

What Every Parent (*and Their Student*) Should Know Before Choosing a College.



**BEAUFORT COUNTY
COMMUNITY COLLEGE**

5337 U.S. Hwy 264 East, Washington, NC 27889 252-946-6194

www.beaufortccc.edu

It's a Fact... BCCC Helps Reduce the Cost of Education.

Everyone agrees that education past high school is a necessity for success in today's world. But that education can come with a hefty price tag—an average of \$6,294 in tuition and fees for a year at one of the UNC public universities, over \$10,000 per year at for-profit schools in the state and soaring to \$47,243 in tuition and fees at one four-year NC private university. Add the costs of room and board and other expenses and the number can become staggering!



At the same time, the incomes of many families in North Carolina have not increased at the same rate as the rise in educational costs. In fact, according to The College Board®, the average 2014-2015 tuition increase was 3.7 percent at private colleges, and 2.9 percent at public universities. These figures are higher than the general inflation rate, and are also higher than the average increase in personal incomes.

But there's good news... excellent education for your child – whether to earn a four-year degree or for shorter-term career training – does not necessarily require that you spend thousands more each year than your annual income!

Regardless of what path your education journey might take, Beaufort County Community College can offer significant cost

savings over other educational institutions.

If you're planning a four-year degree, but you're concerned about the cost, here's a money-saving idea...spend the first two years at home and attend BCCC. Many BCCC courses will transfer to most public and many private four-year colleges and universities, providing a solid foundation for your educational success! And, while you're earning credits toward your degree, you'll be saving real money!

Look at the first chart to see how BCCC compares to colleges in our great University of North Carolina System.

<i>Institution</i>	<i>2014-2015 Tuition & Fees</i>
BCCC	\$2,368
East Carolina University	\$6,143
University of North Carolina CH	\$8,336
<i>On average, the annual tuition and fees for UNC System schools are 266% greater than BCCC. And, most students will also incur room and board costs at the four-year universities.</i>	

Now, let's see how BCCC saves, compared to some of the private two-year and four-year colleges in NC.

<i>Institution</i>	<i>2014-2015 Tuition & Fees</i>
BCCC	\$2,368
Louisburg College (two-year)	\$16,678
University of Mt. Olive	\$17,800
Barton College	\$26,664
Campbell University	\$27,530
Duke University	\$47,243
<i>On average, the annual tuition and fees for private schools are 996% greater than BCCC. Here, too, most students will also incur room and board costs at these schools.</i>	

Of course, not everyone is planning to pursue a four-year degree. Some students are seeking some advanced education that will lead to a solid career in a shorter period of time. Our diploma and certificate programs can put you on a path to a good-paying job in just a year or two. BCCC can help you gain the marketable skill you need and can save you significant money on this kind of education, too.

Look at the chart below to see how BCCC compares to some of the private for-profit schools who advertise these kinds of programs in our area.

<i>Institution</i>	<i>2014-2015 Tuition & Fees</i>
BCCC	\$2,368
Miller-Motte College	\$10,748
Strayer University	\$12,975
<i>On average, the annual tuition and fees for these private for-profit programs is about 508% greater than BCCC. And, depending on the location, most students will also incur room and board costs for these programs.</i>	

So, no matter what kind of advanced education you might have in mind, BCCC can save you real money. Questions? Call us, we'll show you how!

Data shown from other institutions is from College Navigator, which comes from IPEDS data that is reported to the U.S. Department of Education. Comparisons are based on figures reported for the 2014-2015 school year.

State Study Shows BCCC boosts graduates' wages 40%!

New research by the N.C. Community College System and the N.C. Department of Labor shows that Beaufort County Community College excels in providing education and job training that helps its students increase their salaries when they leave the college.

Students who attend BCCC can expect, on average, to see their salaries increase by 40 percent upon leaving the college as compared to when they began their studies.

According to the report, BCCC ranks second among the state's 58 community colleges – behind only Sandhills Community College – and first among community colleges in Northeastern North Carolina in the effect on wage earnings of those who attend the college.

