

FINANCIAL AID
WHAT
YOU NEED
TO KNOW

Federal
Direct Loan
Budget
Eligibility
Offer Letter

2023-2025

Milwaukee Area Technical College

LEU

FAFSA

Scholarships

Default

Pell

WHEG

FSEOG

COA

Need

Dear Student:

Greetings from the Department of Student Financial Aid. Welcome to Milwaukee Area Technical College (MATC).

You are continuing your educational career at a world-class institution, and we wish you success in your chosen field of study. This booklet was prepared to help make the financial aid process as clear and straightforward as possible. As the need arises, please feel free to contact Financial Aid personnel (see page 4) for specific campus locations and phone numbers.

Financial aid is financial assistance to help students meet their educational costs. MATC Financial Aid Office administers federal, state and college grants, scholarships, work-study and federal loans to provide assistance to students in funding their education. MATC uses the Free Application for Federal Student Aid (FAFSA) to determine if a student is eligible for federal grants, student and parent loans, work-study and state grants. The FAFSA is available at studentaid.ed.gov. Students may apply for the upcoming year beginning Oct. 1. The FAFSA must be accurately completed. Any aid received based on inaccurate or fraudulent information will be required to be paid back.

It is the college's goal that no student should be restricted from attending this institution because of limited financial resources. To meet this goal the college maintains a program of grants, scholarships, low interest loans, and work-study programs for eligible students who are accepted and enrolled in a financial aid eligible pathway. Students enrolled in programs not leading to a degree or diploma awarded by MATC are not eligible for financial aid. MATC awards financial aid in a manner that does not discriminate on the basis of race, religion, ability/ disability, color, gender, national origin, age, political opinion, sexual orientation, veteran status, or marital status.

Sincerely,

The Milwaukee Area Technical College Financial Aid Office Staff

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General Information

Downtown Milwaukee Campus

Financial Aid General Info **Office Hours** — The MATC Student Financial Aid office is open from 8:00 a.m. to 6:00 p.m. Monday through Thursday and 8:00 a.m. to 4 p.m. on Friday. During these hours, a specialist is available on an “in-person” basis to answer financial aid questions. To see a specific specialist, call ahead to see when the specialist is available.

Mequon, Oak Creek and West Allis Campus Office Hours — Check with the Student Services office at each campus for the days and hours the specialist is available.

Financial Aid, Room S115..... 414-297-6282

Fax number 414-297-6466

Admissions, Room S115..... 414-297-6282

Cashier, Room S303 414-297-6353

Career Hub S101..... 414-297-6244

Multicultural Affairs, Room M238 414-297-6968

Registrar, Room S222..... 414-297-6282

Scholarships S214 414-297-8875

The Student Accounts office will answer questions regarding student accounts and bills, and can set up a payment plan for outstanding obligations.

Student Accounts, Room M281 414-297-6797

Other Campuses

Cashier/Tuition/Other Payments

Mequon Campus, Room 118..... 262-238-2290

Oak Creek Campus, Room A103 414-571-4637

West Allis Campus, Room 114 414-456-5308

Student ID Pictures, Room S301 414-297-8697

Military Education Services Office, Room S222 414-297-6394

Mequon Campus

Financial Aid General Information, Room A110.....414-297-6282

Fax number414-297-6466

Admissions, Room A110.....414-297-6282

Cashier, Room A116414-297-6797

Student Life office A102262-238-2218

Registrar, Room (Milwaukee Campus only)..... 414-297-6282

Scholarships (Milwaukee Campus only).....414-297-8875

Multicultural Affairs (Milwaukee Campus only).....414-297-6968

Oak Creek

Financial Aid General Information, Room A106..... 414-297-6282

Fax number 414-297-6466

Admissions, Room A106..... 414-297-6282

Cashier, Room A103414-297-6797

Student Life office A107414-571-4669

414-571-4715

Registrar, (Milwaukee Campus only)..... 414-297-6282

Scholarships (Milwaukee Campus only)..... 414-297-8875

Multicultural Affairs (Milwaukee Campus only)..... 414-297-6968

West Allis

Financial Aid General Information, Room 120.....	414-297-6282
Fax number	414-297-6466
Admissions, Room 120.....	414-297-6282
Cashier, Room 114	414-297-6797
Student Life office 137	414-456-5304
Registrar, (Milwaukee Campus only).....	414-297-6282
Scholarships (Milwaukee Campus only).....	414-297-8875
Multicultural Affairs (Milwaukee Campus only).....	414-297-6968

Dropping a Course

Meet with your advisor or instructor before dropping a course. Dropping a course is an important decision that may affect your educational future. Meet with your advisor to discuss this educational decision and the alternatives that may be available for you. A “W” is populated as a grade if the class is dropped after the refund period. The “W” is not included in calculating your GPA; however, a withdrawal will be included in your Standards for Academic Progress status(SAP) as attempted but not completed.

The last day to withdraw from a course is two weeks before the last day of the semester. For summer and quarterly sessions, the last day for withdrawal is one week before the end of the session.

If a withdrawal occurs within the tuition refund period, there is no official record of it on your grade report or transcript. It will, however, be included in your SAP calculation as attempted but not completed.

Financial Aid Communications

Communication regarding the Free Application for Federal Student Aid (FAFSA) processing and any resulting financial aid award/eligibility information will be sent to the student’s **MATC gmail address and listed under** the “Required Documents” section of Self-Service. It is the responsibility of every student applying for or receiving aid to check both of these locations on a **regular** basis throughout the academic year to ensure that all relevant financial aid requirements and deadlines are met in a timely manner.

Financial Aid Refunds

Milwaukee Area Technical College delivers your refund with BankMobile Disbursements, a technology solution, powered by BMTX, Inc.

For more information, visit <http://bankmobiledisbursements.com/refundchoices/> or call MATC Student Accounts at 414-297-6797.

To view our third-party servicer contract for refund management, click [here](#).

Financial Aid Calendar for the Academic Year

Check with the Financial Aid office for exact dates

JANUARY

Winterim session ends

Tuition payment statements (1098Ts) available electronically via selfservice@matc.edu

FEBRUARY

First disbursement for 16 week classes and first 8 week classes

MARCH

Multiple Census date disbursements- see 'Multiple Census Dates' or 'Modules' *page 19*

APRIL

Awarding begins for following award year

Registration for summer session and fall semester classes

60% of semester complete

MAY

Financial Aid priority processing for summer

Book deferments for summer available

JUNE

Priority processing for fall semester

Summer session begins

Summer check

disbursement Fall

semester billing begins

Deadline for submitting summer Financial Aid applications

Deadline for financial aid applications for the previous/current award year

Book deferments end for summer session

AUGUST

Summer session ends

Book deferments for fall available

Fall semester begins

SEPTEMBER

Fall semester grant and scholarship payment disbursement

OCTOBER

Fall semester first half of loan disbursement

Submit FAFSA for next school year
Priority processing for spring semester

NOVEMBER

Fall semester second half of loan disbursement
Registration for spring semester classes begins
60% of the term is completed

DECEMBER

Deadline for fall semester loan awarding
Spring semester billing begins
Fall semester ends
Winterim session begins
Book deferments begin and end for the Winterim session

Financial Aid Deadlines — Important Dates to Remember

- Apply as soon AFTER October 1 as you can.
- Your correct and completed application must be in our office two weeks prior to your last day of enrollment.
- Upon receipt of your FAFSA, if selected for verification, you will be required to submit additional documentation.
- Scholarships have different deadlines depending on the specific scholarship requirements. Please pay close attention to those dates when submitting an application.

