

<b>Costs in the 2012-2013 Year</b>	Estimated cost of attendance
<b>Estimated Cost for Washington County students with Full Time Enrollment</b>	<b>\$ 16,423</b>
Tuition & Fees	\$ 2958
Books & Supplies	\$ 1400
Transportation	\$ 918
Housing & Meals*	\$ 9900
Other Educational Costs	\$ 1247

*\*HCC does not offer on campus housing*

<b>Grants and Scholarships</b>	Used to pay college expenses
STUDENTS MUST APPLY EACH YEAR FOR FINANCIAL AID. <a href="http://www.fafsa.ed.gov/">http://www.fafsa.ed.gov/</a>	
Student Financial Aid is available through grants and scholarships, for those who qualify. Additional information: <a href="http://www.hagerstowncc.edu/financial-aid">http://www.hagerstowncc.edu/financial-aid</a>	

<b>Student Responsibility</b>	What you will pay for college
<b>Net Cost</b>	<b>\$</b>
<i>Cost of attendance: \$16423 minus total grants and scholarships</i>	



<b>Work Options to Pay Net Cost</b>
HCC offers part-time employment if enrolled in 6 or more credits. See the Student Job listings at HCC's website: <a href="http://www.hagerstowncc.edu/human-resources">http://www.hagerstowncc.edu/human-resources</a>

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

<b>Other Options to Pay Net Cost</b>
<b>Family Contribution</b>
(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](http://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