Here's What Students Say About BCCC!



BCCC was a great fit because I could take classes and continue to live and work at home in Beaufort County. I chose BCCC because of the cost; tuition was so reasonable that I was able to complete my AS without having to take out loans."

Katie Bante
Associate in Science (AS), 2004

"I'm a Lieutenant in the U.S. Public Health Service Commissioned Corps, currently assigned as an Environmental Health Specialist with the Tanana Chiefs Conference, a tribal consortium for the 42 tribes of Interior Alaska. My work includes drinking water and sanitation; food safety; occupational health and safety; indoor air quality; vector/pest management; and emergency preparedness and response. The foundation I received in biology and chemistry at BCCC and my Associate in Science (AS) degree really helped to prepare me for the advanced natural sciences and specialized classes I would later take to earn my Bachelor's degree in Environmental Health."

I'm currently working as Payroll Administrator for Triple C Inc. in Washington. BCCC gave me the qualifications and experience to get this position."

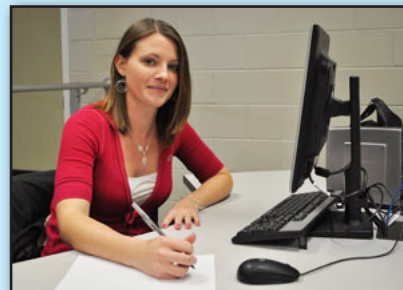
I chose BCCC because I wanted to have that one-on-one experience with my instructors. I also had recommendations from friends who had attended BCCC."

Lucy Avilene Garcia
Business Administration
2012-present

"Two years ago, my husband and I became licensed foster parents. Through working with the amazing kids in foster care, I realized that I wanted to become a social worker."

Beaufort County Community College has been a wonderful stepping stone to help me achieve my goals. I chose BCCC because of its affordability and small class sizes. I am so grateful to the staff and teachers who are always willing to help when it is needed. Because of them and my own hard work, I have maintained a 3.8 GPA while volunteering as a Guardian ad Litem and fostering children. I plan to graduate in the near future with an Associates of Arts, and I will be well prepared to move on to a university where I plan to pursue a degree in social work"

Danielle Williams
Class of 2016



"I had always wanted to go back to school to obtain a degree. BCCC was the closest school that I could attend and that made transportation a lot easier. I enrolled in the Early Childhood/Special Needs program. BCCC helped me to excel in class and made sure that I had equipment to use in the classroom. The technology being used was also helpful as well as Blackboard, and the instructors exceeded my expectations. I returned to school in my early 60s with the primary goal to learn more and obtain a degree. I think I am probably the oldest student who has graduated from BCCC in recent years, so I was always called "Miss Carolyn" by other students."

I enjoyed going to school there and am happy to have finished college in my "golden years!"

Carolyn Gibbs
Honors graduate, 2001

"BCCC allowed me to explore different avenues of science until I found what I was passionate about. The strong sense of community on campus made it a place that cultivated learning, building friendships and being involved on campus."

After BCCC I transferred to Elizabeth City State University where I graduated with a BS in Chemistry with a concentration in Pre-pharmacy in 2014 and I am currently working on my MS in Chemistry with a bio-analytical concentration at North Carolina Agricultural & Technical State University."

I chose BCCC because I wasn't sure of what university I wanted to attend or what major to pursue right after high school. BCCC was close to home and I knew I could get a great jumpstart on my education and that they will guide me in the right direction."

Michael Cobb
Three associate degrees (AA, AS, AGE), 2011

Your first step on the path to your education...

Apply to BCCC! It's your best value in education!

Then,

1. Request a high school transcript or GED and have it sent to us. We must have official copies (unopened) of these documents.
2. Request transcripts from any other colleges attended.
3. Fill out a FAFSA online for financial aid. (school ID #008558)
4. Schedule a placement test with student services, unless exempt.
5. Meet with an advisor or go to the advising center to register.
6. Sign up for a new student orientation session @ <http://www2.beaufortccc.edu/managed/orientation>.

