



2025-2026

FINANCIAL AID OFFICE

Email: finaid@ccm.edu

2025-2026

ESTIMATED FULL-TIME STUDENT COST OF EDUCATION 2025-2026 *(Effective Summer 2025)*

	<u>In County Dependent</u>	<u>In County Independent</u>	<u>Out of County Dependent</u>	<u>Out of State Dependent</u>
*Tuition	\$4,671.00	\$4,671.00	\$8,559.00	\$11,961.00
College Fee (\$29.00 per credit)	\$783.00	\$783.00	\$783.00	\$783.00
Reg. \$7 + Tech. Fee \$35 per course	\$420.00	\$420.00	\$420.00	\$420.00
**DIRECT Cost	\$5,874.00	\$5,874.00	\$9,762.00	\$13,164.00
**View Titans Direct - College Finance Plan (Shopping-Sheet) or Award Letter for your awarded amount.				
Books & Supplies	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
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	<u>\$1,220.00</u>	<u>\$1,800.00</u>	<u>\$1,220.00</u>	<u>\$1,220.00</u>
INDIRECT Cost	\$14,128.00	\$22,358.00	\$14,128.00	\$20,979.00
Total Cost Of Education	\$20,002.00	\$28,232.00	\$23,890.00	\$34,143.00

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.*

	2025-2026 Tuition per credit rates (\$29.00 College fee included)	*FLAT RATE (Excl. College fee)
In-County:	\$202.00	\$173.00
**Out-of-County:	\$346.00	\$317.00
**Out-of-State:	\$472.00	\$443.00
** Including differential fee for Out of County (\$144) and Out of State (\$270) residents.		

Attention:

- Outstanding charges must be paid to Bursar Office. For more information 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** are processed, USPS mailed or Direct deposit (ACH) by the Bursar Office approximately 10 business days after the 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>.
- NJ Dreamers only- Complete the NJ Alternative Financial Aid Application.**
- Cost of Attendance may vary each term, based on the number of credits and or type of course(s) registered for.
- NJ STAR:** Applicable toward Tuition only | **NJ CCOG:** Applicable toward tuition and eligible fees, after all other grant aid as per NJ State Higher Ed. Additionally, both awards including College work study 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> - ⁽¹⁾ **Direct Loan Master Promissory Note** Application (eMPN) and ⁽²⁾ **Direct Loan Entrance Counseling**.
- 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.