



PALAU COMMUNITY COLLEGE

Office of Admissions & Financial Aid

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FINANCIAL AID APPLICATION INFORMATION - School Year 2010-2011

How to Apply for Financial Aid

New or transfer student(s) need to apply for admissions and be accepted into an approved degree or certificate program. Returning students, need to file a readmission form at the Registrar & Registration Office. Continuing, returning and/or transfer students must make sure that they are making satisfactory academic progress toward their degree or certificate program, before applying for financial aid.

Apply early as some funds are limited. Your application will be considered complete when requested documents are submitted directly to Office of Admissions & Financial Aid.

The Free Application for Federal Student Aid (FAFSA) is the first step in the financial aid process. You use the FAFSA to apply for federal student aid, such as grants and work-study. The questions on the FAFSA are required to calculate your **Expected Family Contribution (EFC)**. The EFC measures your family's financial strength and determines your eligibility for federal student aid. The EFC will be listed on your Student Aid Report (SAR). Your SAR summarizes the information you submitted on your FAFSA. It is important to review your SAR to make sure all of your information is correct and complete. Make corrections or provide additional information as necessary. Using the information on your FAFSA and your EFC, the Office of Admissions & Financial Aid will determine the amount of aid you will receive. The college uses your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between your EFC and your college's cost of attendance.

When applying for financial aid, each applicant must complete and submit the required documents following the steps stated below:

Step 1 – FAFSA

Complete and file FAFSA

- a. If you are a continuing student with U.S. Social Security Number (USSSN), independent from your parents and filed 2009- 2010 FAFSA, go to the website at www.fafsa.ed.gov and select "Renewal FAFSA on the Web for 2010-2011" or select "First Time FAFSA on the Web for 2010-2011" if this is your first time applying. If you do not have a USSSN, you must enter "888" in the SSN field. You will be assigned a 9-digit (888xxxxx) number. When you complete filing the FAFSA online submit the paper copy to the Office of Admissions & Financial Aid. They will send the signature pages to the processing center. **OR**
- b. You can complete the paper FAFSA and submit to the Office of Admissions & Financial Aid. They enter your data for processing including your and your parent's signatures.

Be sure to include PCC's Title IV (Federal) School Code on the FAFSA which is 011009.

After your application is processed, you will receive a summary of your information in your 2010-2011 Student Aid Report (SAR). If you provide an e-mail address, your SAR will be sent to you in 3-5 days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. Verify that all information on the form is accurate. If not, make corrections either on the web or on the SAR pages provided and submit to Office of Admissions & Financial Aid to be sent electronically to be processed. If you have any questions, please stop by at the Office of Admissions & Financial Aid.

Step 2 – 2009 Wage & Tax Statement

You and/or your parent(s)/spouse need to provide copies of the 2009 Federal Tax Returns (1040 forms) or 2009 Wage & Tax Statements if employed during Fiscal Year 2009.

Step 3 – Passport or Birth Certificate

Provide copy of your passport or birth certificate for citizenship verification purposes if you are **anew student**.

Step 4 – Financial Aid Supplemental

Complete the PCC Financial Aid Supplemental Form and submit to the Office of Admissions & Financial Aid.

NOTE: All documents received are the property of PCC Office of Admissions & Financial Aid and will not be released to or reproduced for student. Students are responsible to make duplicate copies of all documents, for their record, before submitting to Office of Admissions & Financial Aid.

FEDERAL FINANCIAL AID PROGRAMS

Grants and scholarships are Free Money! No need to repay. Work-Study - Money you earn through an on-campus or off-campus job.

Palau Community College offers the following Federal student financial aid programs:

1. **Federal Pell Grant Program:**
A grant for undergraduate students without a bachelor's degree.
2. **Federal Supplemental Educational Opportunity Grant**
A grant for undergraduate students without a bachelor's degree who are Pell grant eligible with the most need.
3. **Academic Competitiveness Grant**
A grant for U.S. citizen or eligible non-citizen (including citizens from Federated States of Micronesia, Republic of the Marshall Islands, and Republic of Palau) who:
 - have received a high school diploma and
 - have successfully completed a high school rigorous program (4 years of English, 3 years of Math, Science, and Social Studies and one year of foreign language) after January 1, 2006
 - is a Pell Grant Recipient and
 - enrolled as a full-time, three-quarter time, or half-time
4. **Federal Work-Study Program:**
A part-time employment for undergraduate students.

