Overview of Applying for Financial Aid
for the Academic Year 2009-2010

Applying for financial aid involves several steps, with various forms to be submitted. The *OPTIONS Check List to Apply for Financial Aid* outlines the process step by step. This handout provides a broader overview of the process.

It is important to know that financial aid is reconsidered every year a student is in school, and students must re-file applications every year. However, it becomes a little easier after the first year because students are more experienced with the process, and many forms merely require only relevant changes from the previous year's submission.

The Free Application for Federal Student Aid (FAFSA)
Every prospective college student must fill out the FREE Application for Federal Student Aid (FAFSA) as soon after January 1 as possible. By filing the FAFSA, you are applying for federal financial aid programs: Pell Grant, College Work Study, Perkins Loans, the Stafford Loans, and SEOG Grant. But the FAFSA is also the first form that needs to be filed to be considered for state and college aid, even many scholarships.

You have the choice of filing the FAFSA in paper format or online. The online form (www.fafsa.ed.gov) can take as little as two weeks to process. But even if a student chooses to file the paper version, the student and one parent (whichever would sign the FAFSA) should apply for FAFSA personal identification numbers (PINs) at www.pin.ed.gov. PINs are required for filing online but also to use the federal financial aid website to check on your status or make corrections. Students and parents should apply at least a few days before planning to file the FAFSA online, as it will take at least three business days to receive their PINs online.

The paper version should take about four weeks to process. If you will be filing the form online, there is a paper worksheet which you can fill out in order to make the process easier.

You will need several documents to file the FAFSA, starting with the 2008 federal tax forms (1040, 1040A or 1040EZ) and/or budget/social security statements. Use actual figures for the current year *or estimates* based on your previous year's returns. If you can estimate accurately, do *not* wait to submit your FAFSA or other forms until you have done your taxes. You can make corrections later when you have accurate information.

The Student Aid Report (SAR)
Some weeks after you submit your **FAFSA**, you will receive a Student Aid Report (SAR) either in the mail or via email. If you do not receive your SAR, you can view and print a copy on www.fafsa.ed.gov. This form is very important and all students should read it throroughly.

Once you get this summary of your FAFSA application, you must review it carefully for any errors you need to correct. Note the initials EFC on the top of the first page. The **EFC** is the **Expected Family Contribution** or the amount the family is expected to contribute to the cost of attending college for 2009-2010. Colleges will use this amount as a baseline for determining your eligibility for many different sources of aid.

To make corrections or to add schools, it is easiest to use the www.fafsa.ed.gov website. Again, you will need your PIN to do this. A college will only receive SARs for students who list that college on their FAFSA.

The *PROFILE* Application

To consider a student for an institutional grant, some colleges require an additional financial aid application called the PROFILE. It is administered by the College Board, so you can use www.collegeboard.com to check if your colleges require the CSS PROFILE. For students applying through Early Action or Early Decision, colleges may require students to submit the CSS PROFILE in the fall. The CSS PROFILE is processed online only. Also, it is not free to file. There is a $25.00 registration charge which also covers the first college you list, then each additional college costs $16.00. You can use a credit or debit card or online check. Some students are eligible for a fee waiver, which is determined when the student fills out the initial set of questions in CSS PROFILE.

The *TAP Application*

The New York State Higher Education Services Corporation (HESC) runs the Tuition Assistance Program (TAP) which provides grants to NYS residents attending NYS colleges. Students can apply three ways: 1) follow the TAP link when filing the FAFSA; 2) online at www.hesc.org or tapweb.org or 3) wait for a paper form to arrive in the mail after filing the FAFSA. However you file, it must be done after filing your FAFSA.

Students must complete the FAFSA before applying for TAP. Once a student beings a TAP application it will contain some information already filled in, as it is taken from the FAFSA. Students need to fill in the remaining questions and correct any errors. You will note there is already a college listed on the TAP application–this is simply the first NYS College listed on your FAFSA. If it is not the college the student plans to attend, he/she can make a correction on the application, at www.hesc.com, or later on a TAP change form.

TAP is awarded based on NYS taxable income, so students will need their parents' NYS tax returns. As with the FAFSA, students can use estimates if the tax forms are not filed yet.

Other Applications

Some individual colleges may send students their own college financial aid forms. Complete these forms by using the same figures as those you used on the FAFSA & PROFILE.