Financial Aid

Financial Aid Programs

Milwaukee Area Technical College participates in five types of financial aid programs:

- Federal and State Grants
- Federal direct loans
- Work-Study
- Scholarships (internal and external)

Financial Aid Eligibility

You must meet the following criteria to be eligible for financial aid:

- Be accepted to an aid-eligible program.
- Be a U.S. citizen, an eligible non-citizen or a permanent resident of the United States.
- Demonstrate financial need as determined by MATC's Financial Aid Office through the Financial Aid Application (FAFSA) process
- If award includes loans:
 - Complete the Entrance/Exit Counseling at studentaid.gov
 - Complete Master Promissory Note
 - Complete Student Loan Acknowledgement (optional until 2022-23)
 - Enrolled in a minimum of 6 credits
- Not in default on any educational loan or demonstrate an unwillingness to repay any educational loan and/or owe any overpayment to MATC or the U.S. Department of Education
- Be in compliance with Selective Service regulations
- Maintain Financial Aid Satisfactory Academic Progress (SAP)

- Students must have a high school credential (e.g. high school diploma, GED, HSED)
- Not receiving aid at another institution during the same payment period.

By signing the FAFSA you certify that you:

- Will use federal and/or state student financial aid only to pay the cost of attending MATC.
- Are not in default on a federal student loan or have made satisfactory arrangements to repay it.
- Do not owe money back on a federal student grant or have made satisfactory arrangements to repay it.
- Will notify MATC if you are in default on a federal student loan.
- Will not receive a Federal Pell Grant from more than one college or university during the same payment period..

Application Process

MATC uses the FAFSA to determine what the student may qualify for. To apply for the FAFSA, click on *Start an Application* at studentaid.gov. You will need the following items to complete the application:

- Social Security Number
- Alien Registration number (if you are not a U.S. citizen)
- Federal income tax returns, W-2s, and other records of money earned. (**Note:** You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- FSA ID to sign electronically.

If you are a dependent student, then you will also need most of the above information for your parent(s).

You may reapply for financial aid every year you are enrolled in MATC at studentaid.gov. Select 'Returning Student' and click on "Renew Application" then select the current award year. FAFSA becomes available October 1 for the upcoming award year.

At the end of the application, you must agree to the FAFSA certification statement and sign your application electronically using the Federal Student Aid ID (FSA ID). If you are considered a dependent student, a parent must sign the FAFSA application with their own FSA ID.

To apply for a FSA ID while in the FAFSA application select Apply for FSA ID. If you forgot your username and password, select "Forgot Username" or "Forgot Password."

Note that you will need to provide either your email address or provide answers to your challenge questions to obtain the username or reset your password.

Financial Need

When you apply for federal student financial aid, the information you report is used in a formula established by the U.S. Congress. The formula determines your Expected Family Contribution (EFC) which is the amount you and your family are expected to contribute toward your education. Your financial need is determined by subtracting the EFC from the budgeted cost of attendance. If your ability to finance your college education is less than the total cost to attend MATC, you demonstrate a financial need and may be eligible for need-based financial aid (i.e. grants, subsidized loans). Students who do not demonstrate a financial need may be eligible for non-need based financial aid (i.e, unsubsidized loans).

Cost of Attendance

Education expenses are based on the cost of tuition, books, class supplies, food, housing, transportation,

loan fees and personal/miscellaneous expenses. A student may request a revision of their budget for unusual or uncommon situations. The cost of attendance is determined by the Wisconsin Technical College System (WTCS) Board.

**Estimated Student Budgets (Cost of Attendance) for 2022-23
(Based on 12 credits per semester or 24 Credits per award year)**

Postsecondary/Vocational Adult

	(Living with Parents)		(Living Off-Campus)	
	(24 Credits 2 Semesters)	(12 Credits 1 Semester)	(24 Credits 2 Semesters)	(12 Credits 1 Semester)
Tuition & Fees	\$3,744	\$1,872	\$3,744	\$1,872
Board	\$3,546	\$1,773	\$7,890	\$3,945
Books	\$2,064	\$1,032	\$2,064	\$1,032
Personal Expenses	\$2,252	\$1,126	\$2,252	\$1,126
Technology Fee	\$1,500	\$1,500	\$1,500	\$1,500
Transportation	\$1,826	\$913	\$1,826	\$913
Loan Fees	\$84	\$42	\$84	\$42
Total	\$15,016	\$8,258	\$19,360	\$10,430

Collegiate Transfer

(Living with Parents) (Living Off-Campus)

These budgets are for a nine-month school year and do not include costs for summer living or summer school expenses. They are only estimates and are subject to change without notice.

	(24 Credits 2 Semesters)	(12 Credits 1 Semester)	(24 Credits 2 Semesters)	(12 Credits 1 Semester)
Tuition & Fees	\$4,872	\$2,436	\$4,872	\$2,436
Board	\$3,546	\$1,773	\$7,890	\$3,945
Books	\$2,064	\$1,302	\$2,064	\$1,032
Personal Expenses	\$2,252	\$1,126	\$2,252	\$1,126
Technology Fee	\$1,500	\$1,500	\$1,500	\$1,500
Transportation	\$1,826	\$913	\$1,826	\$913
Loan Fees	\$84	\$42	\$84	\$42
Total	\$16,144	\$8,822	\$20,488	\$10,994

Special Circumstances

The basic premise underlying student financial aid is that it is primarily the responsibility of the student and his/her family to pay educational costs. When family resources are insufficient, financial aid may be awarded to supplement the family resources.

The Higher Education Act of 1965, as amended, determines the criteria for dependency status for financial aid purposes. Based on the federal criteria, to be considered an independent student, the student must answer 'YES' to one of the dependency status questions on the FAFSA. Only unusual extenuating circumstances will result in exception to the established federal criteria.

If you have other special circumstances (i.e. loss or change of income, divorce, etc.) that you would like taken into account, please see a financial aid specialist. There must be unusual circumstances for the financial aid specialist to make any adjustments, and you must provide adequate documentation to support those circumstances. Also, be aware that the financial aid specialist's decision is final and cannot be appealed to the U.S. Department of Education.

Verification

Your file may be selected for a review process called "verification." The school is required to verify every application selected for verification due to changes or through a random selection process by the Department of Education.

If you are selected for verification, you are required to submit the requested documentation in a timely manner in order to award your financial aid. Requested documentation should be submitted within 45 days of the initial request. You will not be awarded financial aid until this process is complete. It is important that all documents submitted are signed by you and a parent if you are a dependent student.

Click [here](#) to access the verification documents.

Documents may be submitted to the Financial Aid office in person or by fax: 414-297-6466.

Financial Aid Offer

Financial Aid offers will be available in the student's Self-Service account. The student can access their Self-Service account by logging in through matc.edu.

The offer statement will identify funds you are eligible for and the semester(s) of eligibility. The offer is based on full time enrollment and may be adjusted according to enrollment status and Federal guidelines.

If you are awarded Federal Work-Study, you must contact the Career Hub at 414-297-6244 as soon as possible to ensure employment.

If you are awarded and want to receive a Federal Student loan, you must be enrolled in at least 6 credits, accept the loans in your Self-Service account; complete the Student Loan acknowledgement, Loan Entrance Counseling and sign a Master Promissory Note at www.studentloans.gov.

Over-award of Financial Aid Funds

Federal regulations prohibit you from receiving more financial aid than your calculated financial need or cost of attendance. When you are awarded additional money after your first offer has been generated and the amount of the additional funds exceeds your calculated financial need or cost of attendance, this is called an over-award and you may be required to repay funds received.

Student Loan Application

If you are eligible for student loan(s), you must complete the online loan counseling and master promissory note as indicated on your offer.

