



Tuition, Fees & Financial Aid

County College of Morris is able to provide high quality educational programs at a reasonable cost because it is publicly supported by the State of New Jersey and Morris County.

Tuition and fees are based on the 2012 rate and may increase in the next academic year. For the most up-to-date tuition and fees, check the college's website at www.ccm.edu for the semester you plan to enroll.

Within limits imposed by law, the college reserves the right to alter its tuition and fees or to levy other charges and fees it deems necessary to maintain effective operations.

Tuition (As of Summer 2013)

	In County Residency	Out-of-County Residency	Out-of-State Residency
Tuition	\$ 117.00	\$ 117.00	\$ 117.00
Differential Fee	+ .00	+ 117.00	+ 216.00
	<hr/>	<hr/>	<hr/>
	\$ 117.00	\$ 234.00	\$ 333.00
College Fee	+ 17.50	+ 17.50	+ 17.50
	<hr/>	<hr/>	<hr/>
Cost/Credit	\$ 134.50	\$ 251.50	\$ 350.50

Note: Senior citizens, defined as persons 65 or older, may enroll for credit and non-credit courses at a reduced rate. Senior citizens who live in the county pay \$30 per credit fee hour. Those who live outside the county pay \$30 per credit fee hour plus the additional out-of-county differential. Rates apply to courses which have sufficient tuition-paid enrollment to warrant their being conducted.

Seniors will not be charged Admission Fees and College Fees. However, seniors will be charged all other fees. This senior citizen tuition waiver is in accordance with NJS 18A:62-3.

For the most up-to-date listing on tuition, go to www.ccm.edu.

Differential Fees

For Out-of-County Students

To recover tuition costs not paid for by the county, out-of-county students pay a Differential Fee in addition to their tuition. See "Chargeback" section for information on how to reduce their costs.

For Out-of-State Students

To recover tuition costs not paid for by the county or state, out-of-state students must pay a Differential Fee in addition to their tuition.

Chargeback

(For students who live out-of-county)

Out-of-county residents may pay in-county rates if they present, along with their tuition payment, a completed out-of-county chargeback form. Forms and instructions are available from your local county college. A new chargeback form is needed for each semester. The college cannot accept chargeback from prior semesters.

Residency

It is the student's responsibility to confirm residency status for billing purposes. Failure to do so could result in a higher tuition charge. While residency status must be established prior to the start of any given term, students have through the eighth week of classes (third week for summer sessions) to deliver all required documents to the Office of Student Development and Enrollment Management. After that date, while the residency status may be changed, students forfeit any possible refund for the current semester.

Only permanent residents of Morris County are entitled to the lower in-county tuition rate. International students must have their permanent residency status in New Jersey for one year to qualify. All others pay the higher out-of-county or out-of-state tuition rate. Undocumented students are charged the out-of-state tuition rate regardless of where they live until they can demonstrate United States citizenship or permanent residency status.

A student wishing to establish residency in Morris County must submit all of the following documents showing the same Morris County residential address (not mailing address) to the Office of Student Development and Enrollment Management in the Student Community Center, Room 132. A decision regarding residency status will be made after all of the required documents have been submitted.

If you have any questions regarding these requirements, please call 973-328-5171.

1. Affidavit obtained from the Office of Student Development and Enrollment Management.

2. Any one of the following:

- a. Current lease
- b. Deed
- c. Recent tax bill
- d. Recent water bill
- e. Notarized letter from individual with whom you reside

3. Valid New Jersey motor vehicle license, motor vehicle registration, voter registration card or N.J. State I.D. card

4. Two pieces of current business mail sent to the student. (Personal mail or mail sent from County College of Morris cannot be used. Mail sent to a Post Office Box is unacceptable; the address must show the residential street address. Individuals establishing one-year residency must include one piece of mail from one year ago.)

5. A student under 23 years old, claiming himself or herself for tax purposes and not living with his or her parents or guardian must submit:

- a. Copy of his or her most recent 1040 or New Jersey income tax form; and
- b. Copy of his or her parents' most recent 1040 or New Jersey income tax form.

6. Permanent residents must provide their green card showing permanent residency status issued one year prior to the term in which they are requesting the lower tuition rate.

PLEASE NOTE:

1. The residency requirement for a New Jersey resident moving into Morris County is one day and is made once all of the above required documents have been submitted.
2. The residency requirement for an out-of-state resident moving into New Jersey is one year. After the 12th month, the student may submit all of the above required documents. (Out-of-state residents will continue to be charged out-of-state tuition until the one-year residency has expired and all appropriate documents are submitted.)
3. To be eligible for a lower tuition rate, a student must be established as a permanent resident before the first day of classes of the new semester.
4. Residence established solely for the purpose of paying the lower tuition rate cannot be considered as fulfilling the residency requirements.

