



Financial aid is designed to supplement the resources of the student and family. Financial aid—grants, loans and work study—is awarded as eligible.

Simply stated, a grant is financial aid that is not repaid by the student. A loan is borrowed funds that must be repaid. Work study is earned funds through an on-campus or off-campus job, that ties in with the student’s classroom study.

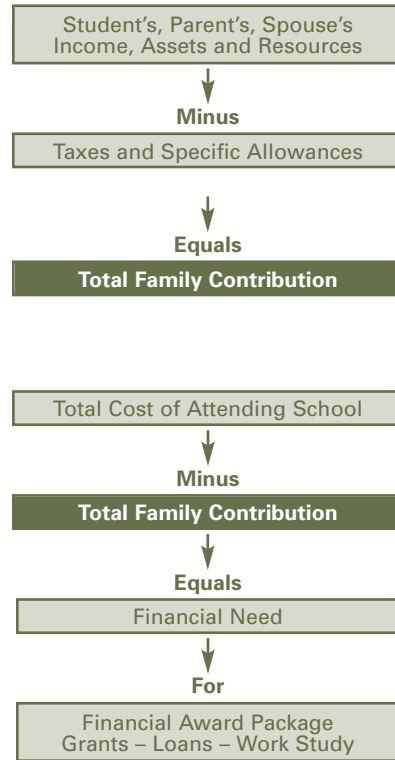
Approximate full-time school costs for a nine-month academic year are:

<b>Living at Home</b>		<b>Living Away From Home</b>	
Program Fees . . . . .	\$3,506	Program Fees . . . . .	\$3,506
Board . . . . .	2,785	Board . . . . .	6,146
Books . . . . .	1,352	Books . . . . .	1,352
Personal Expenses . . . .	1,699	Personal Expenses . . . .	1,699
Transportation . . . . .	1,380	Transportation . . . . .	1,380
<b>TOTAL . . . . .</b>	<b>\$10,722</b>	<b>TOTAL . . . . .</b>	<b>\$14,083</b>

## Analyzing Financial Need

The U.S. Department of Education determines a student’s need for financial aid by:

- Subtracting the total family contribution
- From the student’s total cost of attending school
- The difference constitutes the student’s financial need
- This need is met by what is referred to as a “package” – usually made up of a combination of grants, loans and work study.



## Eligibility

To be eligible for financial aid, the applicant must be a permanent resident of the United States, not be in default on a student loan and not owe a refund on any federal aid. To retain eligibility, the student must maintain satisfactory academic progress defined as completion of 75 percent of attempted credits with at least a “C” average. Refer to the school’s published financial aid progress standards for information.

## Applying for Financial Aid

1. To be considered for all financial assistance, the Free Application for Federal Student Aid (FAFSA) must be completed (apply online at [www.fafsa.gov](http://www.fafsa.gov)). Students must apply each academic year.
2. After the FAFSA is completed and processed, the applicant will receive a Student Aid Report (SAR). The applicant must check for correct information and follow the instructions if corrections are needed.
3. Complete an application for admission. Contact the Admissions Office for the forms and requirements to be accepted for enrollment into an approved postsecondary program. Submit transcripts to the Admissions Office. All prior education credits must be reviewed for advanced standing. These credits are reviewed as stated in the Moraine Park Advanced Standing Procedure.
4. Complete and submit all supplemental forms requested by the Financial Aid Office. Students will be notified by mail of any missing items needed to complete the financial aid file.

While applications for aid are accepted at any time, those that are accurately completed and received before April 1 will be given priority consideration for grants for the next school year.

Grant and loan aid is disbursed into the student’s account on a semester basis. Work study is paid according to hours worked during a regular payroll period.

# Federal and State Financial Aid Programs

## Grants

The **Federal Pell Grant Program** was established to provide a foundation of aid to which all other types of aid are added. Determination of eligibility for an FPELL is based upon the student's need.

