

# MICC College

## Program Costs and Resources

### FAQ



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## General

### **When are annual program cost announcements made?**

Program fees and room and board amounts for the following program year will be announced in March. MICC does not recognize a reciprocity agreement for neighboring states. As with any educational institution or program, families can expect annual increases.

### **What do program fees cover?**

Annual program fees include all instruction and instructional materials, participation in classes, activities, and electives, staff supports (1:4 to 1:12 based upon curriculum, staff:participant ratio), transportation, and activities. Participant advisory and support services are largely delivered one-to-one with dedicated staff including advisors, instructors, job developers, and transition specialists.

### **What does Room & Board cover?**

The annual Room & Board fee includes a furnished apartment and utilities (cable not included), Wi-Fi, and grocery and laundry stipends. Families should expect to supplement the grocery stipend for participants with special dietary needs and/or seniors staying campus over scheduled breaks.

### **Who has financial responsibility?**

The participant's family / guardian / trusted adult is ultimately responsible for the total cost, which includes program fees and room and board regardless of guardianship or dependent tax status. Should expected third-party funding fall short or not come through, the cost of MICC College is the responsibility of the designated party/parties. If a participant leaves the program, fees will be prorated to the date of their notification of departure from the program.

### **Is there anything not covered in the announced fees?**

Fees do not cover non-program related travel to and from MICC, weekly spending money, medical or specialized counseling services, medications, health insurance, cell phone, or other personal expenditures. MICC estimates that each participant should plan for \$1,000 of indirect costs to cover expenses such as admission to non-sponsored events, going to a movie or dinner with friends, spending money for weekend activities, buying laundry detergent, toothpaste, etc. Participants on average bring about \$30-35 dollars per week for spending money.

## **What is MICC doing to address accessibility and financial readiness?**

MICC recognizes the program is a significant financial commitment. MICC's Financial Services team members have been hired and trained to support families with their unique financial situations. This team is comprised of professionals able to support prospective and current participants and families to provide information and resources related to funding, payment methods, and assistance. Our goal is for families to achieve financial readiness to participate in the program with a mixture of private pay, third-party funding, and financial assistance that will work for them.

Each year, MICC develops an in-depth Resource Guide that compiles information for all MICC participants and families in the areas of county services, state and federal resources, housing, and transportation. We also offer regular virtual information sessions that are topic based (e.g. MN waivers, SSI, MSA, etc.) as well as a broad overview of financial services at MICC. All prospective and incoming families are highly encouraged to attend a virtual consultation for an overview of financial services at MICC.

## **What assistance and resources are available?**

Although MICC participants are not eligible to apply for federal student aid (FAFSA), the direct cost for courses and supports may be substantially lessened through various funding sources often available to participants with disabilities, such as waivers (in Minnesota, CDCS option, and in Wisconsin, IRIS), other county services, and MICC's need-based Financial Assistance.

The two most common MN waivers that MICC participants qualify for are the CADI and DD, however, all are accepted if using the Consumer-Directed Community Supports (CDCS) option which can be used to supplement program fees. If you qualify, other resources that can be utilized to help pay for room and board costs include Social Security, Minnesota Supplemental Aid (MSA), and MSA-housing assistance. See the MN Waivers section of this FAQ for more details.

## **Payment Options**

### **How does billing work and what payment plans are available?**

Families will receive their first invoice in August. There are three different payment plans available for family billing:

- Two payments (August and January)
- Four payments (August, October, January, and March)
- Ten payments (August through May)

Families utilizing a two or four payment plan have the option for room and board to be billed over 10 months (August through May) to help facilitate the use of Social Security and other resources.

Please note: MN waivers are billed monthly after services have been rendered. MICC cannot bill waivers for any room and board costs, as these expenses are not fundable by CDCS.

### **Can MICC accept credit cards for program fees?**

MICC does not directly accept credit cards for program costs. We have partnered with PlastiQ to handle credit and debit card payments securely. Payments may take 2-3 days to process and PlastiQ charges the user an additional variable fee (currently 2.9%) for credit or debit cards. Simply click our payment link to enter your details to submit payment. Creating a PlastiQ account is not required.

[www.request.plastiq.com/pay-micc](http://www.request.plastiq.com/pay-micc)

ACH payments made through MICC's billing system are always free.

## **Can 529 Plans/529A (ABLE) plans be used toward fees?**

MICC is a registered 501(c)(3) non-profit organization and is CARF accredited. For tax purposes, MICC is not considered an eligible educational institution by the IRS and does not issue 1098-T forms. Payments made to MICC from a 529 plan are considered non-qualified distributions. Since the introduction and passing of the ABLE Act, families with children with special needs may fund a 529A plan, which can be used for a program such as MICC. The Tax Cuts and Jobs Act of 2017 did include a provision for limited rollover of funds from a 529 plan to a 529A Plan. Please consult your tax advisor for information on how this may apply to you.

## **Does MICC have a contract with Vocational Rehabilitation Services (VRS)?**

Yes, MICC does have a Community Rehabilitation Partner (CRP) contract with Vocational Rehabilitation Services (VRS). MICC can provide limited VRS services to MICC participants. If you have questions about what services VRS may fund, please contact the Financial Service Office for more information.