Verification

Many students will be asked to verify at least some information with at least some colleges. Some students are asked randomly, others are asked because their information raises questions (such as no income listed). Verification is done directly with the college, never with FAFSA or PROFILE (though TAP may request some documents be sent directly to HESC). Verification usually involves sending copies of tax forms or other income statements, such as SSI or TANF. Colleges will provide specific instructions on what to send.
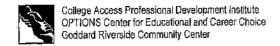
Loans

Students only apply for loans after knowing how much they need to borrow in order to attend the college they have chosen. This is done only after the student receives award letters from the schools, outlining the costs and how much aid is being offered

The Final Decision

Deciding which college to attend is a major financial decision, so it must be done carefully.

OPTIONS will provide detailed information on how to evaluate award letters from colleges in our April financial aid workshop, as well as individually with students and families in the spring.

CHECKLIST to Apply for Financial Aid
(for students who will be in college in 2009-2010)

Note: The checklist below provides steps for *applying* for financial aid. There are additional steps to take after you apply for aid in order to receive aid from the college you will attend. Refer to our worksheet, *Comparing Financial Aid Packages*, for guidance in choosing one college.

FAFSA Steps

1. **Get a FAFSA PIN** at www.pin.ed.gov. This is important even if filing a paper copy.
2. **Get a FAFSA PIN for one of your parents** (whoever will sign the FAFSA).
3. **Get your 2008 family income documents together**, such as W-2 forms, budget statements, bank statements, and tax return forms.
4. **Fill out the FAFSA** (online at www.fafsa.ed.gov, but can also be done on paper), preferably in January so you don't miss college "priority consideration" financial aid deadlines. You can easily make changes to it later if necessary.
5. **Submit your completed FAFSA.**
6. **Keep a printed copy of your completed FAFSA** for your records.
7. **Look for Student Aid Report (SAR) in the mail, email, or online at www.fafsa.ed.gov.**
8. **Review SAR carefully**; make any necessary changes online or on paper SAR; be sure to follow steps carefully to ensure changes go through.

CSS PROFILE Steps

9. **Determine whether you need to file a CSS PROFILE** by looking over the list of colleges online at **https://profileonline.collegeboard.com/index.jsp**. Call each college or check its website to confirm that it would require this form from you.

If you must file a PROFILE add these three steps to your checklist:

10. Register for the PROFILE at www.collegeboard.com. This requires a credit card.
11. Once registered, you can immediately begin to fill out the actual PROFILE online.
12. Complete PROFILE and print a copy for your own records. (If you make changes later, you will do so on a printed copy of your PROFILE sent directly to the colleges.)

TAP STEPS

13. **Fill out and submit the TAP application online at** www.tapweb.org (or if you file your FAFSA online, there will be a link directing you to the TAP application online). **If you do not file for TAP online, you will receive a paper application (ETA) a few weeks after your FAFSA is processed.**
14. **Keep a copy of your submitted TAP application for your records.**
15. **Look for a TAP Award letter in the mail or email** (may actually take several weeks).
16. **Review TAP Award letter** carefully.
17. **If you need to make changes,** including the designated college, **you can make changes at** www.hesc.com, **even if you filed with a paper form (first apply for a username and PIN at the tapweb.org website.)** If you filed a paper application, you also have the option of making changes on the paper TAP Change Form.

OTHER FOLLOW-UP STEPS

18. Check with each college's financial aid office to be sure it has all the required documents it needs from you. (For example, many colleges will require students to verify the FAFSA information with copies of the student's and parents' income tax forms.)
19. **Send copies of requested documents promptly** to colleges
20. **Look in mail for financial aid award letters** from individual colleges. If it after April 1, call college financial aid offices to inquire about status of your award letter.
21. **Evaluate all award letters** carefully before making final decisions and follow steps to finalize your aid package outlined by the college you ultimately choose.

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(for students who will be in college in 2009-2010)

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What Is a Federal Student Aid PIN and Why Do I Need One?

Your Federal Student Aid PIN is the personal identification number you use when you visit certain U.S. Department of Education Web sites. When you type in your PIN at these sites, you are saying either "Yes, it's really me—please show me the personal information about me on this site" or "Please accept my PIN as my electronic signature on this online form."

For example, you can use your PIN to

- sign your online *Free Application for Federal Student Aid* (FAFSA) at www.fafsa.ed.gov;
- review what federal student aid you have received in the past by visiting the National Student Loan Data System at www.nslds.ed.gov;
- sign certain federal student loan contracts online;
- find out whether your FAFSA has been processed at www.fafsa.ed.gov; or
- correct information you reported on your FAFSA at www.fafsa.ed.gov.

Visit www.pin.ed.gov/pin_uses.htm for more ways you can use your PIN.

How do I get a PIN?

Go to www.pin.ed.gov and provide a few pieces of information such as your name, address and Social Security number (see checklist below).

