Cost of Attendance & Packaging Policy 2015-2016

Each year the South Mountain Community College Financial Aid Office establishes standard student budgets based on institutional costs and estimated costs of living. These budgets represent an estimate of the Cost of Attendance for SMCC Academic Programs. The amount of aid that a student receives cannot exceed the institution’s Cost of Attendance.

Two-semester budgets are based on 8 months of instructions represented by a 16-week Fall Semester and a 16-Week Spring Semester. Single semester budgets are based on 4 months of instruction represented by a 16-week Fall, 16-week Spring, or 5 week Summer Semester.

By comparing the Cost of Attendance to the student’s Estimated Family Contribution (EFC) as determined by the FAFSA application, the Financial Aid Office is able to assess student need, and process financial aid awards in a fair manner for all financial aid applicants within the appropriate regulatory guidelines for each specific aid program.

The budget reflects typical expense patterns for students attending SMCC Academic Programs. Some students will spend more than the standard amounts, while others will spend less, depending on individual lifestyles and circumstances. Eligibility for financial aid, however, is based on the standard budget allowances – not on individual preferences and spending habits. A copy of a student budget may be obtained in person from the Financial Aid Office. Below is the standard packaging policy at SMCC.

Remember, to receive aid, students must be eligible to qualify for financial aid and be enrolled in and participating in an eligible degree of certificate program.

Packaging Policy

Pell grant is awarded based on enrollment and EFC AND
SEOG (Supplemental Grant) is awarded to EFC=0 and 6 credit or more enrollment OR
LEAP (Leveraging Educational Assistance Program) is awarded to EFC=0 and 6 credit or more enrollment OR
Maricopa Grant is awarded to EFC=0 and 6 credits or more enrolled AND
Direct Loans (sub or unsub) based on EFC and need for 6 credit or more enrollment at freshman or sophomore level enrollment
Federal Work Study is awarded on a student request basis as funds are limited.