

PAYING FOR COLLEGE/TRADE SCHOOL & STEPS TO MCC (5-15-15)

FAFSA (Free Application for Federal Student Aid)

- **Federal Program—all should apply**
- **Offers both GRANTS (you don't pay back) and Loans**
- **You do not have to finish the application all at once**
- **You can do most of it on your own, but will need parents help for some**
- **You do not have to “accept” all loan dollars offered**

TIP (Tuition Incentive Program)

- **State of Michigan Program**
- **Key qualifying piece is whether or not you have been on Medicaid for at least 24 out of a 36 month period (between the age of 12 to present)**
- **Covers full time tuition cost at MCC and most other Community Colleges—this is a BIG deal...\$2,200-\$2,700 per year**

Use the Web to search for Scholarship & Talk to the Financial Aid Office at the School you will Attend

- **One of the oldest and largest scholarship database sites is www.fastweb.com**
- **Other databases include: www.collegeboard.com www.collegeNET.com www.scholarships.com www.ScholarshipMonkey.com**
- **There are many scholarship have nothing to do with GPA or ACT scores.**

3 Steps to MCC (Macomb Community College)

- **This *can* be accomplished in just a few weeks, but most take 4-6 weeks to complete the process.**
- **Don't be *afraid* of the placement test, but take it *seriously*!**
- **Registration for the Fall opens up in early-mid July and Winter open up for registration around early-mid November**

Other Important Information

- **MCC offers associate degree programs and certificate based programs...some careers do not require a “degree”**
- **If you plan to transfer to a university to pursue your bachelor's degree, then it is important to understand the transfer credit agreement process. It is also important to narrow your scope of your “goal” university as early as possible.**
 - www.macrao.org

Mrs. Azar's Advice

Commit to continuing your education after high school. Do not give yourself a “break”—keep the momentum going (even if it is one class)...do not let money stop you or become your excuse! Education leads to independence and security.