Summer School Financial Aid

Processing for summer financial aid will begin in May. If you wish to take out a loan, you will need to apply through Self-Service. You must:

- Be enrolled in 6 or more credits.
- Have completed MPN and loan counseling on file.
- Must be in a financial aid eligible program.

Year-Round Pell and summer Pell funds

- Full time students are eligible for summer Pell grant but must be enrolled in at least half time credits which is 6 or more credits.
- Students registered less than full time during the fall and spring semesters will receive the remainder of the Pell they did not use.
- Must be in a financial aid eligible program.

Lifetime Pell Eligibility

The Consolidated Appropriations Act of 2012 was signed into law December 2011. This law reduces the duration of a student's Pell Grant eligibility to a 12-semester lifetime limit. Students who have received Pell Grant funds for the equivalent of 12 full-time semesters will not be eligible to receive this grant for future semesters. Full-time enrollment is defined as 12 or more credits per semester.

Financial Aid Paperwork Management

Maintaining a financial aid file as you progress through your education will help you keep accurate records and documentation. Please maintain a file for all of your financial aid-related materials:

- Copies of your financial aid and scholarship applications
- Offers
- Loan papers
- Copies of promissory notes
- Deferments

Disbursement of Financial Aid Funds

The date you receive your financial aid funds will depend on the date you are awarded, and/or the types of funds you are eligible to receive. Your refund will be provided to you after current semester costs are deducted. Students awarded before the first day of the term will receive funds approximately 30 days after the first day of the term. Students awarded after the first day of the term should check with the Financial Aid office for the disbursement schedule.

Census Date

The census date is the date your financial aid eligibility is locked in each semester or module.

Multiple Census Dates (Pell Recalculation Date)

Each module within a term will have a census date. The Pell recalculation date is activated only when the student begins attendance in the associated Module. All aid is awarded based on financial aid enrollment status on the module's census date.

How Multiple Census Dates (LATE starts) Impact Financial Aid

Students who are enrolled in LATE-starting classes (classes that begin after the official start date of the term) will have their aid applied to their Student Account 7 to 13 days after the start date of the LATE-starting course and attendance in the course has been verified by the instructor. Therefore, if you have a class that begins several weeks into the term, you will not be paid financial aid for that class(es) until your

attendance has been verified. A student's financial aid eligibility for any LATE-starting classes will still be authorized and available to pay for tuition, fees, books, and supplies. However, the financial aid for the LATE-starting course will not be applied to a student's account until the course has started and attendance has been verified. You will be refunded any funds that exceed your student account balance 7 days after it has been applied to your student account.

Example: If you are registered for 12 credits (6 starting at the beginning of the term and 6 starting in the middle of the term, your grant funds will be credited to your student account in 2 installments. First installment would be applied when the funds are first transmitted for the term, the second installment (for the 6 credits starting in the middle of the term), 7 days after the credits start in the middle of the term. If the first installment exceeds your charges, you will be refunded (payment made to BMTX, Inc.) the difference. If not, then after the 2nd installment is posted and it exceeds your balance, you will be refunded the difference. All other grant funds and direct loans will be applied once you meet the credit requirement for those funds or for Direct Loans, after the disbursement date.

Pell Grant Enrollment Status

As specified by federal regulations, if you are attending classes for fewer than 12 credits, your Federal Pell Grant award will be reduced according to the number of credits for which you are enrolled. See page 32 for enrollment status.

Student Employment

What is Federal Work-Study?

- A Federal Work-Study (FWS) offer on your Financial Aid Offer reflects the amount of wages you may earn for the award year.
- The number of hours you work per week to continue employment for the entire semester is calculated using the following formula: Award amount divided by 16 weeks divided by hourly pay.
- Work-Study is different from other types of financial aid because you do not receive Work-Study monies until you locate a job and begin working.
- An ideal Work-Study position would be using the skills you are learning in your program at MATC.

Award Notification

- Your Financial Aid Offer statement will identify your Work-Study allotment.
- If your offer statement does not include FWS and you are interested in the program, please contact the MATC Financial Aid Office at 414-297-6282 or via email at finaid@matc.edu.
- As long as you are enrolled in a minimum of 6 credits and qualify, if applicable, you may be put on a waiting list until funds become available.

Student Employment Payroll Schedule

If you are employed under the Federal Work-Study or MATC Budgeted Student Employment programs, you are paid every two weeks.

Timesheets

Time reports are to be completed and signed by your supervisor for each pay period by the due date. Time reports submitted after the date due, will result in payment being made the following pay period.

Late Timesheets

You will not be eligible for payroll advances and/or emergency loans if you submitted your timesheet late. Students who do not adhere to the requirements of the FWS program will be subject to termination from their position.

Academic Programs

Academic Programs Eligible for Financial Aid

If you are enrolled in an associate degree or technical diploma program, you are eligible to apply for financial aid.

Course Number Begins With	Course Type
100	Associate Degree
200	Four-Year College Parallel
300	Technical Diploma

Academic Programs/Courses Not Eligible for Financial Aid

Some courses may not be eligible for any type of financial aid. If you are enrolled in the following courses, they may not be used in determining your eligibility or amount of financial aid.

Course Number Begins With	Course Type
400	Career
500	Apprentice
600	Personal Enrichment
700	Adult High School

The following courses are also not eligible for financial aid:

- Audited Classes
- Basic Skills
- Certificates
- English as a Second Language GED
- High School Contract
- Programs less than one semester in length

Standards for Academic Progress and Financial Assistance Eligibility

MATC follows the Federal guidelines for Standards for Academic Progress (SAP) which defines the requirements students must meet to maintain satisfactory academic progress and financial aid eligibility. The standards also establish a formal process to identify, notify, and provide assistance to students who fall below required academic standards. This includes the appeal process.

MATC calculates a student's SAP after the end of each semester, spring semester, and summer session. Grade changes and completion of incomplete grades will be calculated the following semester.

To meet the SAP, a student must meet the following standards:

- Maintain a minimum 2.0 Cumulative program Grade Point Average
- Successfully complete 67% of all attempted credits for the student's current program (credits attempted include transferred, late dropped courses, withdrawals, and incomplete

- courses) to graduate within 150% of the normal time frame.
- U, W, and I grades are considered as credits attempted but not successfully completed.
 - Complete the program requirements within no more than 150% of the normal time required to complete the program (maximum time frame).

Students who fail to meet the above requirements for SAP will not be eligible for financial aid until such time as they meet those standards, meet the conditions of the warning period (see below) or successfully file an appeal of their status.

An appeal does not ensure that federal financial aid eligibility will be reinstated.

For denied appeals, the student must pay for any additional enrollment after the warning period through personal or private funds until SAP is met.

Dropping a Course

Meet with your advisor or instructor before dropping a course. Dropping a course is an important decision that may affect your educational future. Meet with your advisor to discuss this educational decision and the alternatives that may be available for you. A W (withdrawal) is not included in the calculation of your GPA; however, a withdrawal may affect your SAP status.

The last day to withdraw from a course is two weeks before the last day of the semester. For summer and quarterly sessions, the last day for withdrawal is one week before the end of the session.

If a withdrawal occurs within the tuition refund period, there is no official record of it on your grade report or transcript. It will, however, be included in your SAP calculation as attempted but not completed.

Warning Period

A continuing MATC student who fails to meet cumulative GPA (2.0) or Completion Rate (67%) standards will be automatically placed on "Warning" for the next enrollment period if they were making satisfactory progress within the last two semesters completed.

During the warning enrollment period, the student may receive federal financial aid despite the determination that the student is not meeting SAP.

