

College of Micronesia-FSM

YAP | CHUUK | POHNPEI | KOSRAE

Student

Financial Aid Handbook

2024 - 2025

ACCESS. INNOVATION. RESILIENCE.



www.comfsm.fm



P. O. Box 159, Kolonia,
Pohnpei, 96941



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DIRECTOR'S MESSAGE

“Amidst the sea of education, a guide to financial aid is the compass that steers students towards their brighter horizons.”

It is my honor to join the College's President, Dr. Bale Theresa K. Koroivulaono, and Vice President for Enrollment Management & Student Services, Mr. Joey A. Oducado, in extending a warm welcome to you at the College of Micronesia-FSM (COM-FSM).

At the COM-FSM Financial Aid Office, our mission is to support and guide you through every stage of the financial aid process. My team and I are dedicated to providing you with the highest level of service and assistance, ensuring that your educational journey is both rewarding and successful.

I encourage you to make full use of this Student Financial Aid Handbook. It has been carefully designed as a reliable resource to help you better understand and access the financial aid services available to you.

On behalf of the Financial Aid Office, we welcome you once again to COM-FSM and wish you every success in your academic journey.

Arinda S. Halbert

Acting Director of Financial Aid Office
College of Micronesia-FSM
P.O. Box 159
Kolonia, Pohnpei FM 96941

COM-FSM MISSION STATEMENT

Approved by the college's Board of Regents, March 8, 2017

The College of Micronesia-FSM is a learner-centered institution of higher education that is committed to the success of the Federated States of Micronesia by providing academic and career & technical educational programs characterized by continuous improvement and best practices.

COM-FSM VISION

Approved by the college's Board of Regents, May 3, 2017

We provide quality education today for a successful tomorrow.

CONTACT INFORMATION

NATIONAL CAMPUS

☎ (691) 320-2480 ext. 129 & 130
Email: fao@com fsm.edu.fm

CAREER & TECHNICAL EDUCATION CENTER

☎ (691) 320-3795 | (691) 320-1065

CHUUK CAMPUS

☎ (691) 330-2689 | (691) 330-6737

KOSRAE CAMPUS

☎ (691) 370-3191

YAP CAMPUS

☎ (691) 350-2296

SERVICE HOURS

Monday to Friday, from 8:00 AM to 5:00 PM

VIRTUAL OFFICE

<https://com fsm.zoom.us/j/94694699872>



COLLEGE OF MICRONESIA-FSM
NONDISCRIMINATION
STATEMENT OF EQUAL OPPORTUNITY

The College of Micronesia-FSM complies with Title VI of the U.S. Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, and the Rehabilitation Act of 1973. The College does not discriminate in matters of employment or admission to educational programs and activities because of race, color, place of origin or ancestry, marital status, sex, religious or political preference, age, or physical handicap per Public Law No. 7-79.



INTRODUCTION

Pursuing post-secondary education is a major investment of time, effort, and financial resources. Making thoughtful and informed decisions about your future is therefore essential. If the cost of attending college is a concern; this Student Financial Aid Handbook has been prepared to provide you with a clear and comprehensive overview of the financial aid programs available at the College of Micronesia-FSM (COM-FSM), as well as step-by-step guidance on how to access these resources. While the primary responsibility for financing a college education rests with students and their families, COM-FSM recognizes the financial challenges many face and is committed to helping ease this burden.

Through the Financial Aid Office (FAO), based at the National Campus and serving all campuses—Yap, Chuuk, Pohnpei, and Kosrae—the College coordinates and administers a range of financial aid services to support student success.

To benefit from these programs, students must apply for financial aid and meet the established eligibility requirements. This handbook outlines those requirements and processes in detail.

If you have additional questions after reviewing the handbook, we encourage you to reach out to your nearest FAO. In most cases, our staff can address your concerns without an appointment. For more complex matters, we recommend scheduling a meeting in advance to ensure you receive the dedicated guidance you need.

Your education and financial well-being are priorities for us. Please know that COM-FSM is committed to supporting you at every stage of your academic journey.



DEFINITION OF TERMS

THIS SECTION PROVIDES CLEAR EXPLANATIONS AND DEFINITIONS TO HELP STUDENTS BETTER UNDERSTAND KEY CONCEPTS RELATED TO FINANCIAL ASSISTANCE AT COM-FSM.

ACADEMIC YEAR

A period of at least 30 weeks of instructional time during which a full-time student is expected to complete at least 24 semester hours.

AWARD ADJUSTMENT OR REVISION

An action by the Financial Aid Office (FAO) to adjust your award due to a change in your dependency status, your financial circumstances or that of your family, or enrollment status

AWARD YEAR

The period of time from July 1 of a given year to June 30 of the subsequent year.

CONTRIBUTOR

Any individual whose information is being used to complete the FAFSA application. This includes; students, their spouses, their parents and spouse of parents

DEPENDENT STUDENT

A student who was born after the year 2001, is single, never married, divorced, separated or widowed and does not have dependent children (see independent student)

CONTINUED ON PAGE 4

DEFINITION OF TERMS ...FROM PAGE 3

ELIGIBLE PROGRAM

A program of study that leads to a degree or certificate at a college that participates in one or more of the Federal Student Aid programs.

FINANCIAL AID PROBATION

The status of a student whose appeal against their financial aid suspension has been granted, allowing them a probationary period to utilize the Pell Grant

FINANCIAL AID SUSPENSION

Upon failing to meet the criteria for satisfactory academic progress for two consecutive enrollment periods or semesters, the student's eligibility to receive the Pell Grant is subsequently revoked.

FINANCIAL AID WARNING

The status assigned to a student who, following a single period of attendance or semester, falls short of meeting the satisfactory academic progress criteria. The student is given another chance to use Pell Grant.

FULL-TIME

A student registered for at least 12 credits.

FSA ID ACCOUNT

An FSA ID account is an online account a student is required to have in order to fill out the FAFSA application online.

HALF-TIME

A student registered for 6 to 8 credits.

INDEPENDENT STUDENT

A student who falls into one of the following categories: (a) was born before January 1, 2001; (b) is an orphan or ward of the court; (c) is a veteran of the Armed Forces of the United States of America.

GENERAL INFORMATION

The purpose of the financial aid programs at the College of Micronesia-FSM (COM-FSM) is to assist students from low-income backgrounds in meeting the costs of higher education. To qualify, students must apply and meet established eligibility requirements. As part of the application process, students and/or their families are required to provide specific personal and financial information.

States; (d) has legal dependents other than a spouse; (e) is married. One may also be determined to be an independent student on the basis of unusual circumstances documented by the financial aid administrator.

LESS THAN HALF-TIME

A student registered for less than 6 credits is considered a Less Than Half-Time Student.

PELL GRANT LIFETIME ELIGIBILITY USED (PLEU)

The maximum amount of lifetime eligibility in which a student may receive Pell Grant is 600% or an equivalent of 12 full-time semesters.

PELL RECALCULATION DATE (PRD)

The fixed date in which a student's enrollment status is determined for Pell award purposes.

SATISFACTORY ACADEMIC PROGRESS

A financial aid status given to students who meet the minimum cumulative grade point average of 2.00, pass at least 2/3 or 67% of all credits attempted, and still within the 150% of their program of study.

STUDENT AID INDEX (SAI), formerly called EXPECTED FAMILY CONTRIBUTION

The Student Aid Index or SAI is an eligibility index number that the financial aid office uses to determine how much federal student aid a student would receive if a student attends school. This number results from the information that a student (and other contributors, if required) provide on the Free Application for Federal Student Aid (FAFSA[®]) form.

