

# Financial Aid Information

Asnuntuck Community College makes available to its students a variety of financial assistance programs. The objective of the student financial aid program at ACC is to provide financial aid to those students who, without such assistance, would not be able to pursue their program of study at the College. For this reason, all grant aid awarded by the College is based on financial need. Financial need is determined through the use of a financial need analysis system approved annually by the U.S. Department of Education. Utilizing federal, state, and institutional dollars, the College operates grant, work-study, and loan programs.

## Grant Programs:

Grants are gifts of aid to students, which normally will not have to be repaid. However, if a student completely withdraws from classes before the 60% point of the semester, the student may owe a partial repayment to the Federal government for any Title IV funds (Federal PELL Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Stafford Loans) received.\* Other available grants include Connecticut Aid for Public (CAP) College Students Grant and Asnuntuck Community College Grant (ACC).

*\*For more detailed information, see Return of Title IV Funds on page 42.*

## Work-Study Programs:

The College offers opportunities for employment on campus in various departments to eligible financial aid recipients. Jobs include custodians, office assistants, library assistants, and peer tutors, all at competitive pay rates.

## Loan Programs:

All loans certified and issued by the College **must be repaid**. Terms and interest rates vary significantly among the different programs. The College participates in the Federal Family Education Loan Program: Stafford Loans (Subsidized and Unsubsidized) and Parents' Loans for Undergraduate Students (PLUS).

In accordance with new Federal regulations, a Student Financial Aid Ombudsman has been appointed. The Ombudsman will work with student loan borrowers to informally resolve loan disputes and problems from an impartial and independent viewpoint. The Ombudsman helps borrowers having problems with Direct Loans, Subsidized and Unsubsidized Stafford Loans, PLUS Loans (for parents), and Consolidation Loans. If your student loan complaint is justified, the Ombudsman will work with you and the office, agency, or company involved in the problem to seek a reasonable and fair solution.

On your behalf, he/she will contact offices within the U.S. Department of Education, private lenders, banks, and loan guaranty or servicing agencies. The Ombudsman's Office recommends solutions, but does not have the authority to reverse decisions. To contact them, call (877) 557-2575, visit their Web site at <http://www.ombudsman.ed.gov>, or write to: Office of the Ombudsman, Student Financial Assistance, U.S. Department of Education, Union Center Plaze -3, Room 4111 / MS 5144, 830 First Street NE, Washington, DC 20202-5144

**SATISFACTORY ACADEMIC PROGRESS POLICY FOR STUDENT FINANCIAL AID RECIPIENTS** In March 2005 the Connecticut Community Colleges approved a uniform academic progress standard for all students receiving student financial aid at all of the 12 community colleges. This standard is available online and in the Financial Aid Office. It is effective for periods of enrollment beginning with the fall 2005 semester. Questions concerning this new policy should be addressed to Asnuntuck's Financial Aid Office.

Financial aid application materials are available from the Student Financial Aid Services Office during office hours, and will also be mailed in response to a telephone, written, or e-mail request.

## Applying

The key to applying for financial aid is to complete the application process accurately and on time.

Applying for financial aid is easy. All you have to do is complete a Free Application for Federal Student Aid (FAFSA). We encourage all students to do this electronically over the Internet. The advantages of filling your application electronically are that you will make fewer errors, you will receive your results more quickly than if you filed your application through the mail, and your personal information is completely secure when transmitted over the Internet. FAFSA workshops are available beginning March 1. To register, call the Financial Aid Office at (860) 253-3030.

A step-by-step guide to help you through this process is available at [www.acc.commnet.edu](http://www.acc.commnet.edu). Select Financial Aid from the list on the left side of the screen. Arrow down & click on [Financial Aid Instructions and Electronic Filing](#).

After you have filed your FAFSA, you can easily monitor the status of your financial aid award through Asnuntuck Community College's Web Site, [www.online.commnet.edu](http://www.online.commnet.edu).