Programs of Study at BCCC

ASSOCIATE DEGREE PROGRAMS

Associate in Arts (A.A.)
Associate in Science (A.S.)
Associate in General Education (A.G.E.)

ASSOCIATE IN APPLIED SCIENCE (A.A.S.)

Agribusiness Technology
Associate Degree Nursing (RN)
Automotive Systems Technology
Biotechnology
Business Administration
Computer Information Technology
Computer Programming
Construction Equipment Systems Technology
Cosmetology
Criminal Justice Technology
Early Childhood Education
Electrical Engineering Technology
Electronics Engineering Technology
General Occupational Technology
Health and Fitness Science
Human Services Technology
Mechanical Engineering Technology
Medical Laboratory Technology
Medical Office Administration
Office Administration
Welding Technology

DIPLOMA PROGRAMS

Applied Electrical Principles
Applied Electronic Principles
Automotive Technology
Business Administration
Construction Equipment Systems
Cosmetology
Criminal Justice
Dental Assisting*
Early Childhood
Human Services Technology
Machinist
Practical Nursing (LPN)
Transfer Core Diploma
Therapeutic and Diagnostic Services: Nursing Assistant
Pathway
Welding Technology

And, for lifelong learners, check out our various Continuing Education classes at our website...

www.beaufortccc.edu/gneral/PDF/conedschedule.pdf

CERTIFICATE PROGRAMS

Agricultural Applications
Automotive Chassis
Automotive Drivetrains
Automotive Electrical/Electronics
Automotive Engines
Automotive Technology
Automotive Technology — Engine and Electrical
Automotive Technology — Engine and Brakes
Automotive Technology — Power Train & Hydraulic
Basic Drafting Technology
Basic Electrical Wiring Methods
Basic Electronics
Basics of Criminal Justice
Basic Medical Office
Basic Office Skills
Business Administration
C++ Programming
CAD Operator
Community Spanish Interpreter
Computer Hardware Repair & Trouble-shooting
Corrections
Cosmetology Instructor
Early Childhood Administration
Essential Police Operations
Esthetics Technology
Human Services Technology
Industrial Technology
Infant and Toddler
Machinist
Machinist (Advanced)
Manicuring/Nail Technology
Network Support
School Age
Software Applications Specialist
Special Education
Visual Basic Programming
Web Development and Design
Welding Technology
Welding - Basic MIG/TIG — Plate
Welding - Basic Pipe
Welding - Basic Welding
Welding - GTAW TIG — Plate/Pipe
Welding - Stick and MIG
Welding - SMAW Stick/Plate/Pipe
Word Processing Specialist

BCCC Programs Offer Stackable Credits

Our degree programs contain stackable credits, meaning that a student who is enrolled in a diploma or certificate program will also be earning credit towards an associate's degree. Students enrolled in an associate's degree program can earn a diploma and certificate as they proceed through the associate's degree coursework.

Degree...Diploma...Certificate...What's the Difference?

The North Carolina Community College System serves a broad range of persons with differing needs, skills and interests. Colleges meet those varied demands through an extensive continuum of training and educational programs which enable a student to begin study at the level most comfortable for him or her and to progress to meet future goals. Each college offers those programs best suited to its community's needs. As you can see, Beaufort County Community College offers a wide range of degree, diploma and certificate programs.

Colleges offer a wide variety of planned educational programs, called "curriculum" programs, which range in length from one semester to two years. These programs lead to certificates, diplomas or associate degrees, depending on the nature of the curriculum. Curriculum programs include certificate, diploma and degree programs.

Degree Programs

Degree programs are designed to lead to a two-year college degree and are offered at all System colleges. Examples of degree programs include Associate in Applied Science, Associate in Arts, Associate in Fine Arts, Associate in Science and Associate in General Education programs. Degree programs are widely recognized as the highest level of achievement at a community college and are generally earned as a path toward transfer to a four-year college or university.

