



2026-2027

FINANCIAL AID OFFICE

2026-2027

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

**ESTIMATED FULL-TIME STUDENT COST OF EDUCATION 2026-2027** *(Effective Summer 2026)*

	In County <u>Dependent</u>	In County <u>Independent</u>	Out of County <u>Dependent</u>	Out of State <u>Dependent</u>
<b>*Tuition</b>	<b>\$5,697.00</b>	<b>\$5,697.00</b>	<b>\$9,585.00</b>	<b>\$12,987.00</b>
College Fee <i>(\$30.00 per credit)</i>	\$810.00	\$810.00	\$810.00	\$810.00
Reg. \$7 + Tech. Fee \$35 per course	\$420.00	\$420.00	\$420.00	\$420.00
<b>**DIRECT Cost</b>	<b>\$6,927.00</b>	<b>\$6,927.00</b>	<b>\$10,815.00</b>	<b>\$14,217.00</b>
<i>**View Titans Direct - College Finance Plan (Shopping-Sheet) or Award Letter for your awarded amount.</i>				
Books & Supplies	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00
Transportation	\$3,420.00	\$3,420.00	\$3,420.00	\$11,318.00
Room and Board	\$7,650.00	\$15,300.00	\$7,650.00	\$7,650.00
Food	\$4,588.00	\$4,588.00	\$4,588.00	\$4,588.00
Misc. Personal Expenses	\$1,220.00	\$1,800.00	\$1,220.00	\$1,220.00
<b>INDIRECT Cost</b>	<b>\$18,878.00</b>	<b>\$27,108.00</b>	<b>\$18,878.00</b>	<b>\$26,776.00</b>
<b>Total Cost Of Education</b>	<b>\$25,805.00</b>	<b>\$34,035.00</b>	<b>\$29,693.00</b>	<b>\$40,993.00</b>

*\*Based on 27 credits (Five (5) courses per term, estimated 13.5 crs each term).  
Included above: \$30.00 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.*

	2026-2027 Tuition per credit rates <i>(\$30.00 College fee included)</i>	*FLAT RATE <i>(Excl. College fee)</i>
County: .....	\$241.00	<b>\$211.00</b>
<b>**Out-of-County:</b> .....	\$385.00	<b>\$355.00</b>
<b>**Out-of-State:</b> .....	\$511.00	<b>\$481.00</b>

*\*\*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.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 STARS:** 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 details, 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://studentaid.gov/understand-aid/types/loans-> <sup>(1)</sup> **Direct Loan Master Promissory Note** Application (*eMPN*) and <sup>(2)</sup> **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.