The student must meet SAP at the end of the warning period. If not, financial aid eligibility will be suspended until the student meets SAP. The student may appeal if there were extenuating circumstances. (See appeal process below)

Ineligible Status

Ineligible is the status assigned, through the SAP process, when a student does not meet the requirements for SAP.

Probation Status

Probation is the status assigned to a student who successfully files an appeal. A student on financial aid probation may receive financial aid as long as they are meeting the terms of an approved monitored academic plan or until SAP is met. The appeal can be granted for 1 or 2 semesters based on the student's situation.

Appeal Process

There may be extenuating circumstances encountered by a student impacting his or her ability to be successful during an enrollment period.

These circumstances during the enrollment period may include personal injury, illness, death of an immediate family member, or other documented circumstances that were unexpected in nature and beyond the control of the student.

In these cases, cumulative grade point average and/or completion rate may decline, resulting in the student not meeting the minimum quantitative requirements for SAP.

If this occurs and the student wishes to appeal to have financial aid reinstated, a Financial Aid Progress Appeal Form must be submitted to the Financial Aid office. An approved monitored academic plan must be submitted with the appeal.

An appeal must include appropriate documentation regarding the extenuating circumstance(s) and what has changed that will allow the student to achieve successful academic progress at the next evaluation. Incomplete appeal forms will not be reviewed.

A review will be done at the end of each enrollment period to ensure the student is either meeting the terms of the academic plan or SAP. If the academic plan requirements and SAP are not being met, the student is no longer eligible for further financial aid. You may reapply for financial aid once you have cleared any deficiencies and are progressing satisfactorily towards the completion of your program.

It is the student's responsibility to initiate any appeal for financial aid eligibility. Evaluation and decision is based upon the information provided in the student appeal. Students will be notified via email of the review committee's decision. Appeals for academic reinstatement granted by other departments do not constitute reinstatement of financial aid eligibility.

Appeals will be reviewed by a Financial Aid Appeals Committee. If an appeal is denied, the student is no longer eligible for further financial aid from MATC until the student becomes compliant with the Standards for Academic Progress policy. The decision of the review committee is final and cannot be appealed to the Department of Education.

150% Rule

To maintain financial aid eligibility, you must not exceed 150% (or 1.5 times) the credits required to graduate from your program of study.

Examples:

- A two-year associate degree candidate in a program requiring 60 earned credits to complete would be allowed 90 attempted credits of financial aid eligibility.
- A one-year technical diploma candidate in a program requiring 30 earned credits to complete would be allowed 45 attempted credits of financial aid eligibility.

Definitions

Credits Attempted: The number of credits in which you are enrolled on the financial aid census date. This does not include any credits dropped before the census date.

Completed Credits: The credits for all courses in which you received a final grade of D or above.

Grade-Point Average (GPA): Computed by dividing the cumulative grade points by cumulative credits attempted. Grades other than A through C may have an adverse effect on your academic progress.

Grade/Grade Point	Grade/Grade Point	Status Symbol
A = 4.00	C = 2.00	I = Incomplete
A- = 3.75	C- = 1.75	W = Withdrawn
B+ = 3.25	D+ = 1.25	AU = Audit
B = 3.00	D = 1.00	CR = Credit by Exam
B- = 2.75	D- = .75	S = Satisfactory
C+ = 2.25	U = 0.00	

Federal regulations limit the number of times a student may repeat a course and receive financial aid for that course.

- A student may receive aid to repeat a previously passed course one additional time.
- A student may receive aid when repeating a course that was previously failed, regardless of the number of times the course was attempted and failed.
- This rule applies whether or not the student received aid for earlier enrollments in the course.

Program Credits: All credits that are part of a financial aid eligible certificate, technical diploma, or associate degree program, including elective credits.

Incomplete: You may be given an incomplete (I) if you have satisfactorily carried a course until near the end of the semester and have made arrangements to complete the course requirements before the end of the following semester. An I grade which is not removed within one semester will be considered a U.

Repeated Courses: You may repeat courses which you previously completed and for which you received a grade. The initial grade and all subsequent grades will be used in the calculation of SAP.

Other MATC Student Financial Services

Scholarships

For a complete list of available scholarships and to apply online, visit <http://matc.academicworks.com>.

How to Apply

MATC students may apply online for MATC Foundation scholarships during specified submission dates. Click on the link <http://matc.academicworks.com>, select the scholarship you are interested in and complete the application. Scholarships that begin with "MATC" are MATC Foundation scholarships. External scholarships are accessible by selecting the "External" option under "Opportunities".

Applying for a scholarship does not guarantee you will receive one. It is a competitive process so be certain to complete the application thoroughly, check for spelling and grammar errors and answer the essay questions thoughtfully.

MATC Veteran Services

If you are a military veteran/reservist, or dependent/spouse of a disabled/deceased veteran, you may be eligible for the GI Bill. The MATC Military Education Support Office (MESO) can assist you in determining your eligibility for the GI Bill. Call 414-297-6394 or visit Room S222 at the Downtown Milwaukee Campus. Other services include:

- Processing your VA forms for entitlement benefits.
- Answering questions pertaining to VA entitlement benefits such as the pay schedule and eligibility requirements.
- Providing assistance with questions such as missing, lost or delayed GI Bill checks.

- Providing information on other sources of military educational assistance.

Consortium Agreement

Students are not eligible to receive financial aid from more than one school during a semester. However, if you are attending MATC and another college or university at the same time, you may be qualified to receive financial aid for attendance at both institutions by submitting a Consortium Agreement.

Consortium agreements are written agreements between two or more eligible schools. If a student is taking classes at MATC (as the HOME school) and would like to take a class(es) at a different school (as the VISITING school), your financial aid may be adjusted to include the credits being taken at the VISITING school.

The total credits taken at both institutions are used to compute your financial aid awards. To obtain a Consortium Agreement, you must initiate your request with the Financial Aid office of the HOME school from which you plan to graduate. The Consortium Agreement must be submitted to and reviewed by the MATC Financial Aid office before any financial aid funds can be disbursed. Contact the Financial Aid office for additional information.

For more information regarding Consortium Agreements, please email us at finaid@gmail.com or click [here](#).

MATC Payment Plans

When you register for classes as a financial-aid-eligible student and have been awarded financial aid, your tuition costs will be charged to your student account. Your student account is created the first time you register for classes at MATC. Your financial aid funds are applied towards your tuition, book charges, and other financial obligations on your account.

All amounts owed for the current payment period will be deducted from your financial aid funds. If amounts are owed for a prior period/award year, MATC will take up to \$200 of your current award and apply this to your outstanding balance. If your financial aid award is not enough to cover charges for the current term, you must pay MATC the difference by going to Self-service.matc.edu and setting up a formal payment plan or pay in full. Students with a balance of \$200 or more may not be able to register for classes until the balance is reduced to \$200 or less.

In order to be reimbursed for a previous term with Financial Aid within the current award year, you must be enrolled in the current term. Additionally, a valid application must have been received by the MATC Financial Aid office on or before the last day of the last term attended within the current award year provided that enrollment is in consecutive semesters. You will be dropped from all classes unless you have one of the following payment arrangements in place:

1. *Awarded Financial Aid:* Verify that the “Review and accept your Financial Aid Offer” row is marked complete in the Self-Service Financial Aid section.
2. *Authorization:* If a third party (company/employer/agency) will be paying all or partial tuition and/or fees for a student, they will need to submit a pre-approval or authorization form with the details to the financial aid office.
3. *Pay Fees in Full:* Payment can be submitted online via Self-Service by selecting Financial Information and “Make a Payment” or in person at the cashier office on any one of the 4 campuses.
4. *Student Payment Plan:* Students can log into their Self-Service account and select Financial Information | Payment Plan. There is no fee to sign up for the payment plan. A down payment of 5% is required at the time of signing up. Additional payment dates and amounts will be displayed in your Self-Service account. For payment plan deadlines, see the ‘Important Dates’ at <https://www.matc.edu/costs->

[scholarships-aid/cost-aid-deadlines.html](https://www.matc.edu/costs-scholarships-aid/cost-aid-deadlines.html).