THREE-FOURTH TIME

A student registered for 9 to 11 credits.





TYPES OF FINANCIAL AID

QUALIFIED STUDENTS AT COM-FSM MAY ACCESS THE FOLLOWING TYPES OF FINANCIAL AID:

A. FEDERAL PELL GRANT

Federal Pell Grant is one of the Title IV (TIV) programs provided by the United States Department of Education (US ED), and is intended to help undergraduates pay for their education. For many students, Pell Grant provides, the foundation to which aid from other federal and non-federal sources may be added. Federal Pell Grant **does not have to be repaid**.

1. Maximum Award: For the 2024-2025 award year (July 1, 2024 to June 30, 2025), the maximum Pell Grant is \$7,395.

2. Award Amounts Depend On:

- The Student Aid Index (SAI)
- Cost of attendance at COM-FSM
- Enrollment intensity (full-time or part-time)
- Number of semesters attended during the academic year

B. FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) provides additional financial assistance to students with exceptional need. Like the Pell Grant, it does not **have to be repaid**.

1. Award Range: \$100 - \$4,000 per year, depending on financial need and available funding.

2. Eligibility Requirements:

- Must meet general eligibility criteria for federal student aid.
- Must demonstrate exceptional financial need.
- Must maintain Satisfactory Academic Progress (SAP) as defined by COM-FSM.

Application Process. Students must complete the Free Application for Federal Student Aid (FAFSA®). The college will determine eligibility and award amounts based on financial need and funding availability.

C. FEDERAL WORK-STUDY (FWS)

The Federal Work-Study Program (FWS) provides part-time employment opportunities for students with financial need, allowing them to earn money to help pay for their education.

1. Work Hours

- Up to 20 hours per week during academic sessions (subject to availability of sufficient fund).
- Up to 40 hours per week during official breaks (e.g., semester recess, Easter break) – subject to availability of sufficient fund.
- Overtime is not allowed.

2. **Compensation:** \$7.25 per hour (federal minimum wage), paid bi-weekly.

3. **Use of Funds:** Earnings must be used to support educational expenses at COM-FSM.

4. **Eligibility Requirements:** Students must:

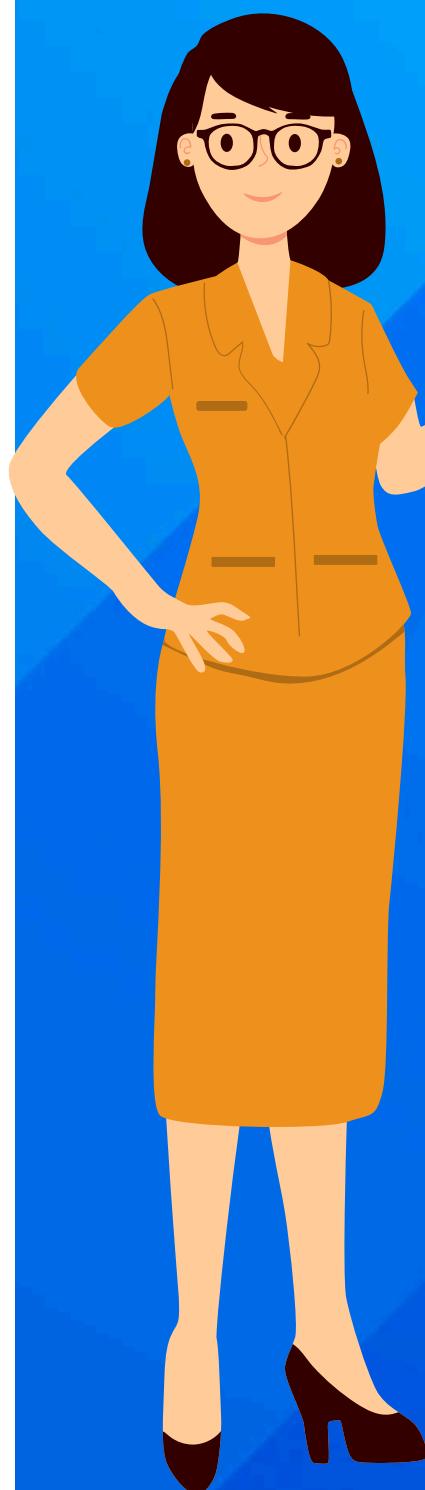
- Meet general federal student aid requirements.
- Demonstrate financial need.
- Maintain Satisfactory Academic Progress (SAP).
- Be in good standing with the Financial Aid Office (not on warning or financial aid suspension)
- Be enrolled in an eligible program (full-time status preferred).
- Submit a completed FAFSA and all required financial aid documents (see page 11).
- Not be enrolled in the Achieving College Excellence (ACE) program.
- Preferably hold a cumulative GPA of 2.50 or higher on a 4.00 scale.
- Not be currently employed elsewhere or on approved leave with pay.

How to Apply:

Students should consult with the Financial Aid Office staff at their campus regarding application periods and procedures for the Federal Work-Study Program.



CONTINUED ON PAGE 6



“Students are responsible for contacting the Work-Study Coordinator or the Financial Aid Office staff at their respective campuses to arrange job placements or assignments.

assignments. Failure to do so may result in the cancellation of their employment and forfeiture of the corresponding award.”

D. OTHER ASSISTANCE

NATIONAL/STATE AND OTHER SCHOLARSHIPS

1. National, State, and Other Scholarships

In addition to federal financial aid, students may also apply for scholarships offered by the Federated States of Micronesia (FSM) national and state governments, as well as external organizations. The COM-FSM Financial Aid Office (FAO) assists students with the scholarship application process, including:

- Completing required forms (such as certification of the “expense section”).
- Forwarding applications to the appropriate state or national scholarship offices.

Awarding Responsibilities

- **State Scholarships:** Administered by the respective state scholarship offices.
- **FSM National Scholarships:** Administered by the FSM National Scholarships Office. These scholarships are available to: (a) Boarding students (residing in COM-FSM residence halls); and Students enrolled in the fourth year of the Bachelor of Science in Elementary Education or the Bachelor of Science in Business Administration (Accounting emphasis) programs.

SCHOLARSHIP APPLICATION DEADLINES



FSM NATIONAL & STATE SCHOLARSHIPS
July 31, 2024 for Fall 2024
December 30, 2024 for Spring 2025

STATE SCHOLARSHIPS:
July 31, 2024 for Fall 2025
December 30, 2024 for Spring 2025

2. Other Scholarships and Opportunities

The FAO also provides guidance and support for completing applications to additional scholarship programs, including but not limited to:

- **Asian and Pacific Islander American (APIA) General Scholarship**

E. US VA EDUCATION BENEFITS

The College of Micronesia-FSM (COM-FSM) is an approved institution under the U.S. Veterans' Educational Assistance Act (GI Bill), providing education and training benefits to eligible U.S. veterans, active-duty military personnel, and their dependents. COM-FSM applies the same tuition rate to all students, with no distinction between in-state and out-of-state fees.