Fees (As of Summer 2013)

Accident Insurance

The State of New Jersey requires all full-time students and health professional students to carry accident insurance. This is a non-refundable premium.

Application Fee (Non-refundable) **\$30**

One time fee, unless you choose not to attend in the academic year in which you apply.

CLEP Testing Fee **\$25**

College Fee (per-credit) **\$17.50**

External Proctor Services **\$50**

For each additional 0-2 hour time block past the initial 2-hour appointment.

Course Fee

.Go to www.ccm.edu and search for "tuition and fees."

Department Exam Fee **\$50**

Graduation Fee (non-refundable) **\$30**

Graduation candidates are charged a graduation fee.

Health Insurance

The State of New Jersey requires all full-time students to carry health insurance. In addition to full-time students, the college requires all health profession students to carry health insurance. Students can waive this premium if proof of coverage is provided with the tuition payment. This is a non-refundable premium after the start of the term.

I.D. Card Replacement

First Replacement **\$5**

Second Replacement **\$10**

Third Replacement **\$25**

Late Payment Fee **\$40**

Charged to students who fail to have their payment in the Bursar's office by the designated due date. Postmarked dates are not acceptable.

Make-Up Examination Fee **\$5**

Charged to students who miss a final examination and who are permitted to take a make-up examination.

Registration Fee (per course) **\$6**

Reinstatement Fee **\$100**

Students who have been withdrawn by the college for nonpayment after the first day of the academic term and who are reinstated into their original classes are assessed a \$100 fee.

Returned Check Penalty Fee **\$50**

Service Fee (per course) **\$10**

Students who completely withdraw after registering for classes or who are deleted from their classes for non-payment are subject to a service fee.

Technology Fee (per course) **\$9**

Telecourse/Online Fee (per course) **\$25**

Online with Streaming Video (per course) **\$45**

Criminal Background Check **\$100**

Morristown Site Fee (per course) **\$40**

Books and Materials

Depending on the particular program of study, a full-time student may pay approximately \$500 per semester for books and materials.

Refund Policies

Students who withdraw from the college may receive a refund based on the following schedule.

Fall or Spring (16-week courses only)

- Prior to first day of the semester – 100 percent of tuition, college and course fees.
- 1st week of the semester – 75 percent of tuition only.
- 2nd week of the semester – 50 percent of tuition only.

Semesters and courses less than 16 weeks are prorated. All students who withdraw are subject to a service fee per course. Students who withdraw from the college must complete a withdrawal application form available in the Office of Counseling Services and Student Success. The date of completion of the withdrawal application will be the date used to determine the percentage of tuition refundable.

Financial Aid

County College of Morris (CCM) recognizes that the responsibility of meeting college expenses can be difficult for many families. In keeping with CCM's mission, the college attempts to provide financial assistance to students who would otherwise be unable to attend. Student financial aid is available in the form of scholarships, loans, grants and part-time employment. Aid also may be available to assist those students participating in an approved consortium agreement with other area colleges or the Study Abroad program.

Application Process

To apply for need-based federal financial aid (Pell, SEOG, loans and work study), New Jersey state grants or scholarships (TAG, EOF and NJSTAR), and most CCM scholarship programs, the student is required to fill out and submit a Free Application for Federal Student Aid (FAFSA). FAFSAs are available from high school guidance offices or online at www.fafsa.ed.gov. The FAFSA must be filed each academic year that the student plans on enrolling. To allow ample time for processing and eligibility notification, applicants are urged to file their FAFSA by March 1 or no later than the IRS federal income tax filing period each year. The County College of Morris Federal Title IV School Code is 007106. This code must be entered on the application when filing, ensuring the college's receipt of processed applications. Additionally, federal Stafford loan borrowers (subsidized, unsubsidized or parental PLUS loans) must complete a Direct Loan application and Entrance Counseling by visiting <https://studentloans.gov>.

For additional assistance with the aid application process or downloading forms, visit www.ccm.edu/admissions/financialAid. The Office of Financial Aid can be contacted by stopping by the office in the Student Community Center, Room 210, calling 973-328-5230, faxing 973-328-5237, or emailing finaid@ccm.edu.

NOTE: The primary method of communication by the Office of Financial Aid is electronic through the college's student email address. Students may also view their awarded aid and/or docu-

ments that may be requested by CCM online at <https://webadvisor.ccm.edu>. Additionally, students are advised when submitting items requested to submit clear, readable copies, indicating their CCM student identification number on each page.

