

Paying for college

By Shelly Springborn

Going to college doesn't have to break the bank! There are several sources of financial aid available to support you in your educational journey.

FAFSA

Completing the Free Application for Federal Student Aid (FAFSA) is the first step to unlocking funding to support your college education.

FAFSA is the form that the federal government, states, colleges and other organizations use to award financial aid in the form of scholarships, grants and student loans. You must complete the FAFSA to qualify for federal aid programs such as Pell grants, Perkins loans, Stafford loans and work-study employment.

Filling out the application is easy, takes about 30 minutes, and it's free. Visit fafsa.gov to fill out your online application.

Michigan Achievement Scholarship

Beginning with the class of 2023, high school graduates will be eligible for up to \$2,750 per year at Montcalm Community College through the Michigan Achievement Scholarship Program. Eligibility begins by completing your FAFSA at fafsa.gov. Visit montcalm.edu/michigan-achievement-scholarship for more information about the Michigan Achievement Scholarship.

Michigan Reconnect

Michigan Reconnect is for residents who are 25 years or older and have obtained a high school diploma or equivalent. Michigan Reconnect will help pay the costs of tuition or training for eligible adults who want to pursue an associate degree or skills certificate. Michigan Reconnect pays the remaining balance of tuition, at the community college's in-district rate, and mandatory fees after other state and federal financial aid have been applied. Visit montcalm.edu/reconnect for more information.

Attend classes full-time at MCC:

| | |
|----------------|---|
| \$3,510 | MCC tuition* |
| <u>- 2,750</u> | Potential amount for Michigan Achievement Scholarship |
| = \$760 | Balance that may be paid out of pocket or with other aid and scholarships |

*Price is based on tuition for 30 credit hours per year at the at the 2022-2023 in-district rate at Montcalm Community College and doesn't include the technology and service fees.

Grants, scholarships and loans

Grants and scholarships do not need to be paid back, unless, for example, you withdraw from school and owe a refund. They are gift aid from the federal government, the State of Michigan, college aid programs or another private organization. They are often awarded based on need to those who qualify and apply for them.

Loans may be through the federal government, your college or another private lender, and must be paid back.

MCC and the MCC Foundation award more than \$400,000 in scholarships annually to new and returning MCC students. Visit montcalm.edu/scholarships for information about MCC Foundation scholarships.

For State of Michigan and federal student aid programs, visit michigan.gov/mistudentaid and studentaid.gov.

Work study opportunities

Work study opportunities are part-time jobs on campus that are typically flexible around your class schedule, so you can earn steady income while you attend school. Visit montcalm.edu/employment for more information. ■

For more information

Visit montcalm.edu/financial-aid

Email finaid@montcalm.edu

Call **989-328-1205**

Stop by MCC's Financial Aid Office, in the upper level of the Donald C. Burns Administration/Library Building on the college's Sidney campus.