Diploma Programs

Diploma programs are designed to provide entry-level employment training and are offered at all System colleges. Diploma programs range from 36 to 48 semester hour credits and can usually be completed by a full-time student within two semesters and one summer session. Associate degree level courses within a diploma program may also be applied toward an Associate in Applied Science degree.

Certificate Programs

Certificate programs are designed to provide entry-level employment training and are offered at all System colleges. Certificate programs range from 12 to 18 semester hour credits and can usually be completed within one semester by a full-time student. Associate degree level courses within a certificate program may also be applied toward a diploma or an Associate in Applied Science degree.

Plans Include Transferring to a Four-Year College? Why the BCCC transfer degree program is a wise decision.

Transfer Assistance

Beaufort County Community College offers a course with transfer students in mind. ACA 122- College Transfer Success is designed to help your college student develop successful study skills, navigate the transfer process and explore careers and majors. This course aids in the successful transition from high school or work to college life.

Students First!

Beaufort County Community college faculty tend to focus more on teaching and generally have less competing interests - like research projects, project funding or getting work published - that would distract from teaching introductory college courses. There's also opportunity for more individualized attention to help struggling students directly and increasing their chances of success.

Save Money

The cost for courses at BCCC's tuition and fees is **less than 1/3 the cost** of the average NC public university. Additionally, most people are not aware of the scholarship assistance that is available to students who begin their academic career at a community college. When students start at a BCCC, they start building their college transcript, and their academic achievements can lead to scholarship opportunities at BCCC and at their chosen university as well.

Meet University Requirements

BCCC is a good place to earn the general education credits required at four-year institutions. Additionally, the NC Community College System and the UNC System have partnered to make transferring a seamless process.

Small class sizes, individual attention and academic supports allow BCCC students to build a strong foundation that leads to success at the university and beyond!



How to Get Financial Aid to Help Pay for College...

Because BCCC is part of NC's community college system, the costs of an education here are a fraction of the cost of most public and private four-year colleges and universities, so students can earn an associate's degree and enter the job market or transfer to a four-year institution after two years of study, without incurring a large amount of debt.

But many students still need help...for those who need financial assistance, there's financial aid to help make a college education within your reach.



What is financial aid?

Financial aid is monetary assistance provided through various sources to help you meet your financial needs while attending college.

What types of financial aid are available to me?

Several types of financial aid are available to eligible students who attend Beaufort County Community College. These include grants, scholarships and work study programs.

Who is eligible to receive federal student aid?

To receive federal student aid, such as Pell Grants, you must meet certain criteria. You must be a United States citizen or eligible non-citizen; have a valid Social Security number; if male, comply with Selective Service registration, and have a high school diploma or equivalency such as a GED[®]. You must also meet the following criteria: You must be enrolled in an eligible program of study; you must not have an overpayment on a federal grant or be in default on a federal student loan; you must have financial need, and you must not have certain drug convictions.

How do I apply for financial aid?

The first step to receiving any type of financial aid is to complete the Free Application for Federal Student Aid, or FAFSA. Applications are available on the Internet at <http://www.fafsa.ed.gov>. Students wishing to be considered for state as well as federal and campus-based programs such as Federal Pell Grant, Federal Supplemental Educational Opportunity Grant and Federal Work-Study must have their FAFSA application submitted to the federal processor as early as possible in order to receive financial aid for the following fall semester. It takes about two weeks for the application to be processed if all needed information is submitted.

Do I have to reapply for financial aid each year?

Yes. Financial need is determined each academic year. Therefore, you must complete a new FAFSA each academic year but not every semester. The best time to apply for financial aid and complete your FAFSA for the coming academic year is February or March as you complete your federal tax return.

What do I need to know about completing the FAFSA?