Students eligible for financial assistance through the U.S. Department of Veterans Affairs under the following programs are encouraged to contact the college before registering:

- Chapter 30: Montgomery GI Bill – Active Duty
- Chapter 33: Post-9/11 GI Bill
- Chapter 35: Survivors and Dependents Educational Assistance

For guidance on available awards and the application process, please contact the college's **School Certifying Official (SCO)**:

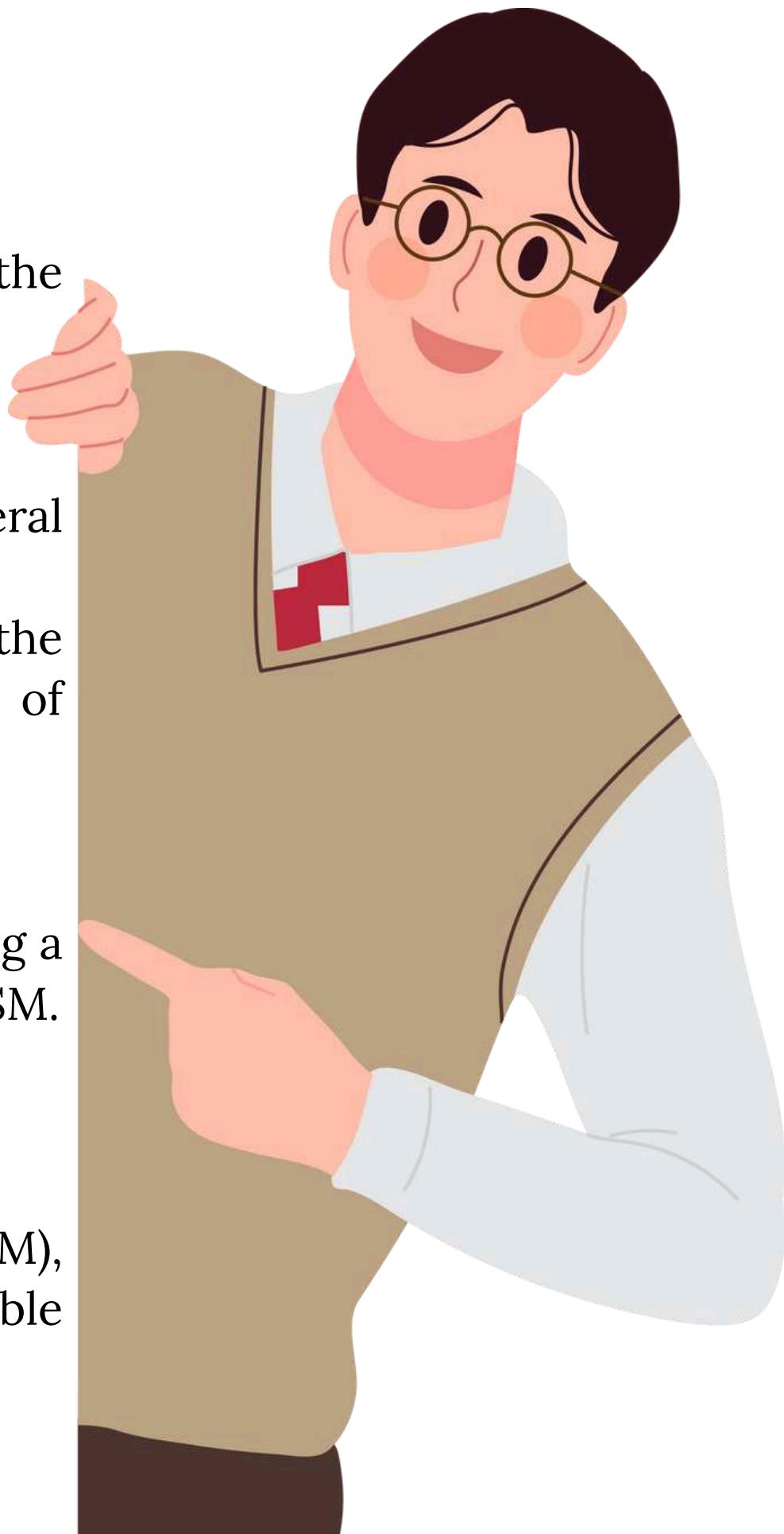
Mr. Doman Daoas

Email: doubled7128@gmail.com



GENERAL ELIGIBILITY REQUIREMENTS

To access Federal Student Aid (FSA), students must meet the following general eligibility criteria:



A. Proof of High School Completion:

1. Provide a copy of a high school diploma or a General Education Development (GED) certificate.
2. This documentation must be submitted along with the student's admission application to the Office of Admissions, Records, and Retention (OARR).

B. Enrollment Status:

1. Be accepted and enrolled as a regular student pursuing a degree or certificate in an eligible program at COM-FSM.

C. Citizenship or Eligible Non-Citizen Status:

1. Be a U.S. citizen or an eligible non-U.S. citizen.
2. Citizens of the Federated States of Micronesia (FSM), Palau, and the Marshall Islands are considered eligible non-U.S. citizens.

D. Demonstrated Financial Need:

1. Show that the student's total annual educational expenses exceed the combined financial resources that the student and their family can reasonably contribute.

E. Satisfactory Academic Progress (SAP):

1. Maintain a level of academic performance that meets the college's standards for satisfactory progress once enrolled.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) APPLICATION PROCEDURE



Financial Student Aid (FSA) is not automatically renewed or awarded. Therefore, students need to submit an application every academic year

Students who have not applied for FAFSA for the 2024-2025 school year can apply by completing the online FAFSA platform at www.studentaid.gov

Important Instructions for First-Time FAFSA Applicants:

- Both the student and any required contributors (such as parents) must create an individual FSA ID account.
- The FSA ID must be verified by the FSA system before starting the FAFSA.
- Once verified, students and contributors can log in to their FSA ID accounts to complete the application.

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FAFSA APPLICATION ...FROM PAGE 7

- If contributors are required, the student must invite them to participate in the FAFSA process. Contributors accept invitations by logging in to their own FSA ID accounts.
- Account Security: All FSA ID holders are responsible for safeguarding their account access at all times.

Assistance: For help creating an FSA ID or completing the FAFSA, students should contact the **Financial Aid Office (FAO)** at their campus.

FAFSA Submission and Corrections:

- Students can view their FAFSA Submission Summary in their FSA ID account 1-3 days after successfully submitting the application.
- Corrections can be made by logging in to the FSA ID account. The FAO can provide guidance on making corrections or checking the FAFSA status.

- Once verified, the FAO will receive the Student Aid Index (SAI), which is a key factor in determining eligibility for Federal Student Aid.
- Each educational institution listed on the FAFSA receives the Institutional Student Information Record (ISIR) electronically. Students may include up to 20 schools on their FAFSA.



NEEDS ANALYSIS | HOW TO DETERMINE YOUR FINANCIAL NEEDS?

Federal financial aid is based on demonstrated financial need, calculated as the difference between the Cost of Attendance (COA) at COM-FSM and the expected family contribution (EFC).

- The **Central Processing System (CPS)** evaluates FAFSA information to compute the Student Aid Index (SAI).

- The SAI reflects the financial capacity of the student and family, taking into account:
 1. Income and assets of the student, spouse, and, for dependent students, parents
 2. Family size
 3. Number of family members enrolled in college (excluding parents)
 4. Certain family expenses

The SAI is used to determine eligibility and the amount of federal financial aid a student may receive.

HOW TO DETERMINE YOUR FINANCIAL NEED?


COST OF ATTENDANCE




STUDENT AID INDEX




FINANCIAL NEED

Example:

Estimated Cost of Attendance \$15,865
Expected Family Contribution -\$1,500

Estimated Financial Need \$14,365



FINANCIAL AID PACKAGE | AWARD PACKAGING POLICY

The College of Micronesia-FSM operates on a structured academic calendar comprising of a supplementary summer session along with two main semesters – fall and spring. The summer session, is a shorter but equally engaging term, typically ranges between 6 to 8 weeks and marks the beginning of the award year. The two main semesters each span a duration of 16 weeks, dedicated to instructional activities, fostering an immersive learning experience for students.