The **Federal Supplemental Educational Opportunity Grant Program (FSEOG)** may be available to supplement the FPELL in cases of low family contributions.

The **Federal Academic Competitiveness Grant Program** establishes a federal aid program that may benefit eligible Moraine Park students attending at least half-time in associate of applied science degree programs who have completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second-year student).

The **Bureau of Indian Affairs Grant Program\*** is available to Native Americans who are at least one-fourth Indian lineage. Applicants must complete the Indian Scholarship Application available from the Bureau of Indian Affairs in addition to the Free Application for Federal Student Aid (FAFSA).

The **Wisconsin Higher Education Grant Program (WHEG)\*** can provide a grant to Wisconsin resident students attending at least half-time, which may supplement the federal aid programs.

The **Wisconsin Native American Grant Program\*** is available to Native Americans with need who are Wisconsin residents and are recognized as Wisconsin tribal members. Applicants must complete the Indian Scholarship Application and the FAFSA.

The **Minority Retention Grant Program\*** is available to minority students who are Wisconsin residents in the second year of a two-year program and who have maintained a 2.0 grade point average.

The **Talent Incentive Program Grant (TIP)\*** is designed to supplement the WHEG program for Wisconsin residents who may be disadvantaged or a minority. Contact your nearest Wisconsin Educational Opportunity Center for further information.

The **Wisconsin Deaf/Blind Handicapped Program Grant\*** is available to Wisconsin residents who show financial need and have a severe or profound hearing or visual impairment. Contact the Higher Educational Aids Board, PO Box 7885, Madison, WI 53707-7885 or call 608-266-0888 for more information.

The **Wisconsin Academic Higher Education Scholarship Program** is available to students chosen by Wisconsin high schools and the Department of Public Instruction. Students must enroll in an associate of applied science degree program, full-time, and maintain a 3.0 grade point average.

\*Must enroll in six credits needed for graduation requirements to receive.

## Scholarships

**Scholarship** information is available at the College or online at [www.morainepark.edu/financial-aid](http://www.morainepark.edu/financial-aid). Seek more information from high school guidance offices, libraries, newspapers, employers, clubs and the Financial Aid Office. Additional forms may be required.

Scholarships are also provided by the Moraine Park Foundation. Applications for the upcoming academic year are available by early February and can be picked up from the Financial Aid Office (all campuses); downloaded from the College's Web site, [www.morainepark.edu/about-mptc/foundation/foundation-scholarships/#foundation](http://www.morainepark.edu/about-mptc/foundation/foundation-scholarships/#foundation); or obtained by contacting the Foundation Office. Minimum qualifications include enrollment in at least nine credits per semester and a GPA of 2.75 or higher once enrolled. The application deadline is typically mid-June for the upcoming academic year. If you would like further information about the Foundation's scholarship offerings, feel free to contact Val Krueger at 920-929-2127.

## Loans and Employment

The **Federal Work Study Program (FWS)** provides employment opportunities for students. FWS allows students to earn the funds necessary to meet the costs of postsecondary education with an on-campus or off-campus job.

The **Federal Direct Loan\* Program** allows students with demonstrated need who are attending at least half-time to borrow money for school costs from a local lending institution on a promise to repay. These loans do not require interest payments while you are in school enrolled at least half-time or in deferment. Borrowers pay interest on the unpaid balance during the repayment period, which begins six months after leaving school. Loans may be made up to a maximum of \$5,500 for first-year students. The interest rate is variable and capped at 6.8 percent.

The **Unsubsidized Federal Direct Loan\* Program** allows students to borrow at the same interest rates and loan limits as the subsidized Federal Stafford. The student pays the interest during in-school and deferment periods.

The **Federal PLUS Loan Program** allows a parent to borrow for the educational expenses of the student. The maximum amount is based on cost of education minus other aid. The interest rate is variable and capped at 8.5 percent.

\*The student is legally obligated to repay this aid. Be aware of the impact repayment obligations will have on future earnings and credit records. A repayment brochure is available in the Financial Aid Office.

