

FINANCIAL AID

Frederick Community College works to ensure that all students have equal access to financial assistance that will help them attend college. FCC participates in a wide range of federal, state, and local financial aid programs that includes grants, scholarships, loans, and employment (see Financial Aid Chart (<https://frederick-public.courseleaf.com/financial-aid/financial-aid-chart/>)).

The Financial Aid office calculates financial aid eligibility based on the number of required credits the student is enrolled in on the financial aid lock date. For students who have a valid FAFSA on file and are enrolled in courses, the lock date is the day of the 50% refund period for the 15-week session for fall and spring or the 50% refund period for the 8-week session for the summer. If applying and registering past this date, lock dates may vary.

Eligibility Criteria

Financial Need—Financial need is the difference between educational expenses (the Cost of Attendance – see chart to the bottom right) at FCC and the amount students and/or their families can be expected to pay. The College uses the Student Aid Index (SAI) from the Free Application for Federal Student Aid (FAFSA) and the Cost of Attendance to determine the amount of financial need.

Citizenship—Students must be a U.S. Citizen or an eligible non U.S. Citizen to qualify for Federal Student Aid. You are considered an "eligible noncitizen" if you are a U.S. national; U.S. permanent resident with a Form I-551, I-151, or I-551C (referred to as a "green card"; you have an Arrival-Departure Record (I-94) from U.S. Citizen and Immigration Services showing Refugee, Asylum Granted, Cuban-Haitian Entrant, Conditional Entrant (prior to April 1, 1980) or Parolee. Students who are not U.S. Citizens and not considered eligible non U.S. Citizens for Federal Student Aid may still qualify for Maryland State Aid and should complete the Maryland Higher Education Commissions (MHEC) One App.

Academic Program—Students must be enrolled in or accepted for enrollment in a state-approved degree or certificate program. Certificate programs under 16 credits do not qualify for financial aid per federal standards. Students can only receive financial aid for courses that are required for the selected degree or certificate program. Some financial aid awards have different minimum enrollments.

Enrollment Status—Awards are adjusted based on required credits up to 12 credits (all statuses above 12 credits are treated the same as a 12 credit load). Students may receive financial aid for developmental classes, and these courses will be considered in determining a student's enrollment status. (See the academic schedule for the credit hour equivalent assigned to developmental classes.) Please note that MATH50 is not an eligible developmental class for Federal Student Aid and most types of Maryland State Aid.

High School Diploma/GED—Effective July 1, 2012, federal financial aid applicants must have a high school diploma or GED, or have completed an approved home school program.

How to Apply for Financial Aid

Complete the Free Application for Federal Student Aid (FAFSA) each year that you plan to attend college. This form is completed online at studentaid.gov (<https://studentaid.gov>). The school code for Frederick

Community College is 002071 and must be listed on the FAFSA to allow FCC to process student applicant data.

Reapplying: Students must reapply each academic year to continue receiving financial aid. Each year's information is based on the prior-year's federal tax return and/or income information.

Verification

Some students are selected to provide verification documentation of information submitted on the FAFSA. Students whose applications are selected for verification must provide copies of requested information in order for financial aid to be awarded.

When to Apply/Reapply

The Free Application for Federal Student Aid (FAFSA) is typically available October 1 each year. It is recommended that the student complete the FAFSA as soon as possible after the application opens. Students who are not U.S. Citizens and are not considered eligible non U.S. Citizens for Federal Student Aid may still qualify for Maryland State Aid and should complete the Maryland Higher Education Commissions (MHEC) One App. Visit www.mhec.state.md.us (<https://mhec.state.md.us/Pages/default.aspx>) for more details.

The priority deadline for Maryland State Scholarships is March 1, 2025 (for 2025-2026 aid year), but there are varying deadlines for certain awards. Visit www.mhec.state.md.us (<http://www.mhec.state.md.us>) for further details. Students who miss this priority deadline should still file a FAFSA as soon as possible after March 1, but they may only be considered for federal and institutional aid. To have your financial aid application processed prior to the tuition bill due date students must complete the FAFSA and submit all requested documentation by the priority deadline for each term (July 1 for fall, November 1 for spring, and April 1 for summer). The final deadline to apply and submit all required paperwork for the 2025-2026 award year is July 15, 2026. Aid will not be processed for students applying and submitting paperwork after this final deadline.