Requirements for Receiving Federal and New Jersey State*

Assistance To receive financial assistance, a student must meet the following eligibility requirements:

- A. Be a citizen of the United States or eligible non-citizen.
- B. Demonstrate financial need (except for Unsubsidized Stafford Loans).
- C. Register with Selective Service, if required (males only).
- D. Be accepted as a matriculated student, enrolled in a degree granting program or financial aid eligible certificate program at CCM.

Special Note: Non-matriculated students (certificate and general credit courses) and students auditing courses are not eligible for state or federal assistance of any kind, including the Federal Direct Stafford Loans.

- E. Not owe a refund on a federal grant or be in default on a federal educational loan.
- F. Maintain satisfactory academic progress according to federal, state and institutional guidelines.
- G. Have class attendance verified prior to the release of all expected funds.
- H. Submit all requested documents to the Office of Financial Aid. Failure to do so in a timely manner will result in the office's inability to continue its determination of eligibility for financial assistance which may result in the cancellation of all awarded aid.
- I. An official withdrawal from classes or the college is required. Failure to do so may result in the cancellation or reduction of your awarded aid.

*Applicants must be legal New Jersey residents for at least 12 consecutive months prior to receiving New Jersey state grants.

Note: Challenge and/or standardized exams may not be used to satisfy part- or full-time status in determining financial aid eligibility. Fees for credit-by-exam options will not be paid by financial aid.

All federal and state financial aid awards are based on need and are awarded without regard to race, religion, creed, age, sex or handicap.

Scholarships

The college offers a number of scholarships granted on the basis of academic performance and related achievements through the General Scholarship program. Applications for institutional scholarships are available online at <http://www.ccm.edu/admissions/financialAid/Scholarships.aspx>.

Federal and New Jersey State Financial Aid Programs

Students may be eligible for need-based financial aid available through New Jersey state and federal programs. These awards may come from more than one source and are called financial

aid packages. A package may consist of grant, scholarship, loan and campus employment assistance.

- A grant or scholarship is financial aid that does not have to be repaid.
- Loans are borrowed monies that must be repaid with interest, after the student graduates, withdraws or is enrolled less than half-time (6-11 credits per term) at the college. For more information, visit <https://studentloans.gov>.
- Student Employment (FWS) consists of campus jobs and provides an excellent opportunity for students to meet and work with faculty, staff and fellow students while learning skills that could impact positively on their future. This award is not applied to tuition charges. Rather, payment is made directly to the student in the form of a paycheck once required bi-weekly timesheets are processed.

New Jersey State Grants (partial listing)

Tuition Aid Grant (TAG) is awarded to students who are enrolled as undergraduates with at least 6 college credits. Applicants must demonstrate financial need.

Educational Opportunity Fund (EOF) grants are awarded to students from educationally and economically disadvantaged backgrounds with demonstrated financial need. Students must complete the FAFSA to be considered.

Tuition Free Scholarships – The New Jersey Student Tuition Assistance Reward Scholarship (NJ STARS) is awarded to entering high school students who graduated in the top 15 percent of their graduating class. Completion of FAFSA by the state deadline is required each school year. Students must enroll full-time in a degree seeking program per term. Out-of-county residents must obtain a “chargeback” from their residential county college to be eligible. Continuing students must earn a minimum 3.0 cumulative grade point average at the end of each term to remain eligible. For the complete NJ STARS requirements, visit www.hesaa.org.

Public Tuition Benefits Program awards dependents of emergency service personnel and law enforcement officers killed in the line of duty, who are enrolled in a New Jersey college or university on at least a half-time basis, the actual cost of tuition up to the highest tuition charged at a New Jersey college or university.

New Jersey (NJ) CLASS Loan Program

The New Jersey College Loans to Assist State Students (NJCLASS) is a loan program designed to assist middle-income New Jersey families with financing higher education. It is available to U.S. citizen or permanent resident students attending at least half-time or to their parents. The FAFSA must be submitted. The NJCLASS loan is designed as a supplemental source of funding after application for financial assistance through sources such as grants or other loans. This loan has an administrative processing fee, which is deducted from the proceeds on the approved amount. For a complete listing of New Jersey State Financial Aid Programs call 1-800-792-8670 or visit www.hesaa.org

Federal Grants

The Federal Pell Grant is awarded to eligible undergraduate students who are enrolled (3 or more credits per term) and demonstrate financial need and do not have a bachelor's degree. The

Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students who demonstrate exceptional financial need. Awarding is done on a first-come, first-served basis. Limited funds are available.