**APPROXIMATE COSTS FOR PROGRAMS ELIGIBLE FOR FINANCIAL AID 2010-2011**

Program Title	Program #	SEMESTER ONE			SEMESTER TWO			FIRST YEAR	SEMESTER THREE			SEMESTER FOUR			SECOND YR.	GRAND
		Tuition/Fees	Books/Mat.	TOTAL	Tuition/Fees	Books/Mat.	TOTAL		Tuition/Fees	Books/Mat.	TOTAL	Tuition/Fees	Books/Mat.	TOTAL		
Accounting	10-101-1	\$1,969.17	\$566.28	\$2,535.45	\$1,939.56	\$783.64	\$2,723.20	\$5,258.65	\$2,037.11	\$920.92	\$2,958.03	\$2,067.56	\$388.96	\$2,456.52	\$5,414.55	\$10,673.20
Accounting Assistant	31-101-1	\$2,076.17	\$943.80	\$3,019.97	\$1,972.64	\$755.04	\$2,727.68	\$5,747.65	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,747.65
Administrative Professional	10-106-6	\$2,488.82	\$862.00	\$3,350.82	\$1,833.30	\$629.20	\$2,462.50	\$5,813.32	\$2,043.09	\$566.28	\$2,609.37	\$2,174.55	\$578.86	\$2,753.41	\$5,362.78	\$11,176.10
Air-Conditioning, Heating and Refrigeration Technology	10-601-1	\$2,773.68	\$817.96	\$3,591.64	\$1,973.48	\$1,233.23	\$3,206.71	\$6,798.35	\$1,927.28	\$327.18	\$2,254.46	\$2,399.36	\$817.96	\$3,217.32	\$5,471.78	\$12,270.13
Alcohol and Other Drug Abuse Associate (AODA)	10-550-1	\$2,374.89	\$849.42	\$3,224.31	\$2,031.02	\$660.66	\$2,691.68	\$5,915.99	\$1,817.34	\$503.36	\$2,320.70	\$2,173.71	\$346.06	\$2,519.77	\$4,840.47	\$10,756.46
Automotive Technician	32-404-2	\$2,336.15	\$736.16	\$3,072.31	\$2,275.77	\$314.60	\$2,590.37	\$5,662.68	\$2,275.77	\$377.52	\$2,653.29	\$1,875.09	\$446.73	\$2,321.82	\$4,975.11	\$10,637.79
Barber/Cosmetologist	31-502-1	\$1,752.98	\$2,579.72	\$4,332.70	\$1,605.45	\$-	\$1,605.45	\$5,938.15	\$2,176.86	\$125.84	\$2,302.70	\$-	\$-	\$-	\$2,302.70	\$8,240.85
Buiding Trades Construction Worker	31-475-2	\$2,319.56	\$652.08	\$2,971.64	\$2,246.69	\$314.60	\$2,561.29	\$5,532.93	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,532.93
Business Management	10-102-3	\$2,594.13	\$560.56	\$3,154.69	\$1,705.83	\$434.72	\$2,140.55	\$5,295.24	\$1,712.66	\$509.08	\$2,221.74	\$2,168.46	\$509.08	\$2,677.54	\$4,899.28	\$10,194.52
Child Care Services	31-307-1	\$2,179.80	\$805.38	\$2,985.18	\$2,171.30	\$660.66	\$2,831.96	\$5,817.14	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,817.14
Chiropractic Technician	10-523-1	\$2,211.51	\$629.20	\$2,840.71	\$2,198.60	\$566.28	\$2,764.88	\$5,605.59	\$1,816.61	\$503.36	\$2,319.97	\$2,080.58	\$503.36	\$2,583.94	\$4,903.91	\$10,509.50
Civil Engineering Technician - Structural	10-607-5	\$2,395.58	\$629.20	\$3,024.78	\$1,935.36	\$503.36	\$2,438.72	\$5,463.50	\$2,055.17	\$453.02	\$2,508.19	\$2,192.61	\$327.18	\$2,519.79	\$5,027.98	\$10,491.48