The college's academic year fulfills the essential regulatory requirements, which is a minimum of 24 semester hours of coursework and an instructional period spanning 30 weeks.

Moreover, the college also uses the minimum regulatory standards to determine the student enrollment status for award packaging.

PACKAGING REQUIREMENTS

Once students have successfully completed and submitted their FAFSA, their application for financial aid is considered an initial step, but not yet finalized. It is important to note that the process requires additional steps before student financial aid can be fully processed. The completion of this process hinges on the submission of the necessary documents and forms to the Financial Aid Office.

To ensure the seamless processing of financial aid, it is imperative for every student to diligently fulfill the following requirements by submitting the indicated documents and forms:

- COM-FSM Application for Financial Assistance (COM-AFA)
- Copy of the student's birth certificate or passport
- Prior-prior year wage and tax statement (For example: 2022 for 2024-2025 Award Year)

An illustrative example of award packaging based on student enrollment status and enrollment intensity is provided below:

• Full-Time (FT) | 12 credits or more	= \$3,698.00
• Three-Fourth Time (3/4) |	
11 credits	= \$3,402.00
10 credits	= \$3,069.00
9 credits	= \$2,773.00
• Half-Time (1/2) |	
8 credits	= \$2,477.00
7 credits	= \$2,145.00
6 credits	= \$1,849.00
• Less than Half-Time |	
5 credits	= \$1,553.00
4 credits	= \$1,220.00
3 credits	= \$924.00
2 credits	= \$629.00
1 credits	= \$296.00

In the event that a student is chosen for verification, there will be an additional set of verification forms necessary for submission. These specific forms will be communicated to the student, ensuring clear guidance throughout the process.

To provide sufficient processing time, it is required that all **COM-FSM Application for Financial Assistance (COM-AFA)** and **accompanying documents** including **appeal forms** be submitted to the Financial Aid Office at least thirty days before the culmination of each regular semester. For the summer term, the deadline for submission is set at fifteen days prior to the semester's conclusion. Adhering to these deadlines facilitates the orderly processing of financial aid applications.

DEADLINES FOR SUBMISSION

Summer 2024 - July 4, 2024

Fall 2024 - November 21, 2024

Spring 2025 - May 1, 2025

AWARD NOTIFICATION

Students will receive notification of their award amount either through mail or in person at the Financial Aid Office shortly after the packaging process. Additionally, students have the option to track the status of their awards by accessing their student account on the COM-FSM website.

DISBURSEMENT OF AWARD

The financial aid award for the semester will be applied to cover the student's tuition and fees, room and board, and other related college expenses.

Any remaining Pell amount will be disbursed directly to the student, either through a check payment or direct deposit into their bank account, within 14 days from the date of the credited balance.

It's important to note that if the student does not meet the criteria of satisfactory academic progress (SAP) or if there is a dispute concerning their ongoing eligibility for financial aid, the disbursement may be withheld for the subsequent semester.



PELL RECALCULATION DATES (PRD)

The US Federal Department of Education (US ED) requires that colleges provide transparent information regarding their Pell Grant Recalculation Dates (PRD). This serves as a framework to establish specific periods within which a student's enrollment status is determined for the purpose of Pell Grant allocation.

The Financial Aid Office conducts reviews or recalculations of Pell Grant eligibility at two key junctures:



the conclusion of the second week of each regular semester and the culmination of the initial week during a summer session.

For example:

1. If a student is registered for 6 credits (half-time) during registration but adds 6 more credits during the first two weeks, the student enrollment status for Pell will be recalculated as 12 credits (full time) enrollment. This means that the student will be awarded Pell Grant as a full-time student.
2. If a student registered for 12 credits or full-time during registration and later withdraws 6 credits after the second week which is after the Pell Recalculation Date then, the student's Pell Grant enrollment status will still be full time. Pell Grant award will not be recalculated.
3. If during summer a student is registered initially for 3 credits during registration but adds 3 more credits during the first week, the student enrollment status for Pell will be recalculated for 6 credits. If the student makes any changes after the first week of summer, then there will be no recalculations made.

AWARD ADJUSTMENT PERIOD

Based on this Pell Recalculation Date, award packages may be changed, (decreased, increased or cancelled) by the Financial Aid Office for any of the following reasons:

1. The student or student's family receives additional financial resources to meet the student's educational expenses. (Any financial assistance such as employment, grants, scholarships, and loans over and above those identified on the award letter must be reported to Financial Aid Office).
2. The student changes major field of study, credit load, or enrollment status on which the award was based.
3. The student or student's family provided incorrect information on the FAFSA.

4. The student withdraws before disbursement of award. The enrollment status at the date of withdrawal will be used to determine the amount to disburse.

Adjustment to the amount based on the above reasons may result in the student owing or having outstanding balances with COM-FSM. It is the student's responsibility to check with Financial Aid Office regarding any financial aid implication of making such changes before making decisions to change enrollment status or withdraw from classes.

EDUCATIONAL EXPENSES

ESTIMATED DIRECT EDUCATIONAL EXPENSES PER SEMESTER

Tuition (per credit): \$145 undergraduate programs, \$165 bachelor programs
15 Credits \$2,175.00 (undergraduate programs)
..... \$2,475.00 (bachelor programs)

Required Fees

Registration Fee	.....	15.00
Health Fee	.....	15.00
Student Activity Fee	.....	20.00
Technology Fee	.....	100.00
Total Cost of Ownership Fee		
Full-Time (Semester)	.....	200.00
(Summer)	.....	50.00
Part-Time (Semester)	.....	70.00
(Summer)	.....	25.00

Other fees as applicable (see General Catalog)

Room

Residential Hall residents)
Regular Semester (Fall & Spring) 368.00
Summer 175.00

Board

Residential Hall residents)
Regular Semester (Fall & Spring) 1,764.00
Summer 840.00

ESTIMATED INDIRECT EDUCATIONAL EXPENSES PER SEMESTER

Books and Supplies

Regular Semester (Fall & Spring) 800.00
Summer 400.00

Personal

Regular Semester (Fall & Spring) 750.00
Summer 375.00

Transportation and Taxi

Residential Hall residents
Regular Semester (Fall & Spring) 40.00
Summer 40.00
Off-Campus Residents
Regular Semester (Fall & Spring) 840.00
Summer 440.00

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Room and Board Allowance

Students renting on their own not living with parents	1,500.00
Regular Semester (Fall & Spring)	.....	750.00
Summer	.....
All Others	.....
Regular Semester (Fall & Spring)	.....	1,500.00
Summer	.....	750.00



UNDERSTANDING SAP | SATISFACTORY ACADEMIC PROGRESS

The Financial Aid Office conducts a comprehensive assessment of all students' academic performance at the conclusion of each semester, including the summer term, regardless of their program and enrollment status. Specifically, the office evaluates students based on their cumulative grade point average (Cum. GPA), successful completion of at least 2/3 or 67% of the cumulative attempted credits, and adherence to the academic progress requirements within the 150% timeframe.



Students must maintain a 2.0 cumulative GPA each term



Students must pass & complete 67% of their semester & overall credit hours attempted



Students must complete their degree within 150% of the credit hours required for their program.

For GPA of 2.0 or better, strive for a grade of C or better in all your courses. For GPA of 3.00 or better, strive for a grade of B or better in all your courses.

Beware of withdrawing from or failing classes! These events will affect your eligibility for financial aid.

