

# 2009-2010

## MT. HOOD COMMUNITY COLLEGE FINANCIAL AID STUDENT BUDGETS

<b>FULL-TIME (12 cr or above)</b>	<b>One Term 3 Months</b>	<b>Two Terms 6 Months</b>	<b>Three Terms 9 Months</b>	<b>Four Terms 12 Months</b>
<b>STUDENTS NOT PAYING RENT</b>				
Tuition* & Fees**	1085	2170	3255	4340
Books and Supplies	410	820	1230	1640
Room and Board***	1200	2400	3600	4800
Transportation	513	1026	1539	2052
Personal Expenses***	<u>308</u>	<u>616</u>	<u>924</u>	<u>1232</u>
<b>TOTAL</b>	<b>3516</b>	<b>7032</b>	<b>10548</b>	<b>14064</b>
<b>STUDENTS PAYING RENT/MORTGAGE</b>				
Tuition* & Fees**	1085	2170	3255	4340
Books and Supplies	410	820	1230	1640
Room and Board***	2310	4620	6930	9240
Transportation	513	1026	1539	2052
Personal Expenses***	<u>506</u>	<u>1012</u>	<u>1518</u>	<u>2024</u>
<b>TOTAL</b>	<b>4824</b>	<b>9648</b>	<b>14472</b>	<b>19296</b>
<b>THREE-QUARTER TIME (9-11 cr)</b>				
<b>STUDENTS NOT PAYING RENT</b>				
Tuition* & Fees**	775	1550	2325	3100
Books and Supplies	307	614	921	1228
Room and Board***	900	1800	2700	3600
Transportation	384	768	1152	1536
Personal Expenses***	<u>231</u>	<u>462</u>	<u>693</u>	<u>924</u>
<b>TOTAL</b>	<b>2597</b>	<b>5194</b>	<b>7791</b>	<b>10388</b>
<b>STUDENTS PAYING RENT/MORTGAGE</b>				
Tuition* & Fees**	775	1550	2325	3100
Books and Supplies	307	614	921	1228
Room and Board***	1732	3464	5196	6928
Transportation	384	768	1152	1536
Personal Expenses***	<u>379</u>	<u>758</u>	<u>1137</u>	<u>1516</u>
<b>TOTAL</b>	<b>3577</b>	<b>7154</b>	<b>10731</b>	<b>14308</b>
<b>ONE-HALF TIME (6-8 cr)</b>				
<b>STUDENTS NOT PAYING RENT</b>				
Tuition* & Fees**	543	1086	1629	2172
Books and Supplies	205	410	615	820
Room and Board***	600	1200	1800	2400
Transportation	256	512	768	1024
Personal Expenses***	<u>154</u>	<u>308</u>	<u>462</u>	<u>616</u>
<b>TOTAL</b>	<b>1758</b>	<b>3516</b>	<b>5274</b>	<b>7032</b>
<b>STUDENTS PAYING RENT/MORTGAGE</b>				
Tuition* & Fees**	543	1086	1629	2172
Books and Supplies	205	410	615	820
Room and Board***	1155	2310	3465	4620
Transportation	256	512	768	1024
Personal Expenses***	<u>253</u>	<u>506</u>	<u>759</u>	<u>1012</u>
<b>TOTAL</b>	<b>2412</b>	<b>4824</b>	<b>7236</b>	<b>9648</b>

\*All tuition and fees are subject to change by the Board of Education. Tuition is estimated 2009-2010 costs. All financial aid is subject to availability of funds. The Office of Financial Aid reserves the right to revise awards without prior notice should fund availability change.

\*\*Student Activity Fee (\$2.50) and Technology Fee (\$4.00) per credit added.

\*\*\*Add on costs for child care are documented separately.

# STUDENT AID BUDGETS

## How Your Budget Is Determined:

Financial Aid budgets are based on averages and do NOT reflect your actual costs for attending college or for all your living expenses. At MHCC, your budget can be increased for childcare costs, for program costs, or for unusual medical or disability expenses necessary for your student responsibilities. Adding these costs may not result in full payment for those expenses—even with student loans. The amount of aid we can give you is determined by a Financial Aid Coordinator on a case-by-case basis. But adding your special expenses into your budget does allow us to see a more accurate picture of your school-related costs. Many times, students must borrow, taking out student loans to meet above-average educational costs. Please realize that we cannot add your monthly debts to your budget, such as house payments, car payments insurance, etc. You are still responsible for those, over and above school costs, and financial aid will not help you pay for them.

## How Our Costs Compare:

Most community colleges cost less than other colleges and our costs are about the same as other state-funded community colleges. Four-year public universities cost more but are fairly equal to each other. Private schools generally have the highest cost per credit hour. Room and board differs between a **student not paying rent** and a **student paying rent**. This difference is clearly reflected in the increased amount of room and board for students who pay rent versus students who live with a family member or significant other.

## How We Determine Your Aid:

Analysis of your Free Application for Federal Student Aid (FAFSA) determines how much you (and your parents if applicable) are expected to contribute toward your education (EFC: Expected Family Contribution). Financial aid can help pay the difference between your cost of attendance and what the Federal Processor said that your family or you could contribute toward your education and living expenses. You do not pay your EFC to anyone; it's a calculation that helps determine what type of financial aid you are eligible for.