Clinical Laboratory Technician	10-513-1	\$2,260.23	\$1,164.02	\$3,424.25	\$2,246.95	\$534.82	\$2,781.77	\$6,206.02	\$2,255.51	\$880.88	\$3,136.39	\$1,959.77	\$314.60	\$2,274.37	\$5,410.76	\$13,004.70
CNC/Tool and Die Technologies	32-444-2	\$2,238.81	\$830.54	\$3,069.35	\$2,361.92	\$534.82	\$2,896.74	\$5,966.09	\$3,201.24	\$314.60	\$3,515.84	\$3,082.33	\$440.44	\$3,522.77	\$7,038.61	\$13,004.70
Criminal Justice - Corrections	10-504-2	\$1,959.72	\$817.96	\$2,777.68	\$1,732.40	\$534.82	\$2,267.22	\$5,044.90	\$1,950.59	\$377.52	\$2,328.11	\$2,195.03	\$503.36	\$2,698.39	\$5,026.50	\$10,071.40
Culinary Arts	10-316-1	\$2,564.21	\$943.80	\$3,508.01	\$2,275.77	\$471.90	\$2,747.67	\$6,255.68	\$1,905.02	\$786.50	\$2,691.52	\$2,562.58	\$629.20	\$3,191.78	\$5,883.30	\$12,138.98
Early Childhood Education	10-307-1	\$2,799.67	\$849.42	\$3,649.09	\$2,033.85	\$408.98	\$2,442.83	\$6,091.92	\$1,708.72	\$528.53	\$2,237.25	\$2,171.30	\$503.36	\$2,674.66	\$4,911.91	\$11,003.83
Electrical Power Distribution	31-413-2	\$2,382.98	\$2,013.44	\$4,396.42	\$2,155.34	\$188.76	\$2,344.10	\$6,740.52	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$6,740.52
Electricity	31-413-1	\$2,169.09	\$880.88	\$3,049.97	\$1,787.31	\$408.98	\$2,196.29	\$5,246.26	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,246.26
Emergency Medical Technician - Paramedic	31-531-1	\$2,236.45	\$400.40	\$2,636.85	\$2,243.85	\$171.60	\$2,415.45	\$5,052.30	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,052.30
Engine Research and Development Technician	10-602-2	\$2,749.85	\$629.20	\$3,379.05	\$1,742.58	\$666.95	\$2,409.53	\$5,788.58	\$1,992.59	\$415.27	\$2,407.86	\$1,939.14	\$515.94	\$2,455.08	\$4,862.94	\$10,651.52
Food Service Production	31-303-2	\$2,361.29	\$912.34	\$3,273.63	\$2,635.61	\$629.20	\$3,264.81	\$6,538.44	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$6,538.44
Graphic Communications	10-111-6	\$2,152.08	\$830.54	\$2,982.62	\$2,119.79	\$817.96	\$2,937.75	\$5,920.37	\$2,264.12	\$723.58	\$2,987.70	\$2,323.91	\$377.52	\$2,701.43	\$5,689.13	\$11,609.50
Health Information Technology	10-530-1	\$2,586.36	\$692.12	\$3,278.48	\$1,605.71	\$723.58	\$2,329.29	\$5,607.77	\$1,941.56	\$1,094.81	\$3,036.37	\$2,178.17	\$440.44	\$2,618.61	\$5,654.98	\$11,262.75
Individualized Technical Studies	10-825-1	Costs are based on 64-72 credits approved by program dean.														
Industrial Maintenance Technician	32-462-1	\$2,432.96	\$623.48	\$3,056.44	\$2,004.61	\$411.84	\$2,416.45	\$5,472.89	\$1,732.45	\$171.60	\$1,904.05	\$1,869.89	\$171.60	\$2,041.49	\$3,945.54	\$9,418.43