5. *Scholarships*: Scholarship checks must be received and appear on the student's financial aid award in Self-Service.
6. *Veterans Education Benefits*: Classes will be held for students who have all paperwork submitted for their Post 9/11 GI Bill (Chapter 33) or WI GI Bill, VA Vocational Rehabilitation (Chapter 31). For VA benefit information, go to <https://www.matc.edu/costs-scholarships-aid/veteran-aid.html>. MATC's primary Military Education Support Office (MESO) is located at the Downtown Milwaukee Campus in Room S222, 700 W. State Street, Milwaukee, WI. If you need assistance completing these forms or contact information you can meet with our Veteran Certifying Official.

A formal payment arrangement must be selected by 11:59 p.m. on the day of registration to avoid being removed from your classes.

Books, Fees, Uniforms and Educational Tool Kits

As a student receiving financial aid, you may be eligible for a deferment to cover the cost of books, fees, required uniforms or tools until your financial aid funds are available. Only those students who have had a federal financial aid application (FAFSA) processed may be eligible for a deferment without a down payment.

Who Qualifies for MATC Deferments?

Financial Aid-Eligible Students who:

- Have a financial aid application on file with the Financial Aid office.
- Are not in default on any federal student loan or owe a repayment on any federal grant
- Do not owe money from a prior semester to MATC.
- Are eligible for financial aid for the current academic year.
- Have registered for at least three credits in an eligible academic program.

How Does the Deferment Get Paid?

If you are a financial aid-eligible student who has accepted your award in Self-Service, you gave MATC permission to deduct what you owe in fees, books, uniforms and educational kits from your financial aid award before any refunds are released to you.

If you do not receive enough financial aid money to pay your balance in full, it is your responsibility to pay the remaining balance. If you have any questions, contact the Student Accounts office at the downtown campus located in room M281 or a cashier located at any of the 4 campuses.

Your bill must be paid in full before you are allowed to register for future classes. Additionally, your grade transcript will not be released to you or any third party.

Course Fee Refunds

You may receive a 100% refund under two conditions:

- If MATC cancels your class
- If you drop the course before the first day of classes which you are scheduled to attend.

After the start of classes, fees are refunded according to the following schedule:

Refund Schedule for 15- and 16-week Day/Evening Courses

When the Class is Dropped	Amount of Refund
Before the class begins	100%
Within the first 12 calendar days	80%
From day 13 to day 25	60%
After day 25	None

Refund Schedule for All Other Courses (Day, Evening, Weekend, etc. in module format)

When the Class is Dropped	Amount of Refund
Before the class begins	100%
Before 11% of scheduled class sessions are completed	80%
From 11% to 20% of scheduled class sessions completed	60%
After 20% of scheduled class sessions are completed	None

MATC will make these calculations for you and determine the refund amount.

Note: Instructor withdrawals do not generate a refund for the student. The student must initiate refunds through the registration process.

Return of Financial Aid Funds

If a class is removed from your schedule and you are not charged for the class, your financial aid will be recalculated with the remaining eligible credits. Dropped classes will be monitored throughout the entire semester.

Never Attended or No-Shows

If you never attend class, you are not eligible to receive financial aid for the class. In a situation where an instructor drops a student from the class they are teaching due to the student being a “no-show,” there is no refund on tuition; however, Financial Aid is required to adjust aid based on actual attended credits. If you intend to drop a course, you must drop the course via Self-Service. It is not recommended that you simply stop attending class. The instructor will submit a drop form for the classes that you do not report to.

The Return of Title IV Federal Funds Policy (R2T4) applies to students who have received federal financial aid assistance and have officially or unofficially withdrawn from MATC. Federal financial aid assistance includes:

- Pell Grants
- Supplemental Education Opportunity Grant (SEOG)
- Direct Student Loans (subsidized or unsubsidized)
- PLUS Loans for parents.

The official withdrawal date is defined as the actual date the student begins the College’s withdrawal process. The student’s last date of academically related activity is used for unofficial withdrawals. Once the student has completed 60% of the payment period or period of enrollment (if you are enrolled in a combination of 16 week classes and late-start classes, 49% of the latest starting module needs to be

completed in order to earn all of the aid) all financial aid is considered to be earned. Please contact the Financial Aid Office for the 60% refund dates.

If a student withdraws from school before 60% of the semester (or payment period for modules) has been completed or does not officially withdraw and receives all failing grades for the term, the Financial Aid Office will calculate the amount of unearned financial aid and return the funds in the following refund distribution order:

1. Unsubsidized Direct Loan,
2. Subsidized Direct Loan,
3. Direct PLUS Loan, Federal Pell Grant,
4. Federal Supplemental Education Opportunity Grant
5. Other Title IV assistance programs.

If a student receives all “U” grades for a term, they will be considered an unofficial withdrawal. If a student receives all “U” grades for a term but attended at least one class the entire term and “earned” the grade of “U”, the student will not be considered an unofficial withdrawal and no aid will be returned.

If the student received financial aid and failed to attend classes, they are considered never attended or a no-show and have not established eligibility for any financial aid. For never attended classes, students must repay in full any funds received. MATC must return the Title IV funds to the programs from which they received them during the period of payment or period of enrollment, as applicable, up to the net amount disbursed from each source.

The student will be billed for the funds that MATC is required to repay. Consult with the Financial Aid Office prior to any withdrawal to discuss your situation or if you have any questions regarding your financial aid. Students who want to dispute a returned amount should address all concerns in writing through the [Complaint Form](#).

Calculation of Return of Title IV Funds

Federal regulations assume that students “earn” federal financial aid in direct proportion to the percentage of the term they complete. Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

- Completely withdraws, or
- Stops attending before completing the semester, or
- Does not complete all modules (classes which are not scheduled for the entire term) for which he/she registered at the time those modules began, or
- Receives all U’s and W’s (or a combination of both) for all classes in any semester.

Based on this calculation, MATC students who received federal financial aid and did not complete all their scheduled classes during a semester could be responsible for repaying a portion of the aid they received.

Earned Aid Calculation:

Students who received federal financial aid earn the aid they receive by staying enrolled and participating in college. The amount of federal financial aid the student earns is determined on a prorated basis. Students who withdraw or do not complete all registered classes during the semester may be required to return some of the financial aid they were awarded. For example, if you complete 30% of the payment period or period of enrollment, you earn 30% of the aid you originally were scheduled to receive. This means that 70% of your scheduled award remains unearned and must be returned to the federal government. Once you have completed more than 60% of the payment period or period of enrollment, you earn all of your federal financial aid (if you are enrolled in a combination of 16 week classes and late-start classes, 49% of the latest starting module needs to be completed in order to earn all of the aid).

The calculation process is based on the following:

For Credit Hour Programs: The percent earned is equal to the number of calendar days completed up to the withdrawal date, divided by the total calendar days in the payment period (minus any scheduled breaks that are at least 5 days long).

For Clock Hour Programs: The percentage earned is equal to the number of clock hours the student was scheduled to complete in the period divided by the total number of clock hours in the period.

The payment period for many students is the entire semester. However, for students enrolled in modules (classes which are not scheduled for the entire semester), the payment period only includes those days for the module(s) in which the student is registered.