## **MN Waivers**

### **What type of MN waiver funding does MICC accept?**

MICC can accept Consumer-Directed Community Supports (CDCS) funding only, an option through the MN waiver programs. Traditional waiver (CADI, DD, etc.) funding is not accepted. MICC's College is approved as a "Life Skills College Program" in that enrolled participants may broadly use Consumer-Directed Community Support (CDCS) funds toward program fees. When developing a CDCS plan, budget line items designated to MICC fall under "Section B. Treatment and Training". MICC has worked closely with many counties throughout Minnesota to follow the guidelines and requirements to broaden accessibility to our programs and have staff knowledgeable in the topic of supporting families.

### **How does billing work when using CDCS funding?**

MICC bills your identified Financial Management Service (FMS) for program fees. Waiver billing is completed monthly after courses and services have been provided (e.g., September is billed in October).

### **How are program costs prorated when a waiver plan ends mid-semester?**

Each month contains a predetermined number of weeks of services and courses (two weeks in August, four weeks in September, etc.), MICC can prorate the semester cost based on the months covered in a given waiver plan.

### **Does MICC bill waivers for Room & Board?**

No, Room & Board is not billed to waivers, as these expenses are not fundable by CDCS or any waiver program. Participants generally pay for Room & Board with Supplemental Security Income (SSI), Minnesota Supplemental Aid (MSA), or private pay.

### **Are there any courses or services that MICC provides that are not covered by waivers?**

In Minnesota, the Employment First initiative (EIMN) has changed services covered by CDCS that affects MICC Careers services. Due to EIMN, MICC **can no longer bill waivers for Careers' Find phase services** (i.e. job placement). This only affects College participants in Year 3 of the program.

## MICC Financial Assistance

### **How do I apply for MICC's Financial Assistance?**

MICC utilizes an independent evaluation service, TADS, to collect, audit, and summarize family financial information. The results are reviewed by a designated internal financial assistance committee to determine awards. [www.mytads.com](http://www.mytads.com)

MICC Financial Assistance is need-based and determined by family income, participant waivers, and expenses. The application cannot be completed based solely on the participant's finances regardless of dependent status or guardianship. This allows consistency among applicants when considering awards. The supplemental questions are a key part of the application, and we encourage thorough responses to speak to your individual situation.

### **How much Financial Assistance will be available?**

MICC continues to provide as much need-based financial assistance as possible. Awards typically range from 30% to 40% of the identified need and are at most 50% of program fees. The maximum award for non-Minnesotan residents is 20% of program fees.

### **If I receive a Financial Assistance award, does it have to be repaid?**

No. MICC's Financial Assistance is not a loan or connected to federal financial aid. It is simply a reduction in program fees.

### **Can MICC's Financial Assistance be applied to Room & Board?**

No, MICC Financial Assistance cannot be applied to room and board. Financial Assistance can only be applied to program fees. Some funding sources, such as SSI, may qualify for use towards room and board. We believe it is important that families and participants are responsible for their own living expenses to develop expectations and skills that will foster transition into independence.

### **Can MICC's Financial Assistance be used in combination with third-party funding sources?**

Yes. If an individual receives waiver and/or other third-party funding that when combined with the MICC Financial Assistance awarded exceeds the total program fees for the year, MICC reserves the right to reduce the financial assistance award so that the outside funding plus financial assistance equals the program fees. This will allow us to redistribute financial assistance to help as many families as possible. MICC Financial Assistance cannot be applied towards room and board. Please note counties may require you to apply for MICC Financial Assistance as part of your waiver process.

### **Who do I contact if I have questions about the financial assistance application?**

TADS

1-800-477-8237

Monday-Friday 8:00 AM - 6:00 PM Central

## General Program

### Is MICC College a 12-month program?

No, MICC College is not a 12-month program. It offers courses and services for 10 months, from mid-August to mid-May. There are 17 weeks of courses and services delivered each semester, for a total of 34 weeks during the program year. Breaks in programming occur at Thanksgiving (one week), Winter Break (three weeks), and Spring Break (one week).

### Does MICC College issue academic degrees?

No. MICC is a 501(c)3 nonprofit vocational and life skills training program for autistic and neurodivergent adults in Richfield, Minnesota. Courses offered are not traditional academic courses nor are courses connected to a traditional college degree (academic credits are not earned). Courses and services are related to independent living training, social skills, health and wellness, math and finance, jobs and employment, and participant resources and advisory.

## Questions

### Who do I contact at MICC with questions regarding fees and payment?

MICC's Financial Services team is available to assist you in providing information about available MICC's need-based Financial Assistance and payment methods, payment plans, and third-party funding options.

#### **MICC Financial Services**

Email: [financialservices@miccommunity.org](mailto:financialservices@miccommunity.org)

Office: 612.326.5951

Hours: 9:00 AM – 4:00 PM Central

For questions regarding program billing and payments, please contact MICC's Account Services

Office: 612.876.9403

Email: [accountservices@miccommunity.org](mailto:accountservices@miccommunity.org)