Instructional Assistant	10-522-2	\$2,126.09	\$641.78	\$2,767.87	\$2,314.57	\$597.74	\$2,912.31	\$5,680.18	\$2,207.57	\$660.66	\$2,868.23	\$2,556.38	\$597.74	\$3,154.12	\$6,022.35	\$11,702.53
IT - Applications Developer	10-152-5	\$1,863.02	\$692.12	\$2,555.14	\$1,936.15	\$566.28	\$2,502.43	\$5,057.57	\$1,938.77	\$566.28	\$2,505.05	\$2,092.49	\$503.36	\$2,595.85	\$5,100.90	\$10,158.47
IT - Network Specialist	10-150-2	\$1,858.82	\$629.20	\$2,488.02	\$2,043.14	\$755.04	\$2,798.18	\$5,286.20	\$1,934.31	\$553.70	\$2,488.01	\$2,190.04	\$453.02	\$2,643.06	\$5,131.07	\$10,417.27
IT - Technical Support Specialist	10-154-4	\$2,188.20	\$566.28	\$2,754.48	\$1,930.11	\$503.36	\$2,433.47	\$5,187.95	\$1,938.77	\$471.90	\$2,410.67	\$2,067.56	\$578.86	\$2,646.42	\$5,057.09	\$10,245.04
IT - Web Designer/Developer	31-152-7	\$1,868.27	\$962.10	\$2,830.37	\$1,992.59	\$629.20	\$2,621.79	\$5,452.16	\$1,205.03	\$226.51	\$1,431.54	\$-	\$-	\$-	\$1,431.54	\$6,883.70
Leadership Development (ACCL)	10-196-1	\$1,959.77	\$729.87	\$2,689.64	\$1,924.07	\$692.12	\$2,616.19	\$5,305.83	\$1,705.88	\$629.20	\$2,335.08	\$2,168.51	\$723.58	\$2,892.09	\$5,227.17	\$10,533.00
Legal Administrative Professional	10-106-3	\$2,178.96	\$899.76	\$3,078.72	\$2,047.34	\$503.36	\$2,550.70	\$5,629.42	\$2,147.51	\$478.19	\$2,625.70	\$1,855.40	\$528.53	\$2,383.93	\$5,009.63	\$10,639.05
Marketing	10-104-3	\$2,686.58	\$893.46	\$3,580.04	\$2,043.14	\$723.58	\$2,766.72	\$6,346.76	\$2,043.14	\$515.94	\$2,559.08	\$2,061.52	\$528.53	\$2,590.05	\$5,149.13	\$11,495.89
Marketing-Business-to-Business	10-104-6	\$2,051.49	\$767.62	\$2,819.11	\$2,037.11	\$717.29	\$2,754.40	\$5,573.51	\$2,031.07	\$666.95	\$2,698.02	\$2,168.51	\$679.54	\$2,848.05	\$5,546.07	\$11,119.58
Mechanical Design Technology	10-606-1	\$2,623.22	\$566.28	\$3,189.50	\$1,956.62	\$578.86	\$2,535.48	\$5,724.98	\$1,845.43	\$578.86	\$2,424.29	\$2,223.38	\$440.44	\$2,663.82	\$5,088.11	\$10,813.09
Medical Assistant	31-509-1	\$2,170.61	\$1,006.72	\$3,177.33	\$2,043.20	\$553.70	\$2,596.90	\$5,774.23	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,774.23
Medical Office Specialist	31-106-2	\$1,861.18	\$1,132.56	\$2,993.74	\$1,966.65	\$855.71	\$2,822.36	\$5,816.10	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,816.10
Medical Transcription	31-106-7	\$2,079.63	\$943.80	\$3,023.43	\$1,855.61	\$484.48	\$2,340.09	\$5,363.52	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,363.52
