

A CLOSER LOOK AT THE COST OF GOING TO MIDDLESEX

This section can help you develop a good estimate for your college expenses. Tuition and fees are combined and range from \$3,700 a year to more than \$60,000. Community colleges offer the least expensive tuition costs. Tuition, fees and books are “direct expenses”, while transportation, living and personal expenses are “indirect expenses”.

Provided below are examples of cost of attendance budgets at Connecticut Institutions:

Sector	Tuition and Fees	Books and Supplies	Room and Board or living expenses for CC students	Transportation	Other Expenses	Total Expenses
Two-Year Public						
Commuter	\$3,786*	\$1,000	\$7,497 or \$3,780 if living with parents	\$1,486	\$2,037	\$15,805 or \$12,085 if living with parents.
Four-Year Public						
Resident	\$10,206*	\$1,200	\$10,056	\$785	\$2,000	\$24,247
Commuter	\$10,206*	\$1,200	\$7,152	\$1,570	\$2,000	\$22,128
Four-Year Private						
Resident	\$48,017	\$2,665	\$13,226	varies	-	\$63,908
Commuter	\$48,017	\$2,665	\$10,056	varies	-	\$60,738

Financial Aid awards are pro-rated for part-time students (less than 12 credits per semester). Students registered as a ¾ time student (9-11 credits per semester) will receive 75% of the full-time award. Students registered as ½ time student (6-8 credits per semester) will receive 50% of the full-time award. Students registered as a ¼ time student (3-5 credits per semester) are not always eligible for aid. Any student considering taking only one class should check with the Financial Aid Office first to determine if there is aid eligibility. Typically, only Pell eligible students with a very low estimated family contribution are likely to be eligible. No college grants, work-study, or loans are disbursed to a ¼ time student.

Financial Aid Awards can contain several types of awards depending on eligibility and available funding. Determining eligibility for financial aid funding is dependent on several factors which include family income, assets, and the number of children in college. An estimated family contribution is calculated when a student completes the FAFSA and this number is used to determine if a student has demonstrated need for grants, loans, and work awards. Below are some examples:

JEN is a 35 year old single parent and lives with her three children in her own home. She earned \$35,000 last year but was recently laid off and has no assets. She indicated that she was interested in a work-study job on her FAFSA. Her estimated family contribution was determined to be \$0. Jen attends full-time.

Cost of attendance budget:	\$15805
Estimated family contribution:	\$0
Total Student Need:	\$15805
- Pell Grant:	\$5730
- Federal Work Study:	\$4000

Jen’s tuition, fees, books, and some of her indirect expenses are covered by her financial award, but it is still estimated that she’ll need \$6075 to cover her other indirect expenses.

Amounts listed for books, personal, and transportation expenses are estimated costs that may be incurred during the academic year and will not be reflected in the students billing account.

RYAN is a 20 year old student who lives at home with his parents and sister who is in elementary school. His parents earned \$70,000 and had assets of \$10,000. Ryan worked and earned \$3000 during the summer. His estimated family contribution was determined to be \$5640. Ryan attends full-time.

Cost of attendance budget:	\$12085
Estimated family contribution:	\$5640
Total Student Need:	\$6445
- MxCC Grant:	\$4900

Ryan’s tuition, fees, books, and most of his indirect expenses are covered by his financial award, but it is still estimated that he’ll need \$1548 to cover his other indirect expenses.

JOSE is a 25 year old student who lives in his own apartment. He earned \$21,000 and has assets of \$2000. His estimated family contribution is \$4450. Jose attends full-time.

Cost of attendance budget:	\$15805
Estimated family contribution:	\$4450
Total Student Need:	\$11355
-Pell Grant:	\$1280
-MxCC Grant:	\$3620

Jose’s tuition, fees, books and some of his indirect expenses are covered by financial aid but it’s still estimated that he’ll need \$6455 to cover other indirect expenses.

*Source: SOURCE: The College Board, Annual Survey of Colleges. October 2013