Please feel free to contact us at [AS-FinAid@acc.commnet.edu](mailto:AS-FinAid@acc.commnet.edu) or (860) 253-3030.

## Higher Education Tax Credits Available

Parents sending children to college, or adults continuing their education, may take advantage of the HOPE Scholarship tax credit or the Lifetime Learning tax credit.

A HOPE tax credit of up to \$1,500 can be claimed for two years for each individual enrolled at least half-time in higher education at an eligible educational institution, who has not yet completed his or her first two years of study. The credit is 100% of the first \$1,000 of payments for qualified tuition and fees, and 50% of the second \$1,000.

The Lifetime Learning tax credit is available for vocational, college, graduate and professional students, for adults who want to upgrade their job skills or acquire new ones or pursue another course of study, and even for a student taking one course as long as it is job-related. Tax filers can claim a Lifetime Learning credit up to \$2,000 – 20% of the first \$10,000 paid in qualified tuition and fees on or after July 1. A taxpayer can claim only one Lifetime Learning credit per tax year for the aggregate amount of qualified tuition and fees for

those students in the family for whom no HOPE credit is claimed. There is no limit, however, on the number of years a taxpayer may claim the Lifetime Learning tax credit.

To take advantage of the two credits, taxpayers must submit IRS form 8863 with their federal tax return. For more information, call the IRS Help line at 1-800-829-1040, read IRS Publication 970, or visit the Treasury Department's Website:

<http://www.irs.ustreas.gov>

## Children's Reading Room

The Children's Reading Room is a free childcare service offered to registered students, staff and faculty at Asnuntuck Community College. Established in 1974 by the Director of the Women's Center when it became apparent that quality, convenient and affordable child care has been one of the major concerns of students enrolled at the College, the Children's Reading Room remains a unique service exclusive to Asnuntuck.

The Children's Reading Room functions on a Cooperative Basis. Each parent is required to volunteer two hours per week regardless of how much time they utilize the service for their child during the week. Parents can leave their child while they attend classes, do research work, computer work, study, homework, or any other educational needs while on campus. The

Children's Reading Room is funded by the Student Government, which is the reason we can offer this "priceless" service for free.

Children registered for the Reading Room are exposed to many developmental and age appropriate activities. While in a safe, creative and encouraging environment the children develop their social, motor and literacy skills, which would help in their daily lives and educational development.

The Children's Reading Room is open to children 3 years and older with proof of immunization and birth certificate required. The hours of operation are Monday-Thursday 8:30 a.m. to 3:30 p.m. and Friday 8:30 a.m. -12:00 p.m. For more information or to register your child contact Pam Keenan at 860-253-3040 or [pkeen@acc.commnet.edu](mailto:pkeen@acc.commnet.edu)



# Spring 2007 Tuition & Fee Schedule

## RESIDENT

No. of credits	Tuition	Non-refundable fees	Total
1	98.00	58.00	156.00
2	196.00	61.00	257.00
3	294.00	64.00	358.00
=====			
4	392.00	67.00	459.00
5	490.00	78.00	568.00
6	588.00	89.00	677.00
=====			
7	686.00	100.00	786.00
8	784.00	111.00	895.00
9	882.00	122.00	1,004.00
=====			
10	980.00	133.00	1,113.00
11	1,078.00	144.00	1,222.00
12+	1,176.00	160.00	1,336.00

**Please be sure to read the refund policy on page 41.**

## NON-RESIDENT

No. of credits	Tuition	Non-refundable fees	Total
1	294.00	164.00	458.00
2	588.00	173.00	761.00
3	882.00	182.00	1,064.00
=====			
4	1,176.00	191.00	1,367.00
5	1,470.00	224.00	1,694.00
6	1,764.00	257.00	2,021.00
=====			
7	2,058.00	290.00	2,348.00
8	2,352.00	323.00	2,675.00
9	2,646.00	356.00	3,002.00
=====			
10	2,940.00	389.00	3,329.00
11	3,234.00	422.00	3,656.00
12+	3,528.00	460.00	3,988.00