Most undergraduate programs of study require 120 credit hours (This varies). Students in a 120 credit hour program must complete their first bachelor degree with 180 hours

CALCULATE YOUR COMPLETION RATE

- Overall earned credit hours , Overall attempted credit hours (including transfer credits) $\geq .67$
- Semester earned credit hours , Semester attempted credit hours $\geq .67$

REMINDER:

Students can always check their Financial Aid Status in their [myShark](#) account

SAP POLICY

The Satisfactory Academic Progress (SAP) Policy consists of two key standards of measurement, outlined below:

1. QUALITATIVE MEASUREMENT

This standard evaluates students' academic progress by considering factors such as their cumulative Grade Point Average (GPA). It assesses the quality of their academic performance and serves as an indicator of their overall mastery of the curriculum.

FINANCIAL AID GOOD STANDING

To retain eligibility for financial aid, students receiving financial assistance must adhere to ALL the stipulations outlined in the COM-FSM SAP policy below.

1. Maintain a minimum Cumulative Grade Point Average (cum GPA) of 2.0. failure to meet this requirement for two consecutive enrollment periods or semesters will result in Financial Aid Suspension (FAS)

2. Achieve successful completion of a minimum of two-thirds or 67% of the total attempted cumulative credits, as determined by the pace of progression formula: (total earned cumulative credits divided by total attempted cumulative credits). This calculation encompasses the entire duration of a student's enrollment in the program.

2. QUATITATIVE MEASUREMENT

This measurement focuses on two aspects. Firstly, it gauges the maximum time frame within which students must complete their program. Additionally, it examines the pace of progression, including the rate at which students are successfully completing credits towards their degree.

This quantitative assessment ensures that students are making steady and timely advancement towards their educational goals.

3. Must complete a program within 150% of the allotted time. For instance, in the case of Liberal Arts (LA), which entails a graduation requirement of 62 credits, the limit is set at 93 credits or 150% of the standard. Consequently, students enrolling in the LA program should aim to conclude their studies within the limit of 93 credits.

Students may refer to the College of Micronesia-FSM General Catalog for the graduation requirements specific of their programs.

The illustration below presents an exemplification of the pace of progression for a student who started in Fall 2022 semester:

Term	Credits Attempted		Credits Earned		Percentage required 67%	PACE Pass or Fail
	Semester	Cumulative	Semester	Cumulative		
Fall 2022	12	12	9	9	75% (9/12)	Pass
Fall 2023	12	24 (12+12)	6	15 (9+6)	62% (15/24)	Fail
Spring 2024	12	36 (24+12)	12	27 (15+12)	75% (27/36)	Pass

FINANCIAL AID WARNING

When students fall short of the aforementioned SAP standards, they will be put on Financial Aid Warning (FAW). During this status, students are allowed to receive financial aid (TIV funds) for a single payment period, equivalent to one semester. At this juncture, there is no need for an appeal.



FINANCIAL AID SUSPENSION

Students who are placed on financial aid warning status and do not meet the satisfactory academic progress (SAP) standards by the end of the payment period (one semester) will no longer be eligible for financial aid. They will be placed on Financial Aid Suspension (FAS) and will receive a notification through their student portal on the Student Information System (SIS). If students believe that they have faced circumstances beyond their control, they have the option to file an appeal to the Financial Aid Committee.

FINANCIAL AID APPEAL PROCESS

Students have the option to contest their financial aid suspension by formally presenting an appeal in written form to the Chair of the Financial Aid Committee. This appeal should be submitted within 30 working days from the issuance of the suspension notice. It's important to note that all appeals need to be received at least 30 days before the conclusion of each regular semester. Appeals are done only for regular semesters.

The appeal must include the following components:

- An explanation for falling short of the minimum academic requirements, whether in terms of quality or quantity, and/or for not accomplishing the educational objective within the stipulated timeframe.
- A non-academic rationale against the financial aid suspension, backed by relevant documentation from a medical professional, counselor, or academic advisor. This documentation should pertain to situations like family illness or loss, personal injury or illness, or any other extraordinary circumstances.



STEPS OF THE APPEAL PROCESS

1. Seek Financial Aid Counseling with your financial aid officer
2. Write your letter of explanation for your case
3. Pick up or download and print the Appeal form
4. See your college counselor or academic advisor for assistance in filling out and completing your appeal form.
5. The counselor or academic advisor will then submit the completed appeal form to Financial Aid office
6. The Financial Aid Appeal committee will review and discuss the appeal. The status of the appeal will be communicated to the student as soon as the committee finished review the appeal.
7. The decision of the Appeal Committee is final.

NOTE: Supporting documents must be notarized and attached. Missing documents or having unnotarized documents are not acceptable and will result in the disapproval of the appeal.

REINSTATEMENT

Financial aid eligibility can be restored once the student rectifies ALL past credit deficiencies and/or attains the necessary grade point average at their own expense. In the case of a student appeal, reinstatement will be granted once the committee approves the appeal.

A. FINANCIAL AID PROBATION

Upon submitting an appeal to the Financial Aid Committee and having it approved, a student enters a status known as **Financial Aid Probation (FAP)**. This designation is given to students who are deemed capable of meeting SAP standards within a specified probationary period. While on probation, students will continue to receive financial aid (Title IV funds) but must achieve the required SAP standards by the end of this period or satisfy the conditions as set forth by the Financial Aid Appeal Committee. Failing to do so will result in the loss of financial aid eligibility.

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B. ACADEMIC PLAN ...FROM PAGE 14

For students whose appeals are approved by the Financial Aid Committee but are considered unlikely to achieve SAP standards within the probationary period, an Academic Plan will be devised. This personalized academic plan is designed to help students meet the SAP standards by the end of the probationary period. While on this plan, students remain eligible to receive financial aid (Title IV funds) but must fulfill the conditions specified in the academic plan by the end of the designated probationary period. Failure to meet these conditions will lead to the loss of financial aid eligibility.

TREATMENT OF INCOMPLETE AND WITHDRAWAL

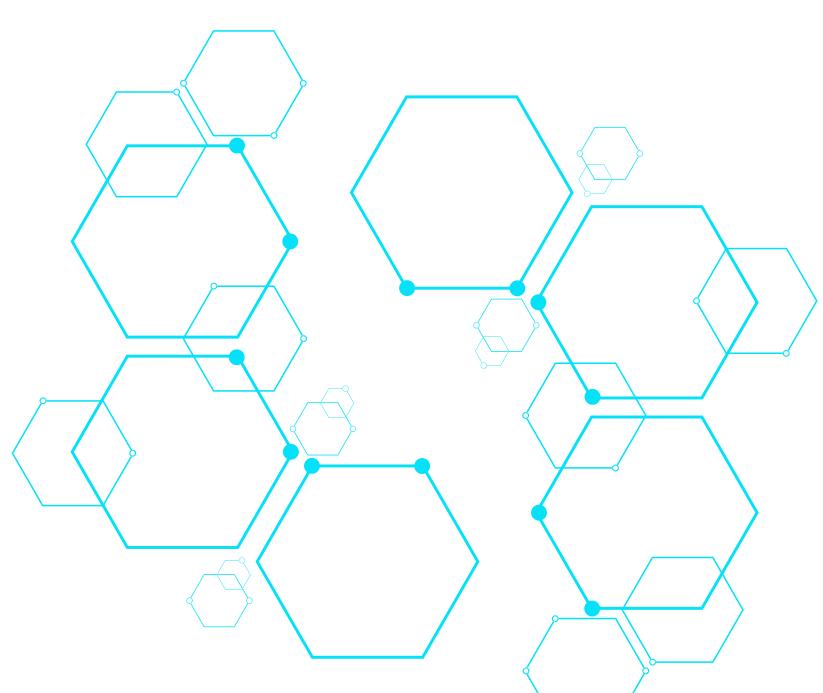
Courses bearing the subsequent grades will not be recognized as successfully accomplished, consequently influencing the computation of cumulative GPA and the rate of academic advancement at the conclusion of the semester:

- F** (Failure)
- I** (Incomplete)
- W** (Withdrawal)

REPEATED COURSES

A student is permitted to retake a course until achieving a passing grade of D or higher. It's important to note that doing so consumes their Pell Grant eligibility, which is crucial for pursuing a bachelor's degree. The repeated course is factored into the calculation of both attempted hours and completed hours earned (67%), as well as the designated timeframe (150%).

