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:

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

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: $15,805
- Estimated family contribution: $0
- **Total Student Need:** $15,805
  - Pell Grant: $5,730
  - Federal Work Study: $4,000

Jen’s tuition, fees, books, and some of her indirect expenses are covered by her financial aid, but it is still estimated that she’ll need $6,075 to cover her other indirect expenses.

**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: $12,085
- Estimated family contribution: $5,640
- **Total Student Need:** $6,445
  - MxCC Grant: $4,900

Ryan’s tuition, fees, books, and most of his indirect expenses are covered by his financial aid, 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: $15,805
- Estimated family contribution: $4,450
- **Total Student Need:** $11,355
  - Pell Grant: $1,280
  - MxCC Grant: $3,620

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 $6,455 to cover other indirect expenses.

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