



STRAIGHT TALK ABOUT PAYING FOR COLLEGE (2011-12)

- The cost of attending Rogue Community College depends on how many credits you take.

Examples (based on a 12-credit term):

Estimated Tuition (Ex. Based on rate of \$85/credit)	\$ 1,020
+Estimated Technology and College Services fees	\$ 183
+Estimated course-specific fees (Ex. web)	\$ 30
<u>+Estimated Books/supplies</u>	<u>\$ 500</u>
=Total (estimated)	\$ 1,733

- Knowing term payment deadlines and financial aid processing timelines helps you have realistic expectations about your ability to pay for college with financial aid. When you know what to expect, you can plan ahead.
- The deadline to pay tuition and fees in full is the end of the second week of the term. (The deadline to drop and not have to pay for classes is Thursday of the second week by 5pm.) Books should be purchased by the start of the term.
- Students who cannot afford to pay tuition and fees in full by the end of the second week of the term must set up an installment plan (see details on back page).
- To apply for financial aid (grants, student employment, scholarships, and loans); complete the Free Application for Federal Student Aid at www.fafsa.gov. List RCC's school code #010071 on your application.
- There are priority deadlines to apply for financial aid at RCC (see table on back page). If you miss the Financial Aid Priority Deadline for your target term, RCC still processes your financial aid application; however, you will be responsible for paying your tuition and fees by the term payment deadline.
- It takes a long time between submitting your FAFSA, completing your financial aid application at RCC, and being awarded funds. If you need financial aid to attend college, apply for financial aid at least 3 months before you enroll.
- Grants, scholarships, and student loans are rarely enough money to pay for school and cover all your living expenses.
- You may be able to earn money as a student employee at RCC. Apply for a student job at www.roguecc.edu/emp/default.asp.

FOR MORE DETAILS SEE THE BACK SIDE OF THIS PAGE

2011-2012 FINANCIAL AID PRIORITY DEADLINES

Target Term	Financial Aid Priority Deadline (all documents needed to complete your application turned in)	Term Payment Deadline
SUMMER 2011	Monday, April 11, 2011	Thursday, July 21, 2011
FALL 2011	Monday, June 27, 2011	Friday, October 7, 2011
WINTER 2012	Monday, October 10, 2011	Friday, January 20, 2012
SPRING 2012	Monday, December 21, 2011	Friday, April 13, 2012

What are the required documents? Everyone has to turn in a Financial Aid Information Request (**FAIR**). Some people are required to turn in tax, unemployment, child support information or other documents.

Where do I turn in documents? Take them to Rogue Central on any campus or fax them to 541-471-3532.

What happens if I don't meet the financial aid priority deadline for my target term? If you have not filed a FAFSA and turned in all required documents to RCC by that date, you may not have a financial aid award in time to pay for tuition, fees and books for your target term, you must make other payment arrangements.

If I don't have an Award Letter by the term payment deadline or if my Award Letter shows a term award of less than what I owe RCC for the term, what should I do? Contact Rogue Central and sign an installment plan for any balance that financial aid doesn't cover.

How do I pay for my other expenses for necessities such as books, supplies, transportation, childcare, or other related expenses? You can use the RCC installment payment plan to pay for tuition and fees, but not for books, supplies, transportation, childcare or other necessities. If you know how you will pay for your other expenses, the installment plan may be a good option.

How does the installment plan work?

To be eligible for the payment plan you must have the following:

- Valid Social Security number on file with RCC
- Satisfactory credit history with RCC
- Current RCC account balance of \$75 or more
- \$50 down payment + \$25 non-refundable installment plan set-up fee (\$75 total) by first payment deadline
- 50% of the remaining tuition and fees paid at first installment deadline
- Remaining balance paid at second/final installment
- A \$15 late charge will be added to student account balance for each missed installment deadline

For more information about RCC's installment plan visit www.roguecc.edu/FinancialAid/installment_tuition.asp.

What happens if I can't pay?

Some consequences of non-payment are:

If you owe tuition and fees or other charges on the day after the final term payment/installment deadline, you will be put on financial hold. This means that you:

- cannot register for future terms
- will be dropped from future term classes if you have registered in advance
- are not eligible to receive official transcripts
- will be sent to collections and held responsible for all collections costs. Collection agencies will pursue all means of collecting the amount due including, but not limited to, garnishing tax refunds, litigation and garnishment of wages.