The percent unearned is equal to 100% minus the percent earned and must be returned to the federal government.

Post Withdrawal Disbursement

Withdrawals from all classes before aid disbursement could result in a post-withdrawal disbursement of aid based on percent earned before aid was disbursed.

One hundred percent withdrawals, class cancellations, not attending and complete withdrawals may require adjustments and repayments of federal financial aid funds.

Federal Direct Loans

Federal Direct Loan Repayment

Federal Direct Loans enter repayment status upon the expiration of the grace period.

The grace period automatically starts on the date the borrower's enrollment drops below six credits and continues for six months thereafter.

You must repay in monthly installments over a period agreed upon with the lender at a minimum of \$600 per year or \$50 per month. Generally, you are allowed at least five years but no more than 10 years to repay your student loan. You are urged to repay as rapidly as possible in order to minimize your interest cost. The interest rate charged for a Federal Direct Loan is variable and is subject to change every July 1. The rate will never exceed 8.25%.

If you have Subsidized Loans, the federal government pays the interest while you are enrolled in school at least half time or during authorized periods of deferments. Interest will begin to accrue when you enter repayment.

If you have Unsubsidized Loans, you will be charged interest from the day the loan is disbursed until it is repaid in full, including in-school, grace and deferment periods. You may pay the interest during these periods, or it can be capitalized.

Federal Direct Loan Costs

You are required to pay the lender an origination fee. The federal government uses this fee to reduce the cost of administering this program.

Annual Loan Limits:

First year (1-29 credits):

Dependent students

Direct subsidized Loan: \$3,500

Direct unsubsidized loan: \$2,000

Independent students

Direct subsidized loan: \$3,500

Direct unsubsidized loan: \$6,000

Second year (30+credits):

Dependent students

Direct subsidized loans: \$4,500

Direct unsubsidized loan: \$2,000

Independent Students

Direct subsidized loans: \$4,500

Direct Unsubsidized loans: \$6,000

Please note these are maximum loan amounts and you may not qualify for the total amounts. If you have questions regarding your awarded loan amount, email questions to loans@matc.edu.

We suggest that you borrow wisely with these limits in mind. If you borrow the annual loan amounts during the fall and spring semesters, you will not have loan funds available to use during the summer semester.

Federal Direct Loan Deferments

Repayment of student loans may be deferred if you meet specific conditions. Deferments are not automatic and vary depending on the type and amount of loan. Deferment can occur only after repayment has begun, if you are not in default, and if you meet the required conditions of the guarantor and federal regulations. Some reasons for deferment are:

- Full-time student (for loans prior to July 1, 1987)
- Half-time student (for loans after July 1, 1987)
- Active duty with U.S. Armed Forces
- Disability
- Volunteer service
- Unemployment
- Parental leave

Default or overpayment

A person generally is not eligible for financial aid funds if they are in default on a student loan or owes an overpayment of a federal grant. Also, for a parent to receive a PLUS loan, neither the parent nor the student can be in default or have an unpaid grant overpayment. A parent in default of a parent plus loan does not prevent the student from qualifying for federal financial aid.

A student in loan default or grant overpayment status can qualify for federal aid if acceptable arrangements have been made to repay the loan or grant overpayment with the Department of Education. A Title IV offer is required from the lender(s) indicating the student is eligible for Title IV funds/ federal aid again.

Forbearance

If you are unable to make regular scheduled monthly payments, your loan servicer may grant the following forbearance:

- Reduced monthly payments
- Interest payments only, or
- No monthly payments (interest accrues) Contact your loan servicer for information.

Loan Consolidation

A loan consolidation program is available under which you may consolidate loans you received under the Federal Direct Loan Program, Perkins Loan Program (formerly the National Direct Student Loan Program), and the Health Profession Student Loan Program. For more information about consolidation options, contact your student loan servicer.

Borrower's Loan Responsibilities

- Each college provides prospective students with information about the college and its programs. You must consider this information carefully before deciding to attend a college.
- You must understand that the lender may charge an origination fee and that you are not entitled to any refund of this amount once the loan is fully disbursed.
- You must complete the Loan Entrance Counseling. This is required for all students who wish to be considered for a Federal Direct Loan.
- You must complete the Master Promissory Note (MPN).
- You must complete a Loan Exit Interview. This interview is required for all Federal Direct Loan borrowers at the time of graduation, or when they drop below six credits.
- All Loan Entrance and Loan Exit Interviews can be completed online. The links are provided in your Self-Service account or at studentaid.gov.
- You must understand that **within** six months after you graduate or become less than a half-time student, you must make arrangements with your lender to repay the loan, and you must repay this loan in accordance with the repayment schedule that the lender provides.
- You must notify the lender promptly, in writing, if any of the following events occur before the loan is repaid:
 - You change your name (e.g., maiden name to married name)
 - You change your address
- The proceeds of your loan must be used for educational purposes to attend the college named on your application and for the period indicated.
- If you default on your loan repayment, you must understand that you will pay all charges and other costs, including reasonable attorneys' fees, that are permitted by law and are necessary for the collection of amounts due and owing on your loan. Additionally, if you default on the loan, you must understand that you are ineligible for the interest and deferment benefits and that the loan servicer will report your default to credit bureau organizations.

Late Disbursement

Disbursement of loan funds will generally not be allowed after a semester has ended. Therefore, we recommend that you apply for financial aid by priority dates (see page 6). Financial aid applications processed after the end of the semester will result in the loss of loan eligibility for that semester.

Tax Reform Act of 1986

Any grants and scholarships that you receive may be reported as income on your federal tax return. Amounts used for tuition, fees, books, supplies, and equipment required for courses of instruction are excluded from gross income. According to the Internal Revenue Service Advance Notice 87-31, "the recipient is responsible for determining whether such grant was used for qualified tuition and related expenses." Grants and scholarships affected include those received through MATC as well as those received from outside agencies.

You are therefore encouraged to make sure you save the necessary records. In particular, you should keep the following:

- Financial aid offer
- Receipts for your tuition, fees, books, supplies and required equipment.

A 1098T form will be provided through Self-Service by January 31 of the following year.

For specific questions, contact the U.S. Internal Revenue Service at 1-800-829-1040, or go to www.irs.gov.

Student Rights

You have the right to ask a college:

- The names of its accrediting and licensing organizations
- About its programs; its instructional, laboratory and other physical facilities; and its faculty
- The cost of attending, and its policy on refunds to students who drop out
- What financial assistance is available, including information on all federal, state, local, private and institutional financial aid programs
- Its procedures and deadlines for submitting applications for each available financial aid program
- How it selects financial aid recipients
- How it determines your financial need. This process includes how costs for tuition and fees, room and board, travel, books, supplies, and personal and miscellaneous expenses are considered in your cost of education. It also includes the resources considered in calculating your financial need (such as parental contribution, other financial aid, assets, etc.)
- How much of your financial need, as determined by the college, has been met with financial aid
- How and when you will be paid your refund

To explain each type and amount of assistance in your financial aid award

- What the interest rate is on any student loan you have, the total amount you must repay, the length of time you have to repay, when you must start repaying, and what cancellation or deferment provisions apply
- If you are offered a federal college Work-Study job, what kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you will be paid
- To reconsider your financial aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed
- How the college determines whether you are making satisfactory academic progress, and what happens if you are not
- What special facilities and services are available to disabled students

Student Responsibilities

It is your responsibility to:

- Review and consider all information about a college's programs before you enroll
- Pay special attention to your application for student financial aid, complete it accurately, and submit it on time and to the right place. Errors can delay or prevent the receipt of financial aid.
- Know and meet all deadline dates for applying or reapplying for financial aid.
- Provide all documentation, corrections, and/or new information requested by either the Financial Aid office or the agency to which you submitted your application.
- Read, understand and keep copies of all forms you are asked to sign.
- Repay any student loans you have. When you sign the promissory note you are agreeing to repay your loan.
- Participate in an entrance interview for federal student loan applicants
- Participate in a financial aid exit interview if you received a student loan while attending MATC.
- Notify the school of change in your name, address or attendance status (full-time, three- quarter-time or half-time). If you have a loan you must also notify your lender of these changes.
- Satisfactorily perform the work in a federal Work-Study job.
- Understand MATC's refund policy.
- Understand MATC's satisfactory academic progress policy.
- Understand MATC's over-award policy.
- Understand MATC's 150% financial aid policy.

