

Payment Policy

- A.** All fees are due and payable in full by the due date posted on the fee invoice. Fees and charges are subject to change without notice. Cash is not to be sent by mail.
- B.** Payment of Fees by Check - Checks may be remitted to Miami Dade College for payment of fees owed. Check payments are also accepted via the MDC Web page. All checks accepted in payment for fees must be drawn on a United States bank and must be payable to the College. If a student submits a check exceeding the amount owed to the College, he or she will not get cash back. The College will issue the refund through Bank Mobile. (<https://www.refundselection.com/refundselection/#/welcome/continue>).
- C.** Payment by Credit Card - Miami Dade College will accept American Express, Discover, MasterCard and Visa. There is a 2.0% service fee on each credit card transaction made to the college. Credit card payments can be made over the telephone, and via the MDC Web page, <https://www.mdc.edu/student-financial-services/payment-options/online-payments/default.aspx>.
- D.** Payment by an Employer, Company or Other Agency - Miami Dade College accepts payment for tuition and fees from employer, companies and other agencies. .
- E.** Payment Via Wire Transfer by International Students - Prospective and current international students may utilize the Nelnet Payment Plan as an option for paying tuition and fees. There is a \$40 per semester sign-up fee for using the Nelnet Payment Plan. For more information, please visit MDC's Nelnet Payment page (<https://www.mdc.edu/student-financial-services/payment-options/nelnet-payment-plan/default.aspx>).
- F.** Payment Via Florida Pre-Paid Tuition Program -The Florida Pre-Paid Tuition Program covers only defined registration, tuition, scholarship and capital improvement fees. Students are required to pay any special fees and other local service fees, which include student service fees, parking fees and technology fees. Students may submit a copy of their Florida Prepaid recipient card or letter to the Admissions office to help establish Florida Residency for Tuition Purposes.

For further information, contact Student Financial Services at asksfs@mdc.edu or (305) 237-2141..

Florida Pre-Paid Tuition Program

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Financial Aid

Student Financial Aid

Financial aid is any grant, scholarship, loan or employment offered to assist a student to meet college expenses. Funding is usually provided by federal and state agencies, foundations, corporations, private donors and/or the College itself. Most financial aid is based on financial “need” as determined by the federal government’s system of needs analysis.

The amounts and types of financial aid that a student can receive are determined by federal, state and institutional guidelines. Financial aid is usually offered in “packages,” which may consist of a combination of grants, loans, employment and scholarships. Grants and scholarships are regarded as a “gift” and need not be repaid. Loans are usually offered at low interest rates and can be repaid over an extended time period. When aid is offered in the form of employment, the student is paid an hourly rate for work performed (usually minimum wage).

Students who wish to be considered for financial assistance offered by or through the College, including scholarships, must complete and submit the FAFSA (Free Application for Federal Student Aid, see “How to Apply”). The availability of certain types of financial aid is dependent upon the student’s immigration status. Financial aid is available for approved and/or certified credit and vocational certificate programs of study.

Philosophy of Financial Aid

The objective of the student financial aid program at Miami Dade College is to provide financial assistance to students who need assistance in funding their educational goals. Financial aid officers are trained and available to counsel and assist students and parents seeking additional or alternative sources of aid.

Prospective students and parents are strongly encouraged to contact the Financial Aid Office at any one of our campuses to obtain additional information regarding financial aid opportunities.

What is Financial Need?

Financial need is defined as the difference between the cost of education and the amount the student (and parents) can be expected to contribute to offset educational expenses. Financial need is based on federal regulations and information provided by the student and/or student’s family on the Free Application for Federal Student Aid (FAFSA, see below).

How to Apply

To be considered for most types of financial assistance, a student must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is available online at <https://studentaid.gov>. The application process begins Oct. 1 for the academic year that begins in August. The results of the federal analysis are transmitted electronically to the College and are also sent to the student in the form of a Student Aid Report (SAR) via email or regular mail.

Students should carefully read all notifications and communications from the U.S. Department of Education, Federal Student Aid offices and in a timely manner, provide information to the College or on the FAFSA, if the information originally submitted has to be corrected.

Miami Dade College reserves the right to request supplemental information from parent(s), guardian(s), spouse and/or student as required by the financial aid staff to assess the need of the student. Students who are eligible to receive outside educational assistance such as Veterans Administration benefits and vocational rehabilitation assistance are expected to apply for this assistance through the appropriate agencies..

Verification

The Department of Education selects applicants for verification randomly, to determine the accuracy of the information provided on the FAFSA. If selected for verification, a student will be asked to provide additional information, such as but not limited to federal, tax return transcripts. Student files will not be processed until all required documentation is received, verification is complete and all corrections have been made.

Reapplying

Financial aid is not automatically renewed each year. To be considered for financial assistance from one year to the next, all students must reapply. Since the amount and type of aid are based upon the family's financial situation each year, it is quite possible that financial aid awards may change from one year to the next.

