



**Tidewater Community College (TCC)**  
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**Costs in the 2017-2018 year**

**Estimated Cost of Attendance**

**\$18,326 / yr**

Tuition and fees .....	\$	4,592
Housing and meals .....		9,204
Books and supplies .....		1,500
Transportation .....		1,860
Other education costs .....		1,170

**Grants and scholarships to pay for college**

**Total Grants and Scholarships** ("Gift" Aid; no repayment needed)

**\$7,720 / yr**

Grants and scholarships from your school .....	\$	0
Federal Pell Grant .....		5,920
Grants from your state.....		1,800
Other scholarships you can use.....		0

**What will you pay for college**

**Net Costs**

**\$10,606 / yr**

(Cost of attendance minus total grants and scholarships)

**Options to pay net costs**

**Work options**

Work-Study (Federal, state, or institutional) .....	\$	0
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**Loan Options\***

Federal Perkins Loans .....	\$	N/A
Federal Direct Subsidized Loan .....		400
Federal Direct Unsubsidized Loan .....		0

\*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

**Other options**

**Family Contribution**

(As calculated by the institution using information reported on the FAFSA or to your institution.)

**\$0 / yr**

- Payment plan offered by the institution
- Parent or Graduate PLUS Loans
- American Opportunity Tax Credit \*
- Military and/or National Service benefits
- Non-Federal private education loan

\*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

**Graduation Rate**

Percentage of full-time students who graduated within 150% of the expected time for completion



13.2%

Low	Medium	High
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**Repayment Rate**

Percentage of borrowers entering into repayment within 3 years of leaving school

33.7%



This institution

**Median Borrowing**

Students who borrow at TCC typically take out \$9,763 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$100 per month. Your borrowing may be different.



**Repaying your loans**

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to:

<http://studentaid.ed.gov/repay-loans/understand/plans>

**For more information and next steps:**

**Contact:**  
**Financial Aid Support Services**  
or visit any of the four campus financial aid offices  
Telephone: (757) 822-1688  
E-mail: [info@tcc.edu](mailto:info@tcc.edu)

The estimated figures on this Financial Aid Shopping Sheet are meant to help you easily compare financial aid packages offered by different institutions, and ultimately make an informed decision on where to invest in your higher education. Although we've done our best to accurately calculate these figures, please remember these are only estimates. Should you choose to attend our institution, your final figures could differ. For more information please visit our website.

## Glossary

**Cost of Attendance (COA):** The total amount (not including grants and scholarships) that it will cost you to go to school during the 2017-2018 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

**Total Grants and Scholarships:** Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

**Net Costs:** An estimate of the actual costs that you or your family will need to pay during the 2017-2018 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

**Work-Study:** A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

**Loans:** Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

**Family Contribution (also referred to as Expected Family Contribution):** A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR.

**Graduation Rate:** The graduation rate after 150% of normal program completion time has elapsed. For schools that award predominately bachelor's (four-year) degrees, this is after six years, and for students seeking an associate's (two-year) degree, this is after three years. For students seeking a certificate, the length of time depends on the certificate sought, for example, for a one-year certificate, after 18 months. These rates are only for full-time students enrolled for the first time.

**Repayment Rate:** The share of students who have repaid at least \$1 of the principal balance on their federal loans within 3 years of leaving school.

**Median Borrowing:** The amount in federal loans the typical undergraduate student takes out at a particular institution. It also indicates the monthly payments that an average student would pay on that amount using a 10-year repayment plan.