You will be given the option of creating your own PIN or having the site create one for you. If the site creates one for you, you can choose to have your PIN mailed to you, or you can choose to receive an e-mail that will give you the link to a site where you can access your PIN. We won't send your PIN to you in the e-mail itself for security reasons. Instead, we'll ask you for some personal information to identify yourself before we show you your PIN.

What else do I need to know about my PIN?

Keep your PIN in a safe place or memorize it. Never tell anyone else your PIN, even if they are helping you fill out the FAFSA. Remember, your PIN is your signature. Protect it!

One of your parents might need a PIN as well. If you need to provide information about your parents on the FAFSA, one of your parents will have to sign the application. He or she can sign electronically with his or her own PIN. Not sure whether you will need to put your parents' information on the FAFSA? Check out "Am I Dependent or Independent?" at www.FederalStudentAid.ed.gov/pubs or call 1-800-4-FED-AID (1-800-433-3243).

You can use your PIN again next year. Your PIN (and your parent's PIN) will not expire at the end of the school year, and you can continue to use it in the future to renew your FAFSA, sign loan contracts, etc. If your parent has more than one child in college, that parent can use the same PIN to sign FAFSAs for every child.

PIN Checklist!

Here's what you need to get your PIN:

- ❑ Your Social Security number
- ❑ Your full and correct last name
- ❑ Your full and correct first name
- ❑ Your middle initial
- ❑ Your date of birth
- ❑ Your street address
- ❑ Your e-mail address (optional)

START HERE
GO FURTHER
FEDERAL STUDENT AID

Summary of Changes
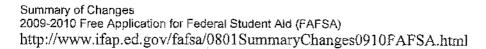## 2009-2010 Free Application for Federal Student Aid (FAFSA)

- **Colors** – The 2009-2010 FAFSA colors are green for student information and purple for parent information.

- **Year References** - All year references have been incremented by one year.

- **Design** - The design and layout of the FAFSA have changed. The application pages are numbered five through ten. The Notes pages are numbered one through three. The 'What is the FAFSA?' (Frequently asked questions) information is incorporated into the booklet as page four. As in previous years, a return envelope is included.

- **Worksheets incorporated into the application** -- The Worksheets page has been eliminated (page 5 of the 2008-2009 FAFSA) and the majority of the Worksheets data elements have been incorporated into the application (page 7 of the 2009-2010 FAFSA). The data elements are incorporated as follows:

  o Worksheet A – Deleted (See 'Data Elements Deleted' below)
  o Worksheet B – Becomes question 47 (student) and question 95 (parents)
  o Worksheet C – Becomes question 46 (student) and question 94 (parents)

- **Data Elements added** - The most significant changes include the expansion of the dependency criteria (page 7) to designate individuals who were in foster care (question 55); emancipated minors (question 56) or minors in legal guardianship (question 57); and individuals that have been verified as an unaccompanied youth who are homeless children or youth or are at risk of homelessness (question 58-60) as independent students for FAFSA/Title IV, HEA program assistance purposes.

  Other changes include:

  o Adding the TEACH Grant question to the paper FAFSA (question 32);
  o Reformatting the veterans education benefit questions to ask whether the applicant received benefits (question 44) and to indicate what type of benefits were received (question 45)
  o Adding a field to allow parents to provide an email address (question 71);
  o Adding 'dislocated worker' to the list of criteria that could qualify an applicant for the Simplified Needs Test and or Automatic Zero EFC (question 85);
  o Increasing the time period for measuring Federal means-tested benefits from 12 months to 24 months (Steps Four & Five of the FAFSA).

- **Data Elements deleted** --

  o Two data elements have been deleted from question 47 (formerly Worksheet B). They are 'Foreign income exclusion...' and "Credit for federal tax on special fuels...".

  o Worksheet A is deleted, including the following four data elements:
  Earned income credit from IRS Form 1040;
  Additional child tax credit from IRS Form 1040;
  Welfare benefits, including TANF;
  Social Security benefits received, that were not taxed (such as SSI)

Important financial aid phone numbers and web sites

Federal Financial Aid

- **1-800-4-FED-AID** (800-433-3243) Call this numbers for advice on federal financial aid issues and filling out the FAFSA. Open 8 am - midnight, M-F; 9 am - 6 pm on Saturdays.

- **www.fafsa.ed.gov** Go to this web site to complete the Free Application for Federal Student Aid (FAFSA), which must be completed to access financial aid. Be careful of imposter sites; type the address <u>exactly</u> as shown.

- **www.pin.ed.gov** You must have a PIN, or an electronic signature, for you and a parent to complete the FAFSA. Go to this web site to sign up for the FAFSA PIN.