The easiest and fastest way to apply and complete the FAFSA is via the Internet at www.fafsa.gov (Note: Be careful not to use

www.fafsa.com because you will be charged a fee to use their site). You must first apply for a FSA ID, by clicking on the link at the FAFSA website. The FSA ID, which consists of a user-created username and password, replaced the PIN effective May, 2015. It allows users to electronically access personal information on Federal Student Aid websites, as well as electronically sign a FAFSA. If you are a dependent student, your parent(s) also must apply for a FSA ID. Once you have obtained your FSA ID, you should complete the FAFSA application, using your FSA ID as your electronic signature at the end of the application. BCCC recommends that you print your FAFSA confirmation page (the last page of the application) and keep it for your records. It will take the Department of Education three to five days to process your FAFSA and send you a Student Aid Report either by U.S. Mail or by email. This report will summarize the data you reported on your FAFSA. Please check it carefully to make sure it is accurate and keep a copy for your records. If your FAFSA information is complete, an Expected Family Contribution will be printed in the upper right hand corner. This number is based on the financial information you provided on the FAFSA. Your school will use this number to determine how much, if any, and the type of financial aid for which you qualify. Note: Additional information may be requested by the Financial Aid Office before your application is processed completely and any financial aid can be awarded. It is important that you follow the directions of the Financial Aid Office so that you can receive your award in time to begin classes. For more specific information about information needed, go to <http://www.fafsa.ed.gov>.

Can I apply for financial aid if I haven't applied for admission?

Yes. Applying for financial aid is a very long process, so you need to begin applying for aid as soon as possible. However, in order for BCCC to begin to process your FAFSA, you must have completed the admissions process at the college in order for the Financial Aid Office to retrieve your Student Aid Report from the Department of Education. Once this report is received, you will be contacted on the status of your application.

Can I get financial aid if I attend less than full-time?

All Pell Grant awards are based on full-time enrollment, which is determined to be 12 credit hours or more. If you attend college less than 12 credit hours, your award will be reduced proportionately. However, you may also be eligible to receive Work-Study, Federal Supplemental Educational Opportunity Grant, North Carolina Community College Grant and/or the North Carolina Education Lottery Scholarship if you attend less

than full-time.

Are all programs of study eligible for financial aid?

All associate degree programs, Practical Nursing and Basic Law Enforcement Training are eligible, but most diploma and certificate programs are not. If you are unsure about the aid eligibility of the program you are considering, contact our Financial Aid Office.

How will I know how much financial aid I will receive?

About two weeks after you have completed your financial aid file and have met all the requirements for admission, you should receive an award letter in the mail specifying the amount and type of your financial aid award.

Where can I get more information and help with completing my FAFSA application?

For more information about financial aid, including a detailed overview of completing the FAFSA, visit the Financial Aid Office in Building 9 on the BCCC campus from 8 a.m. to 5 p.m. Monday through Thursday and 8 a.m. to 4 p.m. Friday. You may also call the office at 252-940-6222.

Some Financial Aid Pointers

- Apply for financial aid every year, even if you think you won't get any. More than two-thirds of families qualify for financial aid.
- Apply by submitting the Free Application for Federal Student Aid (FAFSA) online each year at <http://www.fafsa.ed.gov>.
- BCCC's school code is 008558.
- BCCC offers federal and state grants, federal work study, state scholarships through the NC Community System, VA Educational benefits for veterans and eligible dependents and institutional foundation scholarships.
- Students can independently research independent outside scholarships through <http://www.fastweb.com>, or check with local civic, church and community organizations for available scholarships.
- Parents who might need to further funding assistance, information regarding alternative student loans can be found at <http://www.finaid.org/loans/privatestudentloans.phtml#loanchart>.
- Contact the BCCC Financial Aid Office if you have questions or concerns at 252-940-6222. We are here to help.

U.S. Government Programs Can Help...

One of the best ways to increase the affordability of education is to take advantage of federal tax breaks aimed at families saving and paying for college. Not all apply to every family, but check carefully. Some may apply to you! These include the following:

Qualified Tuition Programs (529 plans)

Earnings grow tax-deferred and distributions are tax-free when used for qualified post-secondary education costs.

Coverdell Education Savings Accounts

Earnings grow tax-deferred and distributions are tax-free when used for qualified post-secondary education costs. ESAs may also be withdrawn tax-free for primary and secondary school expenses.

