



2020-2021

**FINANCIAL AID OFFICE**

2020-2021

Email: [finaid@ccm.edu](mailto:finaid@ccm.edu)  
 Student Community Center, Room 210

**ESTIMATED FULL-TIME STUDENT COST OF EDUCATION 2020-2021** (Effective Summer 2020)

	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>\$3,888.00</b>	<b>\$3,888.00</b>	<b>\$7,776.00</b>	<b>\$11,178.00</b>
College Fee (\$29.00 per credit)	\$783.00	\$783.00	\$783.00	\$783.00
Reg. \$7 + Tech. Fee \$14 per course	\$210.00	\$210.00	\$210.00	\$210.00
<b>Sub.Total</b>	<b>\$4,881.00</b>	<b>\$4,881.00</b>	<b>\$8,769.00</b>	<b>\$12,171.00</b>
Books & Supplies	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00
Transportation	\$2,970.00	\$2,970.00	\$2,970.00	\$8,448.00
Misc. Personal Expenses	\$1,220.00	\$1,800.00	\$1,220.00	\$1,220.00
Room and Board	<u>\$2,385.00</u>	<u>\$10,800.00</u>	<u>\$2,385.00</u>	<u>\$2,385.00</u>
<b>Total Cost Of Education</b>	<b>\$12,856.00</b>	<b>\$21,851.00</b>	<b>\$16,744.00</b>	<b>\$25,624.00</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 \$14.00 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.

2020-2021 Tuition per credit rates ( <i>\$29.00 College fee included</i> )	*FLAT RATE ( <i>Excl. College fee</i> )
<b>In-County:</b> ..... \$173.00	<b>\$144.00</b>
<b>**Out-of-County:</b> ..... \$317.00	<b>\$288.00</b>
<b>**Out-of-State:</b> ..... \$443.00	<b>\$414.00</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. Awarded financial aid recipients must deduct the awarded amount from balances due, paying differences if any. Consult your schedule or visit- <http://www.ccm.edu/bursar/> for due dates.
- Late financial aid applicants will be required to pay out-of-pocket with any
- Refunds**, based on the disbursement of financial aid will be processed by the Bursar Office once term class attendance has been confirmed.

**Additional Information:**

- US Citizens and eligible non-citizens (Alien Registration and I-94 holder i.e.) seeking financial aid assistance must complete the **Free Application for Federal Student Aid (FAFSA)** [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Note the FAFSA year filed, ensuring that is correct based on your planned college year enrollment.
- Undocumented students – Complete the **NJ Alternative Financial Aid Application** for NJ Dreamers only. **To Apply** <https://njfams.hesaa.org>
- 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 fees after all other aid) grant recipients are required to understand the terms and condition which govern this and all other awards.
- Visit **CCM Titans Direct student Self-Service Portal** to view your financial aid eligibility, billing information and more.
- Federal Work Study** – Students award amounts cannot be used as credit against term charges (*Employment required*).  
 Federal Direct Stafford (*subsidized/unsubsidized*) Loan borrowers 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 (eMPN)** and <sup>(2)</sup> **Direct Loan Entrance Counseling (48 hours CCM import and processing)**.
- Visit <http://www.ccm.edu/admissions/financialAid> for additional financial aid funding requirements and more.  
 Select: **Student Aid on the Web** (Federal) Or **Quick Links** (NJ State Higher Education Assistance Authority) for information on need, types of financial aid, student loans, repayment, deferments and more.