- **http://www.ed.gov** A site run by the Department of Education that explains Federal Aid Programs.

New York State Financial Aid

- 1-888-697-4372 New York State Tuition Assistance Program (TAP). Open between 9am and 5pm.

- **www.hesc.com** This web site is run by the New York State Higher Education Services Corporation and offers one of the most comprehensive collections of information about New York state aid.

- **www.tapweb.org** Go to this web site to complete the application for the New York State Tuition Assistance Program (TAP), New York's grant aid program.

CSS/ Financial Aid Profile

- 305-829-9793 General questions about the PROFILE.

- **http://www.collegeboard.com** To fill out the CSS Profile (you will need a credit card).

Other Financial Aid Websites

- . **www.finaid.com** This web site has good explanations of financial aid terms and the financial aid application process.

- **http://www.ssa.gov** Social Security Administration. Here you can request for a duplicate Social Security card or request for a SS-5 form to report a name change. 1-800-772-1213

Scholarship Search Engines

- **www.fastweb.com** Free scholarship search and e-mail updates about newly available scholarships.

- **www.scholarships.com** Free scholarship search engine.

Suggested Scholarship Listings

- **Scholarships for New York City Students 2007-08** from New Visions for Public Schools. 2008-09 version should be out in November 2008. http://newvisions.org/collegebound/scholarships0708.pdf

- **Black College Dollars** from the Pell Institute for the Study of Opportunity in Higher Education http://www.pellinstitute.org/files/files-bcd_2007-2008_directory.pdf

- **Scholarship Programs from the Hispanic Scholarship Fund**   http://www.hsf.net/Scholarships.aspx

- **United Negro College Fund Scholarships and Database** from the United Negro College Fund http://www.uncf.org/forstudents/scholarship.asp

- **Scholarship List for Undocumented Students** from the Mexican American Legal Defense and Education Fund http://www.maldef.org/pdf/Scholarships.pdf

- **Scholarship Guide for Undocumented Students** from CUNY Gear Up and HESC http://www.nygearup.org/collegesense/students/scholar_undoc.htm

- **OPTIONS Blog** from OPTIONS Goddard Riverside Community Center http://www.optionsnyc.blogspot.com

Sources of Financial Aid for Higher Education: 2008-2009

Grants

Agency or Institution	Aid Program	Maximum Amount Per Year *	Notes
Federal government	**Pell Grant**	$4,731 (min $890)	Need based; eligibility based on federally determined EFC. For example, for a F/T student: EFC = $0 = $4,730 Pell Grant (max grant) EFC = $4,041= $890 Pell Grant (min grant)
	Federal Supplemental Educational Opportunity Grant (FSEOG)	Varies, max. $4,000	Need based; for low income students, eligibility determined by college. Average grant = $756.
	Academic Competitiveness Grant (ACG)	$750 Year 1 $1,300 Year 2	Need and merit based; student must be Pell eligible, first or second year student; completed rigorous high school program (NYS student: Advanced Regents diploma qualifies).
	National Science and Mathematics Access to Retain Talent (SMART)	$4,000 a year for Year 3, 4 (and possibly 5)	Need and course of study based. Student must be Pell eligible, third or fourth year (or fifth if in approved five-year program of study); majoring in approved science, math, engineering, technology areas or foreign language considered critical for national defense.
New York State	**Tuition Assistance Program (TAP)**	$5,000 (min. $500)	Need-based; For NYS residents attending colleges in NYS only. Eligibility based on NYS taxable income. Only applied to tuition, not total Cost of Attendance.
	Educational Opportunity Program Grants	Varies	See H/EOP sheet for more information on these programs. Students in H/EOP programs usually receive grants of $1,000 or so in addition to all other aid.
Colleges	**Institutional Grants or Scholarships**	Varies	Need, merit, special talent based. Colleges use own methodologies, different from federal or state formulas, to determine eligibility for grants from their endowments or budgets. Grants can range from $250 to total cost of attendance.
Foundations, Unions, Corporations	**Scholarships**	Varies	Thousands of organizations provide college scholarships. Each has own criteria, applications, and award amounts. May be renewable or for one year only.

