

2021-2022 FINANCIAL AID STUDENT BUDGETS



How Your Budget Is Determined

Financial Aid budgets (also known as Cost of Attendance) are based on average costs to students and do NOT reflect your actual costs for attending college or for all your living expenses. At MHCC, certain program specific costs for supplies and extra course fees may be added by the financial aid office. In addition, you can request an increase to your budget for dependent care expenses, disability-related expenses, travel expenses for internships/clinicals and study-abroad programs, and/or a one-time computer expense (see our [Budget Increase Request](#) form to request an increase for any of these categories). We do need supporting documentation to verify such expenses before we can add them, but if we are able to do so, we are able to see a more accurate picture of your school-related costs and increases your potential aid eligibility. Even so, adding these costs is NOT a guarantee that your financial aid will fully cover all of your expenses. The amount of aid we can give you is determined by a Financial Aid Adviser on a case-by-case basis (see “How We Determine Your Aid” below), and students may need to take out student loans to meet above-average educational costs.

NOTE: Unfortunately, we cannot add your monthly debts (i.e. house payments, car payments, insurance, etc.) to your budget. You are responsible for those 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 or living with a parent** and a **student paying rent or not living with a parent**. In our budgets on the next page, 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). Federal financial aid, which includes Pell Grant, Supplemental Educational Opportunity Grant (SEOG), and Direct Stafford Loans, 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; rather, it is a calculation that determines your aid eligibility.

FULL TIME (12 credits or above)	One Term 3 Months	Two Terms 6 Months	Three Terms 9 Months	Four Terms 12 Months
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NOT PAYING RENT / LIVING WITH PARENT				
Tuition & Fees*	2089	4178	6267	8355
Books and Supplies	487	974	1461	1948
Room and Board**	1338	2676	4014	5352
Transportation***	555	1110	1665	2220
Personal Expenses	363	726	1089	1452
TOTAL	4832	9664	14496	19327

PAYING RENT / NOT LIVING WITH PARENT				
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Tuition & Fees*	2089	4178	6267	8355
Books and Supplies	487	974	1461	1948
Room and Board**	3404	6808	10212	13616
Transportation***	555	1110	1665	2220
Personal Expenses	552	1104	1656	2208
TOTAL	7087	14174	21261	28347

THREE QUARTER TIME (9-11 credits)	One Term 3 Months	Two Terms 6 Months	Three Terms 9 Months	Four Terms 12 Months
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NOT PAYING RENT / LIVING WITH PARENT				
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Tuition & Fees*	1532	3064	4596	6127
Books and Supplies	365	730	1095	1460
Room and Board**	1338	2676	4014	5352
Transportation***	555	1110	1665	2220
Personal Expenses	363	726	1089	1452
TOTAL	4153	8306	12459	16611

PAYING RENT / NOT LIVING WITH PARENT				
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Tuition & Fees*	1532	3064	4596	6127
Books and Supplies	365	730	1095	1460
Room and Board**	3404	6808	10212	13616
Transportation***	555	1110	1665	2220
Personal Expenses	552	1104	1656	2208
TOTAL	6408	12816	19224	25631

HALF TIME (6-8 credits)	One Term 3 Months	Two Terms 6 Months	Three Terms 9 Months	Four Terms 12 Months
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NOT PAYING RENT / LIVING WITH PARENT				
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Tuition & Fees*	1114	2228	3342	4456
Books and Supplies	243	486	729	972
Room and Board**	1338	2676	4014	5352
Transportation***	555	1110	1665	2220
Personal Expenses	363	726	1089	1452
TOTAL	3613	7226	10839	14452

PAYING RENT / NOT LIVING WITH PARENT				
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Tuition & Fees*	1114	2228	3342	4456
Books and Supplies	243	486	729	972
Room and Board**	3404	6808	10212	13616
Transportation***	555	1110	1665	2220
Personal Expenses	552	1104	1656	2208
TOTAL	5868	11736	17604	23472

LESS THAN HALF TIME (1-5 credits)	One Term 3 Months	Two Terms 6 Months	Three Terms 9 Months	Four Terms 12 Months
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NOT PAYING RENT / LIVING WITH PARENT				
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Tuition & Fees*	696	1393	2089	2785
Books and Supplies	122	244	366	488
Transportation***	555	1110	1665	2220
TOTAL	1373	2747	4120	5493

PAYING RENT / NOT LIVING WITH PARENT				
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Tuition & Fees*	696	1393	2089	2785
Books and Supplies	122	244	366	488
Transportation***	555	1110	1665	2220
TOTAL	1373	2747	4120	5493

* All tuition and fees are subject to change by the MHCC's Board of Education. 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. Fees include the Safety and Security Access Fee, the Student Activity Fee, the Student Technology Fee, the College Services Fee, the Instructional Access and Support Fee, and the Solomon Fee.

**Room and board numbers are based on average rental rates in the greater Portland/Vancouver and Gresham/Sandy areas as of 2020.

*** Transportation costs are removed if all enrolled classes are online. An increase to travel expenses may be requested for travel to internship or clinical sites, and for study abroad programs. See [Budget Increase Request](#) form for details.