment in selected fields of study and a period of repayment of the loan. Contact the Student Financial Aid & Scholarships Office for more information.

## Scholarships

Cuyahoga Community College offers a variety of scholarship opportunities from numerous scholarship funds for Tri-C students enrolled in various disciplines. These scholarship opportunities have been created and supported through the generosity of many donors who believe in Tri-C's mission and the importance of providing access to education to members of our community.

You can apply for Tri-C Foundation Scholarships by completing both the Free Application for Federal Student Aid (FAFSA) and the Tri-C Foundation Scholarship application. The Foundation online scholarship application is at [www.tri-c.edu/scholarships](http://www.tri-c.edu/scholarships) (<http://www.tri-c.edu/>)

scholarships) and the FAFSA is online at [www.fafsa.gov](http://www.fafsa.gov) (<http://www.fafsa.gov>).

Some scholarships may require a special application in addition to the Tri-C Foundation Scholarship Application. These are noted in the criteria at [www.tri-c.edu/scholarships](http://www.tri-c.edu/scholarships) (<http://www.tri-c.edu/scholarships>).

The total scholarship award may not exceed the Cost of Attendance as determined by federal regulations and will be considered with all other financial aid you may receive.

## **Lifetime Learning Credit**

Taxpayers may be able to claim a lifetime learning credit of up to \$2,000 for qualified education expenses paid for all students enrolled in eligible educational institutions. There is no limit on the number of years the Lifetime Learning Credit can be claimed for each student. However, a taxpayer cannot claim the American Opportunity Credit and Lifetime Learning Credit for the same student in one year. If you pay qualified education expenses for more than one student in the same year, you can choose to take credits on a per-student, per-year basis. For more information on the Lifetime Learning Credit, please contact the Internal Revenue Service or your tax preparer.

## **American Opportunity Credit**

The American Opportunity Credit (AOTC) makes tax credit benefits available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. In addition to direct educational costs, the AOTC, also adds required course materials to the list of qualifying expenses and allows the credit to be claimed for four post-secondary education years with a maximum annual credit of \$2,500 per student. For more information on the American Opportunity Credit, please contact the Internal Revenue Service or your tax preparer.