Transfer Students

Mid-year transfer students planning to attend FCC in the spring semester who received a Pell Grant in the fall semester must add Frederick Community College on their FAFSA. Check with the financial aid office to find out what additional documents are required.

Transfer students who have a Direct Student Loan at another college in the fall semester and plan to attend FCC the following spring semester must cancel the loan at the prior college and reapply through FCC. Official academic transcripts should also be sent to FCC for credit evaluation from any previously attended institutions.

Recipients of a Maryland State Scholarship from the Maryland Higher Education Commission, Office of Student Financial Assistance, should log on to their MDCAPS account and update their enrollment to "Full Time" at FCC and "Not Enrolled" at their prior institution.

Financial Aid Eligibility: Satisfactory Academic Progress

Federal regulations require that students make satisfactory progress toward completion of a degree or certificate to receive financial aid. Students must attend their classes, complete all classes in which they enroll, and obtain passing grades while cumulatively maintaining a GPA of at least 2.00. Withdrawing from a class after the semester has begun can affect current financial aid and future eligibility. A description of

satisfactory progress requirements is available in the financial aid office. Students must meet the following completion rate and minimum grade point averages (all coursework on the transcript is included, not just the semester(s) financial aid is received

| Total Credits Attempted | Minimum Cumulative GPA | Completion Rate (of total attempted) |
|-------------------------|------------------------|--------------------------------------|
| 0-15 | 2.00 | 50% |
| 16-45 | 2.50 | 67% |
| 46 & above | 2.75 | 67% |

Note: This is for AAT Degrees only. For all other programs, a 2.00 GPA is required. Completion rate is the same for AAT and other degree/eligible certificates.

Financial aid recipients are required to attend classes on a regular basis. Failure to attend classes can result in a reduction or cancellation of financial aid awards. Financial aid is canceled for classes a student is enrolled in but never attends. A student cannot receive financial aid for courses that are audited or previously passed (grade of "D" or higher) courses that are repeated more than once for a higher grade. The financial aid Satisfactory Academic Progress Standards (<https://www.frederick.edu/financial-services/downloads/sapstandards.aspx>) is also posted on frederick.edu financial aid webpage.

Typical Expenses used to Determine Financial Need

The following estimated budgets are used when calculating the need of average full-time in-county students (14 credits per semester) for the full academic year. Budgets for other categories of students can be obtained from the financial aid office.

2025–2026

| Expense | Living at Home | Living Away from Home |
|--------------------------|----------------|-----------------------|
| Estimated Tuition & Fees | \$4,606 | \$4,606 |
| Books & Supplies | \$1,470 | \$1,470 |
| Food | \$3,122 | \$3,122 |
| Housing | | \$7,284 |
| Transportation | \$2,120 | \$2,120 |
| Personal | \$6,744 | \$6,744 |
| Total | \$18,062 | \$25,346 |

Financial Aid Appeals Process

Students who have been suspended from financial aid eligibility due to lack of Satisfactory Academic Progress (SAP) may appeal the decision. The appeal form must be submitted to the Financial Aid Office through StudentForms. All appeals are reviewed by a financial aid committee. The deadlines are as follows: October 1 for fall, March 1 for spring, and July 1 for summer. SAP appeals can only be granted for students who demonstrate with documentation, that they had extenuating circumstances that prevented them from successfully meeting standards and address how these circumstances are resolved to allow the student to be successful in the future.

Students with unusual circumstances that prevent them from being able to provide parental information on the FAFSA, or special circumstances that impacted their income after the tax year reported on the FAFSA, may request the financial aid office reevaluate their eligibility. Students should

contact the financial aid office to determine if they could qualify for a dependency override or special circumstance adjustment.

Student Consumer Rights and Responsibilities

The Higher Education Opportunity Act as amended in 2008 requires postsecondary educational institutions to disseminate relevant, candid information on student financial aid programs available at the college. This information can be found at www.frederick.edu/current-students/required-communications/student-right-to-know-grievance.aspx (<http://www.frederick.edu/current-students/required-communications/student-right-to-know-grievance.aspx>). These rights and responsibilities may be found in The Student Guide (U.S. Department of Education) which is available in the financial aid office. All financial aid awards are for one academic year. It is the student's responsibility to reapply each year.