Financial Aid Websites

MATC Financial Aid

www.matc.edu

FAFSA on the Web

studentaid.gov

Student Financial Assistance

studentaid.gov

Financial Aid Info Page

studentaid.gov

HEAB

www.heab.state.wi.us

Veterans

www.va.gov

Selective Service

www.sss.gov

Home Page of MATC

For important dates, go to Costs, Scholarships, Aid.

Free Application for Federal Student Aid

Apply for financial aid or request a FSA ID

Federal Financial Aid Home Page

Find help for every stage of the financial aid process

The Smart Guide to Financial Aid

General information and financial aid estimator

Wisconsin Higher Education Aid Board Home Page

Information on Wisconsin financial aid programs

U.S. Department of Veterans Affairs

Programs for those who have served in the U.S. armed forces

Social Security Administration

www.ssa.gov

Sallie Mae

www.salliemae.com

Glossary

Academic Year: An academic year is nine months in length. It begins in late August and ends in mid-May.

Citizen/Eligible Noncitizen: To be considered for federal and state financial aid, you must be a:

- U.S. Citizen, or
- U.S. National (includes natives of American Samoa or Swain's Island), or
- U.S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Receipt Card)

If you are not in one of these categories, you must have a Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations:

- Refugee
- Asylum Granted
- Indefinite Parole and/or Humanitarian-Parole
- Cuban-Haitian Entrant, Status Pending
- Conditional Entrant (valid only if issued before April 1, 1980)
- Other eligible noncitizen with a Temporary Resident Card (I-688)

Or you can be eligible based on the Family Unity Status category with an approved I-797 (Voluntary Departure and Immigrant Petition).

If you have only a Notice of Approval to Apply for Permanent Residence (I-797 or I-464), you are not eligible for federal student aid.

If you are in the U.S. on an F1 or F2 student visa, or on a J1 or J2 exchange visitor visa, you are ineligible for federal student aid. Also, persons with G series visas (pertaining to international organizations) are not eligible for federal student aid.

***Note:** Only citizens and noncitizen nationals can receive federal financial aid for study at foreign institutions, and only Direct.*

The Federal definition states that "A credit hour is an amount of work represented in intended learning outcomes and verified by evidence of student achievement that is an institutionally-established equivalency that reasonably approximates not less than:

- One hour of classroom or direct faculty instruction and a minimum of two hours of out-of-class student work each week for approximately fifteen weeks;
- Or at least an equivalent amount of work as required in paragraph (1) of this definition for other activities as established by an institution, including laboratory work, internships, practica, studio work and other academic work leading toward the awarding of credit hours."

Federal Definition of Clock Hour:

- Class, lecture, recitation
- Faculty-supervised laboratory, shop training or internship.

Reference: 34 CFR 600.2

Consortium Agreement: Allows MATC financial aid recipients who are attending another institution, but who plan to receive their technical diploma or associate degree from MATC, to be eligible for all financial aid through MATC. In these cases, MATC is considered the “home institution” and the other institution is considered the “visiting institution.”

Cost of Attendance (COA): The estimated amount it will cost a student to go to school is usually expressed as a yearly figure. It is determined using a formula established by the U.S. Congress. The COA covers tuition and fees; off-campus room and board; and allowance for books, supplies, transportation, loan fees (if applicable), dependent care, costs related to a disability, and miscellaneous expenses. For students attending less than half time, the COA includes only tuition and fees and an allowance for books, supplies, transportation and dependent care expenses.

Default: Failure to repay a student loan according to the terms agreed to when you signed a promissory note. If you default on a student loan, MATC, your lender, the Department of Education, can take action to recover the money. Default may affect your future credit rating, and you will not be able to receive any more federal or state financial aid or a deferment of your loan payments if you return to any college or university. Also, you may be responsible for the costs of collecting the loan. Finally, the Internal Revenue Service may withhold your income tax refund.

Eligible Financial Aid Program: A course of study that leads to an associate degree or technical diploma at MATC. To receive a Federal Pell Grant, Federal SEOG, Federal Work-Study, an MATC-budgeted job or state grants, you must be admitted to and enrolled in an eligible academic program.

Enrollment Status

- Full Time: 12 credits or more
- Three-Quarter Time: 9-11 credits
- Half Time: 6-8 credits
- Less Than Half Time: 1-5 credits

Expected Family Contribution (EFC): An estimated amount, determined by a formula Congress established, that indicates how much of your family’s financial resources should be available to help pay for school. Factors such as taxable and nontaxable income, assets (such as savings and checking accounts), and benefits (for example, unemployment or Social Security) are all considered in this calculation. The EFC is used in determining your eligibility for financial aid.

Financial Aid Award: The total amount of financial aid a student receives. Federal and nonfederal financial aid such as grants, loans or Work-Study are combined in an award to help meet the student’s need. Using available resources to give each student the best possible financial aid award are major responsibilities of a college financial aid administrator.

Free Application for Federal Student Aid (FAFSA): The application can be filed out at studentaid.gov. A paper application is also available for 2021-22 at <https://studentaid.gov/sites/default/files/2021-22-fafsa.pdf>.

Promissory Note: The legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan.

Renewal FAFSA Application: The Department of Education sends a reminder to students to apply for the next academic year. A PIN number is necessary in order to complete your Renewal Application. Follow the icons to obtain one online.

Student Aid Report (SAR): This document is sent to you from the U.S. Department of Education

and lists the information you provided on the FAFSA. You should keep this document for your records.

Undergraduate: Someone who has not earned a bachelor's or first professional degree. (A professional degree would include a degree in fields such as pharmacy or dentistry.)

Wisconsin Higher Educational Aids Board (HEAB): HEAB administers all state financial aid programs. The members of the board are appointed by the governor and approved by the state legislature.

Budget Planning

How to pay for classes, books, and other educational expenses and living costs is a major concern of most college students. Financial aid will rarely be enough money to cover all expenses associated with attending college. Financial sacrifices are often necessary until graduation. Therefore, it is important for you to establish a budget to determine what your expenses will be and what resources are available to meet those expenses.

Here are a few suggestions of possible funding sources:

- Savings
- Scholarships
- Church/civic groups
- Internships/cooperatives
- Community-based organizations
- Veterans benefits
- Social Security benefits
- Employer tuition reimbursement
- State Department of Vocational Rehabilitation
- Full- or part-time employment

Budget Planning

College financing plan

After your awards have been applied to your account, the numbers will automatically populate in the plan.

- Self-Service
- Click on financial aid drop down in left margin
- Select college financing plan

Use the budget planning work-sheet below to figure your expenses and establish your budget.