In the event of a previously passed course, a student can attempt it a second time and remain eligible for financial aid. However, after the second attempt at the same course, financial aid will no longer be extended to cover that course.



TRANSFERRED CREDITS FROM OTHER INSTITUTIONS

Credit hours earned from another educational institution that are acknowledged as part of the student's program at COM-FSM will be considered both attempted and completed hours.

These credits will undergo the same treatment and calculation as standard credit hours within the context of SAP evaluations.



INNOVATE ACADEMIC QUALITY TO ENSURE STUDENT SUCCESS

Ensure student success by decreasing time to completion and increasing student satisfaction, persistence, retention, and graduation rates by innovating academic quality and enhancing student support services.



COM-FSM REFUND POLICY

This policy is applicable to all enrolled students. The reimbursement process for tuition and fees that are eligible for refund will adhere to the subsequent schedule

REGULAR SEMESTER (FALL AND SPRING)

If a student withdraws completely:

- Prior to the first day of classes - 100% will be refunded to FSA and/or student (COM-FSM retains 0%)
- During the first two weeks - 80% will be refunded to FSA and/or student (COM-FSM retains 20%)
- During the third and fourth weeks - 40% will be refunded to FSA and/or student (COM-FSM retains 60%)
- After the fourth week - 0% will be refunded to FSA and/or student (COM-FSM retains 100%)

SHORT TERM (SUMMER SESSION)

If a student withdraws completely:

- Prior to the first day of classes - 100% will be refunded to FSA and/or student (COM-FSM retains 0%)
- During the first week - 80% will be refunded to FSA and/or student (COM-FSM retains 20%)
- During the second week - 40% will be refunded to FSA and/or student (COM-FSM retains 60%)
- After the second week - 0% will be refunded to FSA and/or student (COM-FSM retains 100%)

REGULAR SEMESTER (FALL AND SPRING)

If a student withdraws

	% to be refunded to FSA and/or student	COM-FSM retains
Prior to the first day of classes	100%	0%
During the first two weeks	80%	20%
During the third and fourth weeks	40%	60%
After the fourth week	0%	100%

SHORT-TERM (SUMMER SESSION)

If a student withdraws

	% to be refunded to FSA and/or student	COM-FSM retains
Prior to the first day of classes	100%	0%
During the first week	80%	20%
During the second week	40%	60%
After the second week	0%	100%

PELL GRANT LIFETIME ELIGIBILITY USED (PLEU)

The Pell Grant's lifetime limit, also known as the PLEU, stands at 600%. Consequently, a student's eligibility to receive Federal Pell Grants spans 12 full-time semesters, equivalent to 6 years of academic enrollment. This stipulation encompasses all students eligible for the Federal Pell Grant, irrespective of the date of their initial award. The calculation of a student's eligibility duration encompasses all years during which they received funding from the Federal Pell Grant program.

EXAMPLE

YEARS	FALL	SPRING	SUMMER	TOTAL	CUMULATIVE
2017-2018	12 credits=50%	6-8 Credits =25%	6-8 Credits=25%	100%	100%
2018-2019	12 credits=50%	9-11 Credits= 37.5%	3-5 Credits = 12.5%	100%	200%
2019-2020	12 credits=50%	12 credits=50%	Not Applicable	100%	300%
2020-2021	12 credits=50%	12 credits=50%	Not Applicable	100%	400%
2021-2022	6-8 credits=25%	12 credits=50%	6-8 Credits=25%	100%	500%
2022-2023	12 credits=50%	12 credits=50%	Not Applicable	100%	600%

STUDENTS WHO HAVE EXHAUSTED THEIR MAXIMUMELIGIBILITY LIMIT ARE ENCOURAGED TO EXPLORE ALTERNATIVE SOURCES FOR FINANCIAL SUPPORT, INCLUDING OPPORTUNITIES SUCH AS STATE AND NATIONAL SCHOLARSHIPS

RETURN TO TITLE IV (R2T4) FUNDS

The Higher Education Amendment of 1998 governs the mandatory return of Title IV funds (R2T4) by educational institutions when a student does not finalize an enrollment or payment period.

In situations where a Title IV aid recipient withdraws prior to completing 60% of the enrollment or payment period, the institution is required to assess the portion of Title IV aid that the beneficiary did not earn. These unearned Title IV funds are to be refunded to the respective Title IV programs. It's important to emphasize that this policy exclusively pertains to students who fully withdraw from their enrollment at COM-FSM.

Students intending to withdraw from COM-FSM should arrange a meeting with a Financial Aid counselor to discuss the implications of the "return of funds" policy and its impact on their situation.

It is the student's responsibility to formally inform the Office of Admission and Records about their decision to withdraw from the College, ensuring an official withdrawal status. The withdrawal date is determined by:

- The last date of attendance once the withdrawal process is finalized
- If attendance tracking isn't mandatory, the withdrawal date is established by:
 - The date the student initiates the withdrawal process outlined in the school's General Catalog.
 - The date the student provides official notification of their intent to withdraw.
 - In cases of unofficial withdrawal, it's either the midpoint of the payment period for which Title IV aid was disbursed or a later date documented by the school.

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1. Federal Pell Grant
2. Other FSA Programs

In cases where the College identifies surplus funds that the student is liable to return, the College will duly apprise the student of the corresponding amount through notification or billing. Settlement of the entire sum of surplus funds, which the student is obligated to return, is imperative before any prospective disbursements can be sanctioned.

Failure on the student's part to either restitution the complete amount or to enter into agreeable repayment terms with the college will result in the forfeiture of eligibility for federal student aid. Subsequent to such an event, the college will report this status to National Student Loan Data System (NSLDS).

CALCULATING RETURN OF FUNDS

STEP 1. Determine amount of earned Title IV aid	Percentage Earned = (Number of Days Attended)/(Number of Total Days of Semester Attended)	Amount of Earned Title IV Aid = (Percentage Earned)x(Total Title IV Disbursement)
STEP 2. Determine Title IV aid to be returned		Total Amount of Title IV Aid to be Return = (Actual Title IV Disbursement)-(Amount of Earned Title IV Aid)
School's Responsibility		Lesser of (Unearned Title IV Aid and Institutional Charges)x(Percentage Unearned)
Student's Responsibility		(Amount of Unearned Title IV Aid - (School's Responsibility)x50%)

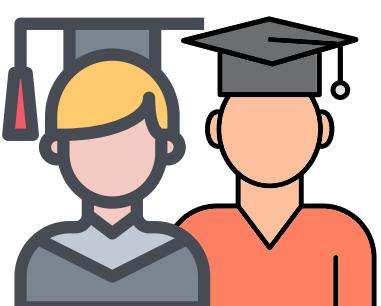
SPECIAL RULE

The Financial Aid office retains the authority to establish the appropriate withdrawal date should a student fail to initiate the withdrawal process or inform the Office of Admissions, Records and Retention (OARR) about their intention to withdraw due to circumstances such as:

- Health-related issues,
- Accidents
- Significant personal bereavement
- Other unforeseen situations beyond the student's control

Restitution of unearned aid, for which the institution bears responsibility, must be undertaken expeditiously and no later than 45 days following the identification of a student's withdrawal. This entails reimbursing the relevant programs in the subsequent sequence:





STUDENTS RIGHTS AND RESPONSIBILITIES

RIGHTS

AS RECIPIENTS OF FINANCIAL AID AT
COM-FSM, YOU HAVE THE FOLLOWING
RIGHTS:

- **Access to Information:** You have the right to be informed about all available financial aid programs, including federal, institutional, state, and local options.
- **Timely Application Process:** You have the right to know the deadlines and procedures for submitting financial aid applications and to ensure timely submission.
- **Transparent costs and Refunds:** You have the right to understand the cost of attendance and the institution's refund policy.
- **Fair Selection Criteria:** You have the right to understand the criteria used for selecting aid recipients in a fair and transparent manner.
- **Financial Need Assessment:** You have the right to know how your financial need was assessed and determined.
- **Comprehensive Resource Consideration:** You have the right to understand which resources are taken into account when calculating your financial need.
- **Disclosure of Met Financial Need:** You have the right to know the extent to which your financial need has been met through the provided aid.
- **Explanation of Aid Package:** You have the right to request an explanation of the components within your student aid package.
- **Timely Disbursement Information:** You have the right to receive information about when your financial aid disbursement will occur.
- **Work Study Clarity:** If offered a Work Study opportunity, you have the right to be fully informed about the job nature, required hours, responsibilities, pay rate, and payment schedule.
- **Academic Progress Clarity:** You have the right to understand how satisfactory academic progress is determined and the consequences of not meeting these standards.

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RESPONSIBILITIES

AS RECIPIENTS OF FINANCIAL AID AT COM-FSM, YOU ARE RESPONSIBLE FOR:

- **Informed Enrollment Decision:** Reviewing and considering all information about the school's programs before enrolling.
- **Timely FAFSA Submission:** Completing and submitting the FAFSA on time
- **FAFSA Submission Status:** Following up on the FAFSA completion status with Financial Aid
- **Providing Required Documentation:** Supplying all requested additional documentation, verification, corrections, and new information to the Financial Aid Office or relevant agency.
- **Verification Form Completion:** If selected for verification, completing the specified financial verification forms provided by the Financial Aid Office and submitting it in a timely manner.
- **Understanding Signed Forms:** Reading and comprehending all forms you are asked to sign, while retaining copies for future reference.
- **Adherence to Agreements:** Accepting responsibility for and abiding by the terms outlined in all agreements you sign.
- **Satisfactory Work-Study Performance:** Performing work agreed upon for work-study jobs in a satisfactory manner.
- **Application Deadlines Compliance:** Ensuring compliance with all deadlines for initial application and reapplication for financial aid.
- **Satisfactory Academic Progress Awareness:** Understanding how the school determines how satisfactory academic progress.
- **Withdraw Notification:** Immediately informing the Financial Aid Office of any withdrawal from school or reduction in enrollment.
- **Reporting Status Changes:** Notifying the Financial Aid Office of any changes in your status, such as changes of residence or additional financial assistance during the academic year.
- **Appropriate Use of Funds:** Using federal funds solely for eligible school-related expenses.
- **Refund Policy Familiarity:** Being knowledgeable about and adhering to your school's policy.



COST OF EDUCATION

EXHIBIT "A"

Provided below are illustrative cost breakdowns for different student categories enrolled at the COM-FSM. These examples assume a student is enrolled in 15 credits during both the Fall and Spring semesters, and 6 credits during the summer term. If a student opts to take a higher credit load, extra tuition charges of \$145 per credit will apply. Additionally, specific courses may involve supplementary fees.

FULL-TIME, TWO SEMESTERS AND SUMMER, NON-BOARDING STUDENT DEPENDENT AND INDEPENDENT LIVING WITH PARENTS OR RELATIVES

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ 870.00	\$ 2,175.00	\$ 2,175.00	\$ 5,220.00
ROOM	\$ 207.00	\$ 620.00	\$ 620.00	\$ 1,447.00
BOARD	\$ 543.00	\$ 880.00	\$ 880.00	\$ 2,303.00
FEES	\$ 200.00	\$ 350.00	\$ 350.00	\$ 900.00
BOOKS	\$ 400.00	\$ 800.00	\$ 800.00	\$ 2,000.00
OTHER EXPENSES	\$ 750.00	\$ 1,500.00	\$ 1,500.00	\$ 3,750.00
TOTAL EXPENSES	\$ 2,970.00	\$ 6,325.00	\$ 6,325.00	\$ 15,620.00
LESS: PELL GRANT WITH SAI -1500	\$ 1,849.00	\$ 3,698.00	\$ 3,697.00	\$ 9,244.00
DIFFERENCE	\$ 1,121.00	\$ 2,627.00	\$ 2,628.00	\$ 6,376.00

FULL-TIME, TWO SEMESTERS AND SUMMER, BOARDING STUDENTS WITH THREE MEALS

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ 870.00	\$ 2,175.00	\$ 2,175.00	\$ 5,220.00
ROOM	\$ 175.00	\$ 367.50	\$ 367.50	\$ 910.00
BOARD	\$ 840.00	\$ 1,764.00	\$ 1,764.00	\$ 4,368.00
FEES	\$ 200.00	\$ 350.00	\$ 350.00	\$ 900.00
BOOKS	\$ 400.00	\$ 800.00	\$ 800.00	\$ 2,000.00
PERSONAL	\$ 375.00	\$ 750.00	\$ 750.00	\$ 1,875.00
TRANSPORTATION	\$ 40.00	\$ 40.00	\$ 40.00	\$ 120.00
TOTAL EXPENSES	\$ 2,900.00	\$ 6,246.50	\$ 6,246.50	\$ 15,393.00
LESS: PELL GRANT WITH SAI -1500	\$ 1,849.00	\$ 3,698.00	\$ 3,697.00	\$ 9,244.00
DIFFERENCE	\$ 1,051.00	\$ 2,548.50	\$ 2,549.50	\$ 6,149.00

FULL-TIME, TWO SEMESTERS AND SUMMER, NON-BOARDING STUDENT RENTING ON HIS OR HER OWN, LIVING WITHOUT PARENTS AND MEAL ON HIS OR HER OWN

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ 870.00	\$ 2,175.00	\$ 2,175.00	\$ 5,220.00
ROOM	\$ 207.00	\$ 620.00	\$ 620.00	\$ 1,447.00
BOARD	\$ 543.00	\$ 880.00	\$ 880.00	\$ 2,303.00
FEES	\$ 200.00	\$ 350.00	\$ 350.00	\$ 900.00
BOOKS	\$ 400.00	\$ 800.00	\$ 800.00	\$ 2,000.00
PERSONAL	\$ 375.00	\$ 750.00	\$ 750.00	\$ 1,875.00
TRANSPORTATION	\$ 440.00	\$ 840.00	\$ 840.00	\$ 2,120.00
TOTAL EXPENSES	\$ 3,035.00	\$ 6,415.00	\$ 6,415.00	\$ 15,865.00
LESS: PELL GRANT WITH SAI -1500	\$ 1,849.00	\$ 3,698.00	\$ 3,697.00	\$ 9,244.00
DIFFERENCE	\$ 1,186.00	\$ 2,717.00	\$ 2,718.00	\$ 6,621.00