Loans

Agency or Institution	Aid Program	Maximum Annual Amount *	Notes Most loans have origination fees at 3-5%, which are subtracted from the total amount borrowed.
Federal government	Stafford Student loans— *Subsidized*	$5,500 Year 1 $6,500 Year 2 $7500 Year 3,4	Need-based; federal methodology. Current interest rate is 6.8%. Subsidy refers to fact that federal government pays interest while students is enrolled in college. Loan can be administered through FFEL or Direct Loan program; maximum aggregate is $31,000. Students can receive Stafford loans for as long as enrolled, as long as not more than aggregate $31,000.
	Stafford Student loans— *Unsubsidized*	$6,000 Year 1,2 $7,000 Year 3,4	Open to all undergraduate students. Current interest rate is 6.8%. Loan can be administered through FFEL or Direct Loan program; maximum aggregate is $31,000 ("sub" and "unsub" combined). Students receiving subsidized Stafford loans can only receive the unsubsidized Stafford if parent rejected for PLUS.
	Perkins Loan	$4,000	Need-based; federal methodology, but eligibility determined by college. 5% interest rate.
	Parent Loan for Undergraduate Students (PLUS)	Up to total Cost of Attendance (COA)	Loans are granted in parent's name. Parent must meet credit rating requirements. Repayments begin 60 days after second loan payment receive (usually spring semester). Interest rates are 7.9% or 8.5% depending on year loan is awarded.
Banks, finan. institutions, other orgs.	Alternative Loans or Loans of Last Resort	Open	Co-signers and good credit required; details vary widely.

Other Forms of Financial Assistance to College Students

Agency or Institution	Aid Program	Maximum Amount Per year*	Notes
Federal Govt.	Federal Work-study	$4,000	Need-based eligibility; jobs on campus. Students given maximum amount allowed to earn. Students are usually paid directly, as opposed to crediting account.
Private companies	Payment Plans	Varies	Colleges contract with companies which charge student an application fee but no interest to break bill into monthly payments that begin before semester starts.
Federal/ state governments	Tax Benefits and savings plans	Varies	Federal tax programs include Hope Scholarship and Lifetime Learning tax credit. 529 Plans allow families to save money for college, tax-deferred.

U.S. DEPARTMENT OF EDUCATION

Information For Students About
Academic Competitiveness and *National SMART* Grants

July 2006

On Feb. 8, 2006, President Bush signed into law two new student grant programs -- the Academic Competitiveness (AC) Grants and National Science and Mathematics Access to Retain Talent (SMART) Grants, which were created by the Higher Education Reconciliation Act of 2005.

The grants will encourage students to take more challenging courses in high school -- making success in college more likely, according to research -- and to pursue college majors in high demand in the global economy, such as science, mathematics, technology, engineering and critical foreign languages. In addition to the Pell Grant amount, **up to $750** will be awarded to eligible first-year AC Grant students, and **up to $1,300** to second-year AC Grant students. **Up to $4,000** will be awarded to eligible National SMART Grant students for each year in addition to the Pell Grant funds. Students and others can go to **www.federalstudentaid.ed.gov** to learn more about these new student aid grant programs.

For AC Grants, students --

- Must apply for financial aid by submitting the Free Application for Federal Student Aid (FAFSA) and have been determined to be eligible for a Federal Pell Grant. Students who have not yet submitted a FAFSA may do so online at www.fafsa.ed.gov;
- Must be a U.S. Citizen;
- Must be enrolled in a two- or four-year degree program; and
- Must be enrolled fulltime.

In addition --

- Students must be in their first or second academic year of a two- or four-year degree program;
- First-year students must have completed high school on or after January 1, 2006;
- Second-year students must have completed high school on or after January 1, 2005;
- All AC Grant students must have completed a rigorous high school program of study as designated by their state; and
- For a second-year AC Grant, students must have a grade point average (GPA) from their first year of at least 3.0.

Starting on July 1, first- and second-year students who have already completed their FAFSA and who may be eligible for an AC Grant will receive an email or regular mailing from the Department of Education's Federal Student Aid (FSA) office. Applicants will be provided with a link to a secure website where they can learn more about the AC Grant program and provide additional information to determine eligibility.

Applicants without access to the internet will be able to call **1-800-4FEDAID**, toll-free, to provide the additional information. New FAFSA filers will be provided with the opportunity to submit the additional information at the time they complete their FAFSA online. After students log on to the website using their FSA-PIN (or call the toll-free number) they will be asked a few simple questions about their high school course of study, including some questions specific to their state.

A student is eligible for an AC Grant if –

- The student completed one of his or her state's designated secondary school programs of study, as noted on the website; or
- The student has taken and passed the tests for at least two Advanced Placement (AP) or International Baccalaureate (IB) courses; or
- The student has completed a high school course of study with at least –
    - Four years of high school English;
    - Three years of high school math, including Algebra I and another higher level math course;
    - Three years of high school science, which must include two years of biology, chemistry or physics;
    - Three years of high school social studies; and
    - One year of high school foreign language.

