

Costs in the 2012-2013 Year	Estimated cost of attendance
Estimated Cost for Maryland students with Full Time Enrollment	\$ 17,863
Tuition & Fees	\$ 4398
Books & Supplies	\$ 1400
Transportation	\$ 918
Housing & Meals*	\$ 9900
Other Educational Costs	\$ 1247

**HCC does not offer on campus housing*

Grants and Scholarships Used to pay college expenses

STUDENTS MUST APPLY EACH YEAR FOR FINANCIAL AID.
<http://www.fafsa.ed.gov/>
 Student Financial Aid is available through grants and scholarships, for those who qualify. Additional information:
<http://www.hagerstowncc.edu/financial-aid>

Student Responsibility	What you will pay for college
Net Cost	\$
<i>Cost of attendance: \$17863 minus total grants and scholarships</i>	

Work Options to Pay Net Cost

HCC offers part-time employment if enrolled in 6 or more credits. See the Student Job listings at HCC's website:
<http://www.hagerstowncc.edu/human-resources>



Loan Options to Pay Net Cost	
Federal Direct Student Loans	
Freshmen: Directs Student Loan <i>(\$3500 subsidized + \$2000 unsubsidized)</i>	\$5500
Sophomores: Directs Student Loan <i>(\$4500 subsidized + \$2000 unsubsidized)</i>	\$6500
HCC Does NOT Certify Private Education Loans Recommended amounts are listed. Your eligibility may vary.	

Other Options to Pay Net Cost

Family Contribution
 (Calculated from information you entered on FAFSA)
 HCC accepts major credit cards and offers the FACTS payment plan. You may be eligible for Military, VA, and/or National Service Benefits.

Graduation Rate:


Percentage of full-time students who graduate within three years.

Overall graduation rate	24%
Transfer-out rate	19%

Loan Default Rate:

Percentage of borrowers entering repayment and defaulting on their loans.



HCC


8.8%

9.9%

Comparable Institution

Median Borrowing:

Students at HCC typically borrow \$5,536



The Federal loan repayment over 10 years for this amount is approximately \$61.41 per month. Your borrowing may be different.

Repaying your loan:

To learn about loan repayment choices and work out your Federal Loan monthly repayment go to:
www.studentloans.gov

For more information and next steps:

Hagerstown Community College
 Student Financial Aid Office
 11400 Robinwood Drive
 Hagerstown, MD, 21742
Finaid@hagerstowncc.edu