FULL-TIME, TWO SEMESTERS BOARDING STUDENTS WITH THREE MEALS

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ -	\$ 2,175.00	\$ 2,175.00	\$ 4,350.00
ROOM	\$ -	\$ 367.50	\$ 367.50	\$ 735.00
BOARD	\$ -	\$ 1,764.00	\$ 1,764.00	\$ 3,528.00
FEES	\$ -	\$ 350.00	\$ 350.00	\$ 700.00
BOOKS	\$ -	\$ 800.00	\$ 800.00	\$ 1,600.00
PERSONAL	\$ -	\$ 750.00	\$ 750.00	\$ 1,500.00
TRANSPORTATION	\$ -	\$ 40.00	\$ 40.00	\$ 80.00
TOTAL EXPENSES	\$ -	\$ 6,246.50	\$ 6,246.50	\$ 12,493.00
LESS: PELL GRANT WITH SAI -1500		\$ 3,698.00	\$ 3,697.00	\$ 7,395.00
DIFFERENCE	\$ -	\$ 2,548.50	\$ 2,549.50	\$ 5,098.00

FULL-TIME, TWO SEMESTERS, NON-BOARDING STUDENT RENTING ON HIS OR HER OWN, LIVING WIHTOUT PARENTS AND MEAL ON HIS OR HER OWN

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ -	\$ 2,175.00	\$ 2,175.00	\$ 4,350.00
ROOM	\$ -	\$ 620.00	\$ 620.00	\$ 1,240.00
BOARD	\$ -	\$ 880.00	\$ 880.00	\$ 1,760.00
FEES	\$ -	\$ 350.00	\$ 350.00	\$ 700.00
BOOKS	\$ -	\$ 800.00	\$ 800.00	\$ 1,600.00
PERSONAL	\$ -	\$ 750.00	\$ 750.00	\$ 1,500.00
TRANSPORTATION	\$ -	\$ 840.00	\$ 840.00	\$ 1,680.00
TOTAL EXPENSES	\$ -	\$ 6,415.00	\$ 6,415.00	\$ 12,830.00
LESS: PELL GRANT WITH SAI -1500		\$ 3,698.00	\$ 3,697.00	\$ 7,395.00
DIFFERENCE	\$ -	\$ 2,717.00	\$ 2,718.00	\$ 5,435.00

EXHIBIT "B"

Provided below illustrative costbreakdowns for different student categoriesenrolled at the COM-FSM in a Bachelor's degree program. These examplesassume a studentis enrolled in 15 credits during both the Fall and Spring semesters, and 6 credits during the summer term. If a student opts to take a higher credit load, extra tuition charges of \$165 per creditwill apply. Additionally, specific courses may involve supplementary fees.

FULL-TIME, TWO SEMESTERS AND SUMMER, BACHELOR, 4TH YEAR STUDENT, NON-BOARDING STUDENT DEPENDENT AND INDEPENDENT LIVING WITH PARENTS OR RELATIVES

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ 990.00	\$ 2,475.00	\$ 2,475.00	\$ 5,940.00
ROOM	\$ 207.00	\$ 620.00	\$ 620.00	\$ 1,447.00
BOARD	\$ 543.00	\$ 880.00	\$ 880.00	\$ 2,303.00
FEES	\$ 200.00	\$ 350.00	\$ 350.00	\$ 900.00
BOOKS	\$ 400.00	\$ 800.00	\$ 800.00	\$ 2,000.00
OTHER EXPENSES	\$ 750.00	\$ 1,500.00	\$ 1,500.00	\$ 3,750.00
TOTAL EXPENSES	\$ 3,090.00	\$ 6,625.00	\$ 6,625.00	\$ 16,340.00
LESS: PELL GRANT WITH SAI -1500	\$ 1,849.00	\$ 3,698.00	\$ 3,697.00	\$ 9,244.00
DIFFERENCE	\$ 1,241.00	\$ 2,927.00	\$ 2,928.00	\$ 7,096.00

FULL-TIME, TWO SEMESTERS, BACHELOR, 4TH YEAR STUDENT, NON-BOARDING STUDENT DEPENDENT AND INDEPENDENT LIVING WITH PARENTS OR RELATIVES

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ -	\$ 2,475.00	\$ 2,475.00	\$ 4,950.00
ROOM	\$ -	\$ 620.00	\$ 620.00	\$ 1,240.00
BOARD	\$ -	\$ 880.00	\$ 880.00	\$ 1,760.00
FEES	\$ -	\$ 350.00	\$ 350.00	\$ 700.00
BOOKS	\$ -	\$ 800.00	\$ 800.00	\$ 1,600.00
OTHER EXPENSES	\$ -	\$ 1,500.00	\$ 1,500.00	\$ 3,000.00
TOTAL EXPENSES	\$ -	\$ 6,625.00	\$ 6,625.00	\$ 13,250.00
LESS: PELL GRANT WITH SAI -1500	\$ -	\$ 3,698.00	\$ 3,697.00	\$ 7,395.00
DIFFERENCE	\$ -	\$ 2,927.00	\$ 2,928.00	\$ 5,855.00

FULL-TIME, TWO SEMESTERS AND SUMMER, BACHELOR, 4TH YEAR PROGRAMS, BOARDING STUDENTS

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ 990.00	\$ 2,475.00	\$ 2,475.00	\$ 5,940.00
ROOM	\$ 175.00	\$ 368.00	\$ 368.00	\$ 911.00
BOARD	\$ 840.00	\$ 1,764.00	\$ 1,764.00	\$ 4,368.00
FEES	\$ 200.00	\$ 350.00	\$ 350.00	\$ 900.00
BOOKS	\$ 400.00	\$ 800.00	\$ 800.00	\$ 2,000.00
PERSONAL	\$ 375.00	\$ 750.00	\$ 750.00	\$ 1,875.00
TRANSPORTATION	\$ 40.00	\$ 40.00	\$ 40.00	\$ 120.00
TOTAL EXPENSES	\$ 3,020.00	\$ 6,547.00	\$ 6,547.00	\$ 16,114.00
LESS: PELL GRANT WITH SAI -1500	\$ 1,849.00	\$ 3,698.00	\$ 3,697.00	\$ 9,244.00
DIFFERENCE	\$ 1,171.00	\$ 2,849.00	\$ 2,850.00	\$ 6,870.00

FULL-TIME, TWO SEMESTERS AND SUMMER: NON-BOARDING RENTING OWN HOUSNG

	SUMMER	FALL	SPRING	TOTAL
TUITION	\$ 990.00	\$ 2,475.00	\$ 2,475.00	\$ 5,940.00
ROOM	\$ 207.00	\$ 620.00	\$ 620.00	\$ 1,447.00
BOARD	\$ 543.00	\$ 880.00	\$ 880.00	\$ 2,303.00
FEES	\$ 200.00	\$ 350.00	\$ 350.00	\$ 900.00
BOOKS	\$ 400.00	\$ 800.00	\$ 800.00	\$ 2,000.00
PERSONAL	\$ 375.00	\$ 750.00	\$ 750.00	\$ 1,875.00
TRANSPORTATION	\$ 440.00	\$ 840.00	\$ 840.00	\$ 2,120.00
TOTAL EXPENSES	\$ 3,155.00	\$ 6,715.00	\$ 6,715.00	\$ 16,585.00
LESS: PELL GRANT WITH SAI -1500	\$ 1,849.00	\$ 3,698.00	\$ 3,697.00	\$ 9,244.00
DIFFERENCE	\$ 1,306.00	\$ 3,017.00	\$ 3,018.00	\$ 7,341.00