Nursing - Associate Degree, PN EXIT	10-543-1	\$2,466.77	\$1,296.15	\$3,762.92	\$1,983.50	\$817.96	\$2,801.46	\$6,564.38	\$1,876.51	\$1,170.31	\$3,046.82	\$2,203.95	\$314.60	\$2,518.55	\$5,565.37	\$12,129.75
Office Assistant	31-106-1	\$1,766.26	\$767.62	\$2,533.88	\$2,083.83	\$654.37	\$2,738.20	\$5,272.08	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$5,272.08
Paramedic Technician	10-531-1	\$2,458.84	\$400.40	\$2,859.24	\$2,217.65	\$400.40	\$2,618.05	\$5,477.29	\$1,540.79	\$543.40	\$2,084.19	\$2,103.52	\$566.28	\$2,669.80	\$4,753.99	\$10,231.28
Printing and Publishing	10-204-1	\$2,266.90	\$526.24	\$2,793.14	\$2,001.77	\$457.60	\$2,459.37	\$5,252.51	\$2,079.47	\$377.52	\$2,456.99	\$2,061.52	\$240.24	\$2,301.76	\$4,758.75	\$10,011.26
Processing Engineering Technology	10-623-8	\$1,988.07	\$880.88	\$2,868.95	\$1,942.19	\$471.90	\$2,414.09	\$5,283.04	\$2,289.68	\$503.36	\$2,793.04	\$2,088.29	\$396.40	\$2,484.69	\$5,277.73	\$10,560.77
Radiography	10-526-1	\$2,514.28	\$1,094.81	\$3,609.09	\$2,006.60	\$302.02	\$2,308.62	\$5,917.71	\$1,726.88	\$346.06	\$2,072.94	\$2,069.50	\$692.12	\$2,761.62	\$4,834.56	\$10,752.27
Respiratory Therapist	10-515-1	\$2,243.85	\$634.23	\$2,878.08	\$2,103.05	\$591.45	\$2,694.50	\$5,572.58	\$2,100.79	\$634.23	\$2,735.02	\$2,114.18	\$588.93	\$2,703.11	\$5,438.13	\$11,010.71
Surgical Technology	10-512-1	\$2,183.84	\$1,208.06	\$3,391.90	\$2,061.94	\$515.94	\$2,577.88	\$5,969.78	\$1,819.49	\$503.36	\$2,322.85	\$2,114.70	\$377.52	\$2,492.22	\$4,815.07	\$10,784.85
Technical Studies - Journeyworker	10-499-5	\$1,759.96	\$377.52	\$2,137.48	\$1,759.96	\$377.52	\$2,137.48	\$4,274.96	\$1,759.96	\$503.36	\$2,263.32	\$1,759.96	\$503.36	\$2,263.32	\$4,526.64	\$8,801.60
Tool Design Engineering Technology	10-617-1	\$2,607.94	\$830.54	\$3,438.48	\$1,942.19	\$377.52	\$2,319.71	\$5,758.19	\$2,057.84	\$654.37	\$2,712.21	\$2,407.44	\$597.74	\$3,005.18	\$5,717.39	\$11,475.58
Veterinary Technician	10-091-1	\$2,377.15	\$572.00	\$2,949.15	\$2,827.18	\$572.00	\$3,399.18	\$6,348.33	\$2,000.72	\$314.60	\$2,315.32	\$2,025.92	\$228.80	\$2,254.72	\$4,570.04	\$10,918.37
Water Quality Technology	10-527-2	\$2,354.47	\$597.74	\$2,952.21	\$2,267.32	\$352.35	\$2,619.67	\$5,571.88	\$2,156.12	\$434.15	\$2,590.27	\$2,233.82	\$805.38	\$3,039.20	\$5,629.47	\$11,201.35
Welding	31-442-1	\$2,031.49	\$427.86	\$2,459.35	\$2,222.57	\$119.55	\$2,342.12	\$4,801.47	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$4,801.47

These costs are estimates provided by Moraine Park Technical College and are subject to change without notice. They are not to be considered as contractual guarantees of absolute costs in each program.