U.S. Savings Bonds

EE and I bonds purchased after 1989 by someone at least 24 years old may be redeemed tax-free when the bond owners, their spouses, or dependents pay for college tuition and fees. In 2014, the tax exclusion is phased out for incomes between \$76,000 and \$91,000 (between \$113,950 and \$143,950 for married taxpayers filing jointly). These income limits increase each year.

Individual Retirement Accounts

Early withdrawal penalties are waived when Roth IRAs and traditional IRAs are used to pay the qualified post-secondary education costs of yourself, your spouse, your children, or your grandchildren. (Taxes may still be due on the withdrawals, however.)

American Opportunity Tax Credit

Through 2017, a parent may claim a tax credit for 100% of the first \$2,000 and 25% of the next \$2,000, of a dependent child's college tuition and mandatory fees, for a maximum \$2,500 annual tax credit per child. Students may claim the credit only if they are

not claimed as a dependent on another person's tax return. The credit is phased out for incomes between \$80,000 and \$90,000 (between \$160,000 and \$180,000 for married taxpayers filing jointly). The credit is allowed only for students who are attending a degree program at least half-time and who have not completed their first four years of academic study before the beginning of the taxable year. It cannot be claimed in more than four tax years for any one student.

Lifetime Learning Credit

A taxpayer may claim a tax credit for 20% of up to \$10,000 in combined tuition and mandatory fees for himself, his spouse, and his dependent children. This equates to a \$2,000 tax credit. In 2014, the credit is phased out for incomes between \$54,000 and \$64,000 (between \$108,000 and \$128,000 for married taxpayers filing jointly). Claiming the American Opportunity credit described above means that you may not claim a Lifetime Learning credit for any of that student's expenses in the same tax year. There is no requirement that the student be studying towards a degree or be enrolled at least half-time, and there is no limit on the number of years the credit may be taken.

Deduction for Student-loan Interest

Up to \$2,500 in student loan interest may be deducted above-the-line as long as the debt was incurred to pay the college costs for yourself, your spouse, or your dependent, while enrolled as a student at least half-time in a degree program. For 2014, the deduction is phased out for incomes between \$65,000 and \$80,000 (between \$130,000 and \$160,000 for married taxpayers filing jointly). A student claimed as a dependent may not take the deduction on his or her own return.

Tax-free Scholarships

Most scholarships and grants are tax-free if the recipient does not have to provide services in exchange for the award.

Distance Learning with Our “Blackboard”... A New Way to Enhance Your Learning Experience

Here at BCCC, we offer a variety of Internet-based courses, making them a viable and reliable alternative to traditional seated classes. Our online, hybrid, and web-enhanced courses are delivered through the college’s learning management system, **Blackboard**. Qualified instructors and emergent technology enable us to provide an assortment of learning options to meet the individual needs of our students. According to the North Carolina Community College System (NCCCS), 58% of NC community college students were enrolled in least one online class this past year. Online learning has definitely become one of the most popular and in-demand educational options for students of all ages.

Advantages of online learning include many factors such as:

Flexibility

Students can study and work at their convenience at home, at the office or on the go! Whether your best learning takes place at midnight or mid- afternoon, course material is available 24/7.

Lower cost

While the tuition is not any different, the associated costs such as travel and child care can be reduced or even eliminated. Online students can complete a course or a degree anywhere, anytime using a myriad of devices.

Variety

At Beaufort County Community College, students may enroll in curriculum or Continuing Education courses, ranging from online Psychology to Grant Writing.

Comfortable Learning Environment

Distance learners don’t have the hassle of trying to find a place to park, and can take classes from their recliners!

Before deciding to enroll in online classes, students should examine their computer skills, internet connectivity, ability to work on their own and self-discipline. Some students are not prepared to handle the time restraints necessary to meet deadlines, finish the independent work, or overcome the lack of face-to-face interaction. However, these challenges can turn into beneficial learning experiences for the student if they prompt the learner to grow personally and professionally.



More questions?

Just give our Admissions Office a call at 252-940-6233. We’ll be happy to answer your questions and help you choose the college that’s right for you and your student.



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