Federal Stafford Loan Program

(Completion of the FAFSA is required - www.fafsa.ed.gov/.)

Subsidized Stafford loans are based on financial need, which is determined by using a federal formula. A loan is subsidized when the government pays the interest for the student under certain defined circumstances.

Unsubsidized Stafford loans are not based on federal need and are available to all students regardless of income. Because the government does not subsidize the interest, the student is responsible for all interest, which accrues during in-school, grace and deferment periods.

In addition to completing the FAFSA, student loan applicants must complete the online federal direct loan Master Promissory Note and the online Entrance Counseling Interview. Visit <https://studentloans.gov>. Once students complete these steps, the Office of Financial Aid will certify the loan application through the U.S. Department of Education which in turn will disburse the awarded amount directly to the college. Student loans are disbursed in two installments, one per term, upon verification of class attendance.

Federal PLUS Loan Program

PLUS Loans are not need based and are available to parents of eligible dependent undergraduate students who are enrolled at least half-time. This loan cannot be used to defer tuition charges without the lender's approval on the amount applied for because this loan is based on a credit check by the lender. Completion of the FAFSA is also required.

Federal Work-Study Program

The Federal Work-Study Program provides part-time employment on-campus and in non-profit agencies off-campus. A few non-profit opportunities include participation as a mentor or tutor as part of the “America Reads” or the “America Counts” programs. Students work about 19.5 hours per week and are paid on a bi-weekly basis. If awarded, visit CCM's Office of Career Services and Cooperative Education for job placement. For additional information on the federal financial aid programs, call 1-800-4-FED-AID (1-800-433-3243). The U.S. Department of Education also maintains a financial aid website at www.students.gov/, <http://mappingyourfuture.org/>, and www.hesaa.org/.

Withdrawal Policy for all Financial Aid Recipients

All financial aid recipients are required to follow the college's withdrawal procedures to ensure an “official” withdrawal. This applies to those students withdrawing from a single course or the college entirely.

Those students who fail to “officially” withdraw may have their financial aid cancelled and, therefore, would be responsible for their tuition charges out-of-pocket, or if aid has already been disbursed, students would be required to repay a percentage of their refund or possibly the entire amount to the college.

The date of the institution's determination that the student withdrew varies depending on the type of withdrawal. For example,

if a student begins the official withdrawal process or provides official notification to the college of his or her intent to withdraw, the date of the institution's determination that the student withdrew would be the student's withdrawal date or the date of the student's notification, whichever is later. The withdrawal date may also be determined by the date the faculty informs the college that the student stops attending classes and did not officially withdraw. Based on the student's unofficial withdrawal from the course, he or she will be assigned the grade of F. Please refer to the Academic Information section for additional information on the college's withdrawal policies.

Cost of Attendance/Student Budgets

Student budgets reflect average institutional costs and are adjusted according to federal guidelines and other miscellaneous institutional fees. The 2012-13 average annual cost for a Morris County resident who is full-time (27 credits) and dependent is as follows:

Tuition and fees	\$3,754.50
Books and supplies	\$1,000
Personal, misc.	\$1,220
Room/Board and travel	\$4,730
<hr/>	
Total	\$10,704.50

Tuition and fees are higher for out-of-county and out-of-state students. The tuition and fees listed above are subject to change by the college's Board of Trustees.

Consortium Agreement Procedures

Information regarding the domestic and study abroad consortia application and conditions may be obtained online at www.ccm.edu/admissions/financialAid/form.aspx

Students wishing to take course(s) at another institution as part of their program of study at CCM should take the following steps. The fully executed Consortium Agreement and all paperwork related to the processing of financial aid must be completed and on file at CCM at least 14 days prior to the enrollment period in which you plan to study. Consortium students are responsible for all "visiting" college charges out-of-pocket. Once confirmation of class attendance from the "visiting" college is received by the CCM Office of Financial Aid, the student will receive a refund of their semester eligible financial aid.

Return of Title IV (Federal) Aid Policy

Federal financial aid recipients withdrawing from CCM are subject to the following refund policies required by federal regulation:

- Federal aid must be returned to the appropriate program in the following order:
 - Unsubsidized Federal Stafford Loan, Subsidized Federal Stafford Loan, Federal Plus Loan, Federal Pell Grant, Federal SEOG, other Title IV Aid Programs, other federal sources of aid, state, private or institutional aid.

Federal Refund Calculation

(For all federal financial aid recipients.)

Refund of federal funds to the college is based on a formula percentage, which is calculated according to the last date of attendance recorded by the college when the student was enrolled.

Note: New Jersey state and federal financial aid regulations are subject to change without notice.