The information provided by the student on the website (or over the phone) will be sent by FSA to the financial aid office at the student's college or university. While students will receive an on-screen confirmation of their submission, a grant is not confirmed until eligibility is verified by the institution of higher education. Note also that some colleges and universities may determine their student's eligibility without waiting for the information to be sent to them by FSA.

For National SMART Grants, students –

- Must apply for financial aid by submitting the Free Application for Federal Student Aid (FAFSA) and have been determined to be eligible for a Federal Pell Grant. Students who have not yet submitted a FAFSA may do so online at www.fafsa.ed.gov;
- Must be a U.S. Citizen;
- Must be enrolled in a four-year degree program; and
- Must be enrolled fulltime.

In addition –

- Students must be in their third or fourth academic year of a four-year degree program;
- Students must be pursuing a major in mathematics, science (including physical, life, and computer sciences), technology, engineering, or a critical foreign language, such as Arabic, Chinese, Korean, Japanese and Russian; and
- Students must have a grade point average (GPA) of at least 3.0.

Financial aid officers at four-year degree-granting colleges and universities will be able to determine which of their Pell Grant students are eligible for a National SMART Grant. There is no need for the student to provide any information beyond what was submitted with their FAFSA.

TEACH GRANT PROGRAM

Through the College Cost Reduction and Access Act of 2007, Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to $4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. If, after reading all of the information on this fact sheet, you are interested in learning more about the TEACH Grant Program, you should contact the financial aid office at the college where you will be enrolled starting with the 2008–2009 school year.

Effective Dates

The first TEACH Grants will be awarded to eligible students for the 2008–2009 school year.

Conditions

In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students (see below for more information on high-need fields and schools serving low-income students). As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. IMPORTANT: If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education. You will be charged interest from the date the grant(s) was disbursed.

Student Eligibility Requirements

To receive a TEACH Grant you must meet the following criteria:

- Complete the Free Application for Federal Student Aid (FAFSA), although you do not have to demonstrate financial need.
- Be a U.S. citizen or eligible non-citizen.
- Be enrolled as an undergraduate, post-baccalaureate, or graduate student in a postsecondary educational institution that has chosen to participate in the TEACH Grant Program.
- Be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework. Such coursework may include subject area courses (e.g., math courses for a student who intends to be a math teacher).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Sign a TEACH Grant Agreement to Serve (see below for more information on the TEACH Grant Agreement to Serve).

High-Need Field

High-need fields are the specific areas identified below:

- Bilingual Education and English Language Acquisition
- Foreign Language
- Mathematics
- Reading Specialist
- Science
- Special Education

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FEDERAL STUDENT AID

- Other identified teacher shortage areas as of the time you begin teaching in that field. These are teacher subject shortage areas (not geographic areas) that are listed in the Department of Education's *Annual Teacher Shortage Area Nationwide Listing*. To access the listing, please go to **www.ed.gov/about/offices/list/ope/pol/tsa.doc**.

Schools Serving Low-Income Students

Schools serving low-income students include any elementary or secondary school that is listed in the Department of Education's *Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits*. To access the Directory, please go to **www.tcli.ed.gov** and click on the SEARCH button.

Teach Grant Agreement to Serve

Each year you receive a TEACH Grant, you must sign a TEACH Grant Agreement to Serve that will be available electronically on a Department of Education website. The TEACH Grant Agreement to Serve specifies the conditions under which the grant will be awarded, the teaching service requirements, and includes an acknowledgment by you that you understand that if you do not meet the teaching service requirements you must repay the grant as a Federal Direct Unsubsidized Loan, with interest accrued from the date the grant funds were disbursed. Specifically, the TEACH Grant Agreement to Serve will require the following:

- For each TEACH Grant-eligible program for which you received TEACH Grant funds, you must serve as a full-time teacher for a total of at least four academic years within eight calendar years after you completed or withdrew from the academic program for which you received the TEACH Grant.

- You must perform the teaching service as a highly-qualified teacher at a low-income school. The term highly-qualified teacher is defined in section 9101(23) of the Elementary and Secondary Education Act of 1965 or in section 602(10) of the Individuals With Disabilities Education Act.

- Your teaching service must be in a high-need field.

- You must comply with any other requirements that the Department of Education determines to be necessary.

- If you do not complete the required teaching service obligation, TEACH Grant funds you received will be converted to a Federal Direct Unsubsidized Stafford Loan that you must repay, with interest charged from the date of each TEACH Grant disbursement.

Additional Guidance and Implementing Regulations

The Department of Education will publish regulations to implement the TEACH Grant Program after providing an opportunity for public comment in accordance with legal requirements.

