



2023-2024

FINANCIAL AID OFFICE

2023-2024

Email: [finaid@ccm.edu](mailto:finaid@ccm.edu)

**ESTIMATED FULL-TIME STUDENT COST OF EDUCATION 2023-2024** *(Effective Summer 2023)*

	In County Dependent	In County Independent	Out of County Dependent	Out of State Dependent
<b>*Tuition</b>	<b>\$4,428.00</b>	<b>\$4,428.00</b>	<b>\$8,316.00</b>	<b>\$11,718.00</b>
College Fee <i>(\$29.00 per credit)</i>	\$783.00	\$783.00	\$783.00	\$783.00
Reg. \$7 + Tech. Fee \$35 per course	\$420.00	\$420.00	\$420.00	\$420.00
<b>**DIRECT Cost</b>	<b>\$5,631.00</b>	<b>\$5,631.00</b>	<b>\$9,519.00</b>	<b>\$12,921.00</b>
<b>**View Titans Direct - College Finance Plan (Shopping-Sheet) or Award Letter for your awarded amount.</b>				
Books & Supplies	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00
Transportation	\$3,258.00	\$3,258.00	\$3,258.00	\$10,109.00
Room and Board	\$7,650.00	\$15,300.00	\$7,650.00	\$7,650.00
Misc. Personal Expenses	\$1,220.00	\$1,800.00	\$1,220.00	\$1,220.00
<b>INDIRECT Cost</b>	<b>\$13,528.00</b>	<b>\$21,758.00</b>	<b>\$13,528.00</b>	<b>\$20,379.00</b>
<b>Total Cost Of Education</b>	<b>\$19,159.00</b>	<b>\$27,389.00</b>	<b>\$23,047.00</b>	<b>\$33,300.00</b>

*\*Based on 27 credits (Five (5) courses per term, estimated 13.5 crs each term).  
Included above: \$29.00 college fee, \$7.00 registration and \$35.00 per course technology fees (5 courses per term).  
Additional course fees for certain courses e.g. Labs etc. excluded. Refer to your Term Course Schedule for additional information.*

2023-2024 Tuition per credit rates <i>(\$29.00 College fee included)</i>	*FLAT RATE <i>(Excl. College fee)</i>	
In-County: .....	\$193.00	<b>\$164.00</b>
<b>**Out-of-County: .....</b>	<b>\$337.00</b>	<b>\$308.00</b>
<b>**Out-of-State: .....</b>	<b>\$463.00</b>	<b>\$434.00</b>

**\*\* Including differential fee for Out of County (\$144) and Out of State (\$270) residents.**

**Note:**

- Outstanding charges must be paid to Bursar Office in full by the due date each term if not awarded by the due date. Consult your schedule or visit- <http://www.ccm.edu/bursar/> for due dates.
- Late financial aid applicants will be required to pay due balances out-of-pocket by the billing due date
- Refunds**, processed and USPS mailed by the Bursar Office approximately 10 business days after disbursement of financial aid.

**Additional Information:**

- US Citizens and eligible Non-citizens** *(Permanent Resident, I-94 cardholder, i.e.) seeking financial aid assistance must complete the Free Application for Federal Student Aid (FAFSA) <https://studentaid.ed.gov>. Or*
- Undocumented and DACA students - Complete the NJ Alternative Financial Aid Application for NJ Dreamers only.**
- Individual cost of attendance may vary each term, based on the number of credits and or type of course(s) enrolled.
- NJ STAR** *(free tuition only)* and **NJ CCOG** *(free tuition and eligible fees after all other grant aid)* grant recipients are required to understand the terms and condition which govern this and all other awards. Additionally, both awards and FWS are not applicable toward book/supply purchases at CCM Bookstore.
- CCM Titans Direct student self-service portal** to view their Annual **College Financing Plan, shopping-sheet and** award detail, billing, bookstore purchase allocation and more.
- Federal Work Study - Based on approved on and off-campus hours of employment only** (Bi-weekly Pay)
- Federal Direct Stafford Loan borrowers *(subsidized/unsubsidized)* must register for six (6) or more credits each term and complete 1 and 2 on <https://studentloans.gov> - <sup>(1)</sup> **Direct Loan Master Promissory Note** Application (eMPN) and <sup>(2)</sup> **Direct Loan Entrance Counseling** *(48 hours processing).*
- CCM Foundation Scholarships and Application** - Awarded to eligible students based on criteria.
- Funds for books/supply purchases @ Campus Store - Financial aid recipients with credit balances after tuition/fees, may be eligible.**
- Visit <http://www.ccm.edu/admissions/financialaid> for additional financial aid funding requirements and more.

Select: **Student Aid on the Web** (Federal) Or NJ **Financial aid HUB** (NJ State Higher Education Student Assistance Authority - HESAA) for information on need, types of financial aid, student loans, repayment, deferments and more.