Estimated Expenses and Costs

Tuition		\$ _____
Books and Supplies	\$ _____ per month x 9 =	\$ _____
Rent	\$ _____ per month x 9 =	\$ _____
Food	\$ _____ per month x 9 =	\$ _____
Travel	\$ _____ per month x 9 =	\$ _____
Car Repairs	\$ _____ per month x 9 =	\$ _____
Utilities	\$ _____ per month x 9 =	\$ _____

Medical	\$ _____ per month x 9 =	\$ _____
Child Care	\$ _____ per month x 9 =	\$ _____
Child Support	\$ _____ per month x 9 =	\$ _____
Insurances	\$ _____ per month x 9 =	\$ _____
Personal Upkeep	\$ _____ per month x 9 =	\$ _____
Total Expenses and Costs =		\$ _____

Financial Aid

Estimated Family Contribution	\$ _____
Grants	\$ _____
Work-Study	\$ _____
Loans	\$ _____
Other (Such as scholarships, veterans benefits, employer reimbursements)	\$ _____

Total Financial Aid \$ _____

Unmet Financial Need

Total Expenses and Costs \$ _____
 Minus Total Financial Aid \$ _____

Equals Unmet Financial Need \$ _____

Note: If you have unmet financial need, you need to decrease your costs and/or increase your income (i.e. part-time job for you, spouse employment, loans from family members or friends) to be able to comfortably afford to attend MATC.

Tables of Eligibility Requirements/Filing Procedures – State Programs

MATC participates in six federally funded programs and six state-funded programs. Most programs have the same eligibility requirements for filing procedures. However, several programs require additional applications and have additional requirements. Listed below are the programs in which MATC participates and some of the eligibility requirements (see the Financial Aid Programs and General Eligibility table for additional requirements).

State Program	Eligibility Requirements	Application	Comments
Wisconsin Tuition Grant	Undergraduate. Wisconsin resident and financial need.	File FAFSA.	Ten semesters of eligibility.
Talent Incentive Program (TIP) Grant	Undergraduate. Wisconsin resident and financial need. Must meet established criteria as required by the TIP program. Intended for low-income, first-generation college students with exceptional financial need.	File FAFSA. Contact Wisconsin Educational Opportunity Center at 414-227-4466.	Ten semesters of eligibility. First award must be received as a first-time freshman.
Indian Student Assistance Grant and American Indian office — Multicultural Affairs Dept., Room M238*.	Undergraduate. Wisconsin resident and financial need. At least 1/4 American Indian. Documentation mandatory.	File FAFSA and Indian Scholarship application. Applications available from MATC Financial Aid office	Ten semesters of eligibility.
Hearing and Visually Handicapped Student Grant who are deaf, hard of hearing or visually handicapped.	Undergraduate. Wisconsin resident and financial need. Intended for students	File FAFSA. Application available at www.heab.state.wi.us/handicap.doc	Ten semesters of eligibility.
Minority Undergraduate Retention Grant (MRG) of African American, American Indian, Hispanic and Southeast Asian heritage. Must have earned at least 24 credits in a two-year program with a cumulative grade-point average of 2.5 or better.	Undergraduate. Wisconsin resident and financial need. Intended for students	File FAFSA. Contact MATC Multicultural Affairs, *M238	Six semesters of eligibility.

*Located on Downtown Milwaukee Campus.

Tables of Eligibility Requirements/Filing Procedures

Program	Eligibility Requirements	Application	Comments
Federal Pell Grant	Undergraduate, financial need.	File FAFSA.	Targeted by federal formula to students with greatest financial need.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Undergraduate, financial need, must be eligible.	File FAFSA.	Funds are very limited. First priority given to Pell Grant recipients.
Federal Work-Study Programs	Financial need.	File FAFSA.	Funds are limited and awarded to students who apply by priority application dates.
Tribal Indian Grant (TIG)	Financial need. Must be at least 1/4 American Indian. Documentation mandatory.	FAFSA. Indian Scholarship Applications available from MATC Financial Aid office or the American Indian office — Multicultural Affairs Dept., Room M238*.	Grant program.
Federal Direct Loan Program		File FAFSA.	Loan program. \$3,500 MATC maximum per academic year (including summer school). Variable interest rate adjusted yearly, not to exceed 8.25%. Maximum cumulative total for MATC students: \$9,500.
Parent Loan for Undergraduate Students (PLUS)	Only a dependent student's parent(s) may borrow.	File FAFSA. File PLUS Loan Application. See Financial Aid office for details.	Interest rate adjustable yearly — not to exceed 9%.

* Located on Downtown Milwaukee Campus.

Financial Aid Programs and General Eligibility

Eligibility Requirements	Fed. Pell	Fed. SEOG	Fed. DL	Fed. WS	WTG	Wis. TIP	Wis. MRG	WIG	HSG	TIG	
	Grant										
Undergraduate	YES	YES	NO	NO	YES	YES	YES	NO	YES	NO	
Must be enrolled for at least 6 credits per semester to be considered	NO	YES	YES	YES	YES	YES	YES	YES	YES	YES	
Must pay back with interest	NO	NO	YES	NO	NO	NO	NO	NO	NO	NO	
Must be a U.S. citizen or eligible noncitizen	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	
Must be a Wisconsin resident	NO	NO	NO	NO	YES	YES	YES	YES	YES	NO	
Must be registered with Selective Service (if required)	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	
Must have financial need	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	
Must be working toward an associate degree or one-year technical diploma	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	
Must be making satisfactory academic progress	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	
Must not be in default or owe a refund on a grant or educational loan	YES	YES	YES	YES	YES	YES	NO	YES	YES	NO	
Having a bachelor's degree makes an applicant ineligible	YES	YES	NO	NO	YES	YES	YES	NO	YES	NO	
Available for summer school	YES	YES	YES	YES	NO	NO	NO	NO	NO	YES	
Additional application required	NO	NO	YES	NO	NO	NO	YES	YES	YES	YES	
Must attend a loan entrance/exit interview	NO	NO	YES	NO	NO	NO	NO	NO	NO	NO	
Summer school application required	YES	NO	YES	YES	NO	NO	NO	NO	NO	NO	

Fed. SEOG - Federal Supplemental Educational Opportunity Grant Fed. DL - Federal Direct Loan

Fed. WS - Federal Work-Study WTG - Wisconsin Tuition Grant

TIP - Wisconsin Talent Incentive Program Grant MRG - Wisconsin Minority Retention Grant

WIG - Wisconsin Indian Grant

HSG - Wisconsin Handicapped Student Grant

TIG - Federal Tribal Indian Grant

Equal Opportunity and Affirmative Action Commitment

MATC's commitment to equal opportunity in admissions, educational programs and employment policies assures that all individuals are included in the diversity that makes the college an exciting institution. MATC does not discriminate against qualified individuals in employment or access to courses, programs or extracurricular activities on the basis of race, color, national origin, ancestry, religion, creed, sex, sexual orientation, age, disability, pregnancy, marital status, parental status or other protected class status. The lack of English skills shall not be a barrier to admission or participation in any MATC program or service.

MATC will comply fully with state and federal Equal Opportunity and Affirmative Action laws, executive orders and regulations. Direct questions concerning application of this policy to the Affirmative Action Officer, 700 West State Street, Milwaukee, Wisconsin 53233- 1443, telephone 414-297-8960.

MATC also complies with all Americans with Disabilities Act provisions and makes reasonable accommodations upon request.

Further information may be obtained by calling 414-297-6838. (Wisconsin Relay System 711) or visiting Room C219 in the C Building on the Downtown Milwaukee Campus.

MATC is an Affirmative Action/Equal Opportunity Institution and complies with all requirements of the Americans with Disabilities Act. MATC is accredited by the Higher Learning Commission, Commission on Institutions of Higher Education, the national standard in accrediting colleges and schools for distinction in academics and student services.