## NEW ENGLAND BOARD OF HIGHER EDUCATION REGINAL STUDENT

No. of credits	Tuition	Non-refundable fees	Total
1	147.00	84.50	231.50
2	294.00	89.00	383.00
3	441.00	93.50	534.50
=====			
4	588.00	98.00	686.00
5	735.00	114.50	849.50
6	882.00	131.00	1,013.00
=====			
7	1,029.00	147.50	1,176.50
8	1,176.00	164.00	1,340.00
9	1,323.00	180.50	1,503.50
=====			
10	1,470.00	197.00	1,667.00
11	1,617.00	213.50	1,830.50
12+	1,764.00	230.00	1,999.00

**Excess Credits Tuition Charge - Effective Fall 2005, an additional flat tuition charge of \$100.00 per semester shall apply when total registered credits exceed 17 for the semester.**

### MANDATORY USAGE FEES:

Laboratory Course Fee	\$58.00
Per registration in a designated laboratory course	
Studio Course Fee	\$64.00
Per registration in a designated studio course	



**Please note: All tuition and fees are subject to change.**

# Payment

## *Prior to December 7, 2006 -*

A minimum payment of the non-refundable fees must be made at the time of registration. Registration obligates you to pay for the courses you have chosen. Students will be released from their tuition payment obligation only if they submit a written request of withdrawal to the Registrar's Office in accordance with the Refund Policy (printed below). A bill for any tuition due will be mailed to you. **Failure to make payment by the due date will result in the cancellation of your registration and forfeiture of the non-refundable fees.**

## *As of December 7, 2006 -*

Students registering at this time will have to pay their tuition and fees in full at the time of registration or contact the Business Office at 253-3049 to arrange an installment payment plan.

## Installment Payment Plan

Asnuntuck Community College, in its continued mission to make college affordable and accessible to the community, now offers a convenient three-step payment plan for its students. There is a non-refundable \$25 fee for the payment plan. Please call the Business Office at 253-3049 for more information.

## Refund Policy

Student Activity, Application and College Service Fees are non-refundable.

**Prior** to January 18, 2007, 100% of the applicable tuition and mandatory usage fees (lab and studio fees) will be credited to the student's account.

**From** January 18, 2007 through January 31, 2007, 50% of the applicable tuition and mandatory usage fees will be credited to the student's account.

**No refund of tuition will be granted to students withdrawing after January 31, 2007.**

All withdrawals must be in writing and received by the Registrar's Office. If you are due a refund, you will receive your check approximately six weeks from the start of classes.

### **Bad Check Charge**

A \$25.00 bad check fee is charged for processing any check which is not accepted for deposit by the bank.

### **Late Payment Charge:**

A late payment fee of \$15 will be charged if payments are received after the due dates.

## Waiver Policy

### **Waiver of Tuition for Veterans:**

The college waives tuition for all qualified war veterans.

### **Veterans' Educational Benefits**

Veterans who are eligible for education benefits from the GI Bill or Reserves must go to the Registrar's Office each semester to be certified for their entitlement.

### **Connecticut National Guard (CNG)**

Connecticut Army and Air National Guard personnel must obtain a "Certificate of Eligibility" from their unit Personnel Officer. The Certificate must be presented to the Registrar's Office at each registration in order to have tuition waived. A current Certificate must be presented each semester.

### **Senior Citizen Waiver**

The payment of tuition and general fees will be waived for any person sixty-two years of age or older who has been accepted for admission provided the person is a resident of Connecticut. The requirements for eligibility under this provision include the presentation of appropriate evidence of age at the time of registration. Persons choosing to utilize their Senior Citizen Waiver may register only during the Late Registration Period.

# ATTENTION FINANCIAL AID STUDENTS

## Return of Title IV Funds:

In accordance with Federal regulations, effective July 1, 2000, financial aid eligibility is recalculated for all **Title IV\*** recipients who completely withdraw, drop out, are dismissed, or take a leave of absence prior to completing **60% of the semester**.

The recalculation is based on the percent of **EARNED** aid using the following formula:

$$\text{Percent earned} = \frac{\text{Number of days completed up to the } \mathbf{\textit{withdraw date}}^{**}}{\text{total days in the semester}}$$

Federal financial aid is returned to the Federal government based on the percent of unearned aid using the following formula:

$$\text{Aid to be returned} = (100\% \text{ minus the percent earned}) \times \text{the amount of aid disbursed toward institutional charges.}$$

Of the aid to be returned, the school pays the lesser of the Title IV aid disbursed minus (the percentage of Title IV aid earned **multiplied by** Title IV aid disbursed or that could have been disbursed) **OR** the amount of institutional charges **multiplied by** the percentage of Title IV aid unearned. The **student** will be responsible for returning 50% of the difference between the total unearned Title IV aid to be returned minus the amount of unearned Title IV aid to be returned by the school. Failure of the student to return the amount owed will result in an overpayment, which will block **any** future financial aid disbursements at **any** institution until the overpayment is resolved.

**\*Title IV Aid** includes Federal PELL Grant, FSEOG Grant, Federal Stafford Loans (Subsidized and Unsubsidized), and PLUS Loans.

**\*\*Withdrawal Date** is defined as the actual date the student began the institution's withdrawal process, the student's last day of recorded attendance, or the midpoint of the semester for a student who leaves without notifying the institution.

Samples of the calculations are available upon request in the Financial Aid Office.



# Basic Skills

## Basic Skills Assessment/Placement

Asnuntuck Community College assesses the basic skill level of students in order to provide them with a solid foundation in reading, writing, and arithmetic or algebra. This program (mandated by the board of Governors for Higher Education and the Board of Trustees of Community-Technical Colleges) is required for certain groups of students. They are:

1. All new full-time (12 or more credits) students.
2. Any new student who has entered the college since the Fall 1989 semester and who now wants to register for the twelfth credit, an English class, or a math class.

### Waivers

1. Students who have an Associate's Degree or higher are exempted from assessment testing upon presentation of appropriate documentation, i.e., transcripts or a degree.
2. Students who have SAT Verbal scores of 500 or higher will be placed in ENG\* 101 – Composition. An SAT Mathematics score of 400 or higher will place you in MAT\* 095 – Elementary Algebra Foundations. This math course is not used for credit towards a degree program. If you feel you should be placed in a higher level of mathematics, we would encourage you to take the mathematics portion of the Basic Skills Test.
3. Students who self-select to take a Writing: Paragraph to Essay, Prealgebra, or Academic Reading course, do not need to take the Accuplacer; however, an exemption form must be signed by counselor or academic advisor. Any student who has a physical or learning disability, or other limitation that may require special assistance and/or facilities for testing, is encouraged to contact Placement Services at (860) 253-3022.

Students may sign up for an assessment appointment at the Information Center by calling (860) 253-3012.

# Immunization

## State Immunization Policy

### Were you born after December 31, 1956?

Connecticut State Law requires that all full-time (degree seeking and non-degree/non-matriculating) and part-time matriculating students enrolled in post-secondary schools be protected against measles and rubella. This law mandates that we cannot allow students who have not complied to register for classes.

A student must present proof of having received adequate vaccination. (Documentation can include a copy of health records.) Students must have **TWO** doses of measles vaccine to ensure adequate immunization. The first must have been administered after January 1, 1969, and the second after December 31, 1979 (at least one month apart). For rubella (German Measles), one doses of vaccine given after your first birthday is considered adequate immunization for all students.

Students who have graduated from a Connecticut public or non-public high school in 1999 or after are exempt due to new legislation, but they must submit proof of high school graduation prior to registration.

**For more information about exemptions please contact the Admissions Office at 253-3010.**