IMPORTANT REMINDER

If you receive a TEACH Grant but do not complete the required teaching service, as explained above, you will be required to repay the grants as a Federal Direct Unsubsidized Stafford Loan, with interest charged from the date of each TEACH Grant disbursement.

Next Steps

If you are interested in learning more about the TEACH Grant Program, you should contact the financial aid office at the college where you will be enrolled to find out if they will participate in the TEACH Grant Program for the 2008–2009 school year.

Disclaimer

This fact sheet provides a preliminary summary of the TEACH Grant Program based on the College Cost Reduction and Access Act of 2007. The information in this document is subject to change and is not binding on the Department of Education.

Pointers for Completing Financial Aid Applications
For students who will be in college in 2009-2010

1. **FAFSA (Free Application for Federal Student Aid)**

Purpose:

- This application gathers financial information about the student and/or his or her family to determine the Expected Family Contribution (EFC). In result, colleges and universities use the EFC to determine the student's eligibility for various forms of federal aid.

- The FAFSA application is available online at www.fafsa.ed.gov. It is also available in paper however, applying online is easier and faster.

Before Applying:
PIN Number

- It is important that students and parents request personal identification numbers (PIN number) before filling out the FAFSA.

- The PIN number is a four digit code that is used as an electronic signature to complete the FAFSA online. It decreases the processing time and can be use to make corrections, update and get access to FAFSA renewal form.

- If a student is considered a dependent, he or she and parent(s) need to request a PIN number. If student is considered an independent he or she only needs to request a PIN for themselves.

- To request a pin number the student and/or parent needs to provide their name, date of birth and Social Security Number.

- A student can request his/her PIN number online at www.pin.ed.gov. It can take between a day and a couple of weeks to receive a PIN.

Collect Your Documents
- Your Social Security Number (can be found on Social Security card)
- Your driver's license (if any)
- Your 2008 W-2 Forms and other records of money earned
- Your (and your spouse's, if you are married) 2008 Federal Income Tax Return - IRS Form 1040, 1040A, 1040EZ, foreign tax return, or tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia or Palau
- Your parents' 2008 Federal Income Tax Return (if you are a dependent student)
- Your 2008 untaxed income records - Social Security, Temporary Assistance to Needy Families, welfare, or veterans benefits records
- Your most recent bank statements
- Your most recent business and investment mortgage information, business and farm records, stock, bond, and other investment records
- Your alien registration number or permanent residence card (if you are not a U.S. citizen)

Applying:

- Students who are college freshman candidates for the upcoming fall semester are eligible to file the FAFSA on or after Jan.1st of the New Year.

- Students and parents need to file the FAFSA as early a possible to be eligible for the maximum amount of aide they may qualify for.

- "Those who are unable to complete tax forms early should estimate amounts as accurately as possible and fill out the FAFSA accordingly, correcting the information with actual amounts one the tax forms are complete"-*Counselors and Mentors Handbook on Federal Student Aid*

- Step 3 determines student's dependency status. Most high school students are considered dependent, unless in foster care or have ward of the court status. This year there are several additions to this section, including *emancipated minor* and *unaccompanied youth*.

- Parents are defined only as biological or adoptive parents. Legal guardians or anyone else are not included on the FAFSA, regardless of the student's home or living situation.

- If parents are not married or are separated, only the custodial parent is included. Custodial parent is the one with whom the student lives more than the other. If the child lives with each parent equally (though this would be hard) than the custodial parent is the one who provides more financial support. Who claims the student on income taxes is not relevant to determining custodial parent.

- If the custodial parent is remarried, the stepparent's income must be reported.

- If a student is undocumented he/she should not file the FAFSA.

- If a student has applied to more than ten colleges, more can be added later. Determine that the FAFSA has been processed, then go online to make add/delete schools. Remove colleges listed before to add new colleges. However if you make changes to the FAFSA after deleting a college, be sure to reverse the steps and re-add that deleted college if it will need any future updates.

After Applying:
SAR

- After a student applies for the FAFSA and it is processed, they can review their Student Aid Report (SAR)

- "Applicants with PINS can go to FAFSA on the Web and click on 'View and Print Your Student Aid Report' to view the SAR information. The SAR is available online whether the student applied electronically or not and whether he or she provided an email address or not." "-*Counselors and Mentors Handbook on Federal Student Aid*

- The SAR contains a summary of the financial information the student provided on their FAFSA application. It also contains their EFC (Expected Family Contribution).

Verification

- Each year at least a third of all students will be asked to verify the information they reported on the FAFSA.

- Usually the college's financial aid office will request a copy of sign tax reports that were filed by the student and or parent.