Basis on Which Financial Aid is Granted

The amount of financial assistance a student receives is generally determined by the need of the applicant, the availability of funds from federal, state, institutional and private sources, as well as the order in which the applications were completed (first-come, first-served basis).

Students receiving federal financial aid are required



to achieve and maintain an acceptable level of academic progress to receive financial aid. Specific eligible categories are posted on the Financial Aid Web page, and information is available in the Financial Aid Office.

Who Qualifies for Financial Aid

To be considered for most need-based assistance, you must meet the following basic eligibility requirements:

- Demonstrate financial need
- Be a U.S. citizen or eligible non-citizen
- Be registered with selective service, if required
- Not be in default on a previous student loan or owe a repayment on previous federal financial aid received at any institution
- Be enrolled at least half-time in an eligible program of study (some aid is available only to full-time students)
- Maintain satisfactory academic progress.
- Additional requirements may apply depending on the financial aid awarded to you.

Refunds and Repayments (Return to Title IV)

Federal regulations mandate that financial aid recipients who drop all courses or officially withdraw from the College before completing 60 percent of their enrollment period for the semester may be liable to repay a portion of the federal aid disbursed. The amount of the return is calculated using a federal formula that depends on the date the student ceased attendance. A student who owes a repayment will not be eligible for additional financial aid until the repayment is made in full.

Miami Dade College Student Assistance Programs

Scholarships and Grants

Scholarships and grants are available annually for students who require additional financial assistance beyond that received from federal and state sources. College funds for scholarships and grants are provided by businesses, clubs and organizations, agencies and from individual friends of the College through the Miami Dade College Foundation Inc. The primary criterion on which grant and scholarship recipients are selected is financial need. However, academic achievement is strongly considered during scholarship recipient selection. A limited number of grants are made available annually for service to the College and to students who may not be eligible for other types of financial assistance. Students who complete the FAFSA will be considered for a College grant. Students must complete an MDC Scholarship Application online at <http://www.mdc.edu/financialaid/scholarships/default.aspx> to be considered for a scholarship. Scholarship candidates may be required to submit additional documentation and/or information.

Tuition Payment Plan

A Tuition Payment Plan may be offered to students who are unable to pay the full amount of their schedule. Students should review their fee invoice for the term to determine the payment due date and to apply for the Tuition Payment Plan.

Tax Help for Educational Expenses

The Taxpayers Relief Act of 1997 offers several tax credits and deductions for educational expenses. For more information regarding these programs, go to the IRS webpage at: www.irs.gov.

Veteran Affairs Educational Program

The Veteran Benefit Program is designed exclusively for providing educational assistance to veteran of the United States armed forces and eligible dependents. Miami Dade College is an approved institution for the education and training of veteran and eligible dependents under all public laws now in effect. The College assists veteran and eligible dependents wishing to receive V.A. educational benefits. Personal and academic counseling, registration fee deferments, tutorial assistance and V.A. Work-Study programs are available. Veteran are encouraged to contact any campus Registrar's Office to obtain further information.

To ensure compliance with Title 38, United States Code (USC), Section 3679(e), our institution allows

eligible students to attend or participate in educational programs, even if payment from the Department of Veterans Affairs (VA) is delayed. This procedure applies to students receiving Chapter 31 (Veteran Readiness and Employment) or Chapter 33 (Post-9/11 GI Bill®) benefits, provided they submit a Certificate of Eligibility (COE). Students will not face penalties such as late fees, denied access to classes or facilities, or be required to borrow additional funds due to delayed VA payments. They may attend and participate in their programs for up to 90 days after tuition and fees are certified, or until the VA payment is received, whichever comes first. Students are required to submit the COE by the first day of classes and may be asked for additional documentation. If VA payments are not received within the expected period, students must agree to payment terms. Non-compliance with these requirements may result in the institution pursuing collection actions for unpaid balances in accordance with its financial policies.

Other Sources of Financial Assistance

Benefits for the Disabled – The state of Florida provides funding for the purchase of special equipment and services for all persons with disabilities enrolled in public postsecondary institutions.

Accessing the Financial Aid Office

- Counseling – Financial Aid counselors are available at all MDC campuses, on a walk-in basis, to assist students.
- Online – You can access the Financial Aid Office webpage at www.mdc.edu/financialaid to obtain more detailed information about financial aid programs, procedures and to check the status of your application and financial aid award.
- Email Communications – Regardless of the campus you attend, you can communicate with the Financial Aid Office via email at: finaid@mdc.edu

Student Complaint Procedures

Prospective or current students may voice their concerns about college rules, regulations, procedures or experience. Students must first voice concerns to the department staff and supervisor. Students who are unable to resolve any concerns on their own, may contact the Federal Student Aid Ombudsman via <https://studentaid.gov/feedback-ombudsman/disputes/prepare>.