BASIC STUDENT ELIGIBILITY REQUIREMENTS FOR FEDERAL STUDENT AID

1. You must be seeking a degree or certificate in an approved program at Palau Community College (PCC).
2. You must have either a high school diploma, a GED certificate, or pass an Ability To-Benefit test.
3. You must be either a U.S. citizen or an eligible non-citizen.
4. Males must have registered with the Selective Service or prove exemption from registering.
5. You must make satisfactory academic progress toward your degree or certificate program.
6. You cannot owe a refund on a Federal grant or be in default on a Federal Educational loan.
7. You must file the appropriate documents.

NON-FEDERAL FINANCIAL AID

Other types of assistance which are non-federal funds include:

1. State scholarships, grants, and loans
2. Private scholarships

For more information and application requirements, contact your state scholarship office and PCC Development Office for private scholarship.

NOTE: 2010-2011 ESTIMATED STUDENT BUDGETS are shown on page 3.

2010-2011 ESTIMATED STUDENT BUDGETS

(Revised 01/2010)

To assist students and their families to plan ahead for enrollment at the Palau Community College, the student budgets listed below are used to determine the level of applicants' need for financial aid, the difference between family resources and the applicants' status.

The figures displayed below reflect a nine months (9) budget for a student enrolled as fulltime taking a total of 24 credits (12 credits for Fall & 12 credits for Spring) for Academic Year 2010-2011. (Note: Costs are subject to change)

Cost of Attendance (Direct & Indirect Cost)	<u>On Campus</u> Students Living in PCC Dorm	<u>Off Campus</u> Students Living Off-Campus
Tuition	2400	2400
Instructional Support Fee	400	400
Fees (Registration, Activity, Health)	160	160
Room/Board	2352	2100
Books/Supplies	1200	1200
Personal Expenses	800	800
Transportation	400	600
Total Annual Cost	7712	7660

ESTIMATED COST OF ATTENDANCE AND FINANCIAL AID AWARD

ON CAMPUS (Resident Tuition)				OFF CAMPUS (Resident Tuition)		
COST OF ATTENDANCE	FALL	SPRING	TOTAL	FALL	SPRING	TOTAL
Tuition (\$100 per credit)	1200	1200	2400	1200	1200	2400
FEES	Instructional Support Fee	200	200	400	200	200
	Registration Fee	15	15	30	15	15
	Activity Fee	45	45	90	45	45
	Health Fee	20	20	40	20	20
Room (on campus)	294	294	588	---	---	---
Board (on campus)	882	882	1764	---	---	---
Sub Total – Direct Cost	2656	2656	5312	1480	1480	2960
ESTIMATED FINANCIAL AID AWARD						
Estimated Federal Pell Grant	2775	2775	5550	2775	2775	5550
Out-of-Pocket Costs	-119	-119	-238	-1295	-1295	-2590

ESTIMATED COST OF ATTENDANCE AND FINANCIAL AID AWARD FOR SUMMER 2010		
Summer 2010	ON Campus	OFF Campus
Tuition (\$90 per credit)	540	540
Fees	Registration	15
	Instructional Fee	200
	Activity	45
	Health Fee	20
Room	140	---
Board	420	---
Sub-Total	1380	820
Estimated Federal Pell Grant	1388	1388
Out-of-Pocket Costs	-8	-568

INDIRECT COST	Summer	Fall	Spring	Total
Books & Supplies [^]	300	600	600	1500
Personal Expenses	200	400	400	1000
Transportation (on campus)	100	200	200	500
Transportation (off campus)	200	300	300	800
Housing/Meal Allowance	500	1050	1050	2600

[^] The cost of books and supplies will vary, depending on your major and class schedule.

NOTES:

1. Resident Tuition – applies to citizens from Republic of Palau, Freely Associated States (RMI & FSM), CNMI, Guam, & USA.
2. Instructional Support Fee covers Laboratory vocational fee, technology fee, equipment, shop tools and students' field trips, etc.