2. TAP (Tuition Assistance Program from New York State)

- Effective for 2007-2008 (updates were not available as of 10/17/08) TAP grants are available to qualified full-time and part-time students.

- TAP awards can range (per semester) from $250.00-$2,500.00 for undergraduate and $37.50-$275.00 for graduate programs. If TAP appears on an award letter as a form of aid it is considered to be an estimate. Students will receive an actual TAP award certificate directly from NYSHESC. The status of the TAP application/award can be checked at www.hesc.com/.

- Start the TAP application process by completing the FAFSA at www.fafsa.ed.gov. You cannot start a TAP until your FAFSA is begun or processed.

- New York State will use FAFSA information as part of your application for TAP; students can link to their online TAP application during the FAFSA session. Or you can go to www.hesc.org to start your TAP application.

- Establish a PIN (Personal Identification Number) for TAP. The TAP PIN will allow a student to complete their application, keep track of their application information, or make changes, later. It is probably helpful to use your federal PIN to limit the number of PINs necessary to remember.

- Information from the FAFSA and the family's calculated NYS net taxable income will be pre-filled on the TAP on the Web application.

- If a student chooses not to apply online, HESC will mail an Express TAP Application (ETA). Information from the completed FAFSA and the family's calculated NYS net taxable income will be preprinted on the ETA.

- If you have submitted applications, you can check the status of your TAP application at any time on www.hesc.org.

- The dropping of courses can or may effect the TAP award a student receives when an evaluation (audit) for the New York State Education Department Commissioner's Guidelines for Good Academic Standing is performed.

- Grades of incomplete must be satisfied before the completion of the following semester

Tap Eligibility Full Time
New York State Grant must be certified eligible by the university and student must meet the following requirements:
1. The student must be a New York State resident
   o Have graduated from high school within the United States, or have a GED, or have passed a federally-approved Ability-to-Benefit (ATB) test demonstrating the student can benefit from the education offered
2. The student must be full-time (not including repeat courses)
   o Undergraduates must be registered for 12 or more points
   o Graduates must be registered for 12 or more points or have a full-time equivalency as defined by the New York State Education Department. NYS has determined the following activities contribute to the assessment of full-time equivalent (only applies to graduate students):
      1. Independent Study
      2. Graduate Assistantship
      3. Thesis or Dissertation Research
      4. Preparation for a Language or Qualifying Examination
      5. Remedial Courses

3. The New York State Tuition Assistance Program (TAP) provides awards to students to assist them in paying tuition. To qualify students and their parents (if you are considered a dependent student) must have a New York State Net Taxable Income (gross income less deductions and allowances for exemptions) of $80,000 or less. Income requirement is different for independent students.
4. The student must meet the New York State Education Department Commissioner's Guidelines on Good Academic Standing
5. Undergraduates who have reached their junior year must declare a major
6. The student must meet the New York State C-Average requirement
7. Student must have a tuition liability greater than $100.00 per semester

Tap Eligibility Part Time

Part-time students at approved schools in New York State who were first-time, full-time freshmen in 2006-07 may be eligible for Part-Time TAP to help them pay for college beginning in 2007-08. Part-Time TAP is a grant and does not have to be paid back. Part-Time TAP is not the same as Aid for Part-Time Study.

To be eligible for Part-Time TAP, a student must:
1. Be a first-time freshman in the 2006-07 academic year or thereafter
2. Have earned 12 credits or more in each of the two consecutive semesters, for a minimum total of 24 credits earned
3. Maintain a minimum of a "C" average

In addition, the student must:
1. Be a United States citizen or eligible noncitizen
2. Be a legal resident of New York State
3. Have graduated from high school in the United States, or earned a GED, or passed a federally approved "Ability to Benefit" test as defined by the Commissioner of the State Education Department
4. Be matriculated in an approved program of study and be in good academic standing
5. Be charged at least $200 tuition per year
6. Be taking 6 but fewer than 12 credits per semester or 4 but fewer than 8 credits per trimester
7. Not be in default on a student loan guaranteed by HESC and not be in any repayment of state awards
8. Meet income eligibility limitations

Eligible Institutions

To be eligible, students must attend one of the following:
- o The State University of New York (SUNY)
- o The City University of New York (CUNY)
- o Not-for-profit independent degree granting colleges

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3. CSS Profile

- IN order to determine eligibility for institutional aid (scholarship money from college itself), many private and some public colleges, universities and scholarship programs require the CSS PROFILE. The list of schools that require the CSS PROFILE can be found at https://profileonline.collegeboard.com.

- The CSS PROFILE can only be completed online at www.collegeboard.com.

- Students should check with each college/university for the school specific deadline.

