

Office of Financial Aid

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Warren, MI 48088-1139

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Clinton Township, MI 48038

Office Hours

Mon–Tues
8am–6pm

Wed–Fri
8am–4:30pm

Phone: 586.445.7999

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www.macomb.edu/financialaid

Free Application for
Federal Student Aid (FAFSA)

Apply
www.fafsa.gov

Federal Student Aid
Information Center
800.433.3243

Macomb's School Code
008906



Understanding Financial Aid



Discover. Connect. *Advance.*SM

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Paying for College. It's really not that difficult.

At Macomb, you have several options to help pay for your college education. Your first two years of college at Macomb will cost up to \$18,000 less than it would at a four-year public university. And, 80 percent of Macomb students leave debt free!

WAYS TO COVER EDUCATION COSTS: THE FOUR TYPES OF FINANCIAL AID



Grants

Grants are a type of financial aid that do not have to be repaid. Offered by federal and state governments, as well as by some institutions, grants may be merit-based, need-based or student-specific.



Federal Work-Study

The Federal Work-Study (FWS) program allows students to earn money to pay for college. FWS provides students with federally funded jobs on campus or at other approved locations.



Scholarships

Scholarships do not require repayment and are available to assist with tuition, books and other educational expenses. Eligibility for awards is based on the unique guidelines as established by the donor and can be awarded based on a number of factors including, but not limited to, academic performance, financial need, athletic ability and other criteria.



Loans

The two main types of federal loans available for college students are:

- **Subsidized Loans**—Subsidized student loans are available for students who have demonstrated financial need. The U.S. Department of Education pays your interest while you are in school and for a six-month grace period after you graduate.
- **Unsubsidized Loans**—Unsubsidized loans are available to students regardless of financial need. Students are responsible for repaying interest during all periods.

Macomb Private Scholarships

Macomb Community College offers more than 200 private scholarships that are awarded each academic year.

To discover more about Macomb Private Scholarships, visit:

<https://macomb.academicworks.com>

Once you've signed up for classes at Macomb, you'll be able to apply for scholarships.

What is the FAFSA?

FAFSA stands for **Free Application for Federal Student Aid**. The FAFSA is an application that students fill out in order to determine their financial aid eligibility. The FAFSA needs to be submitted each academic year beginning October 1 at www.fafsa.gov. Be sure to add **Macomb's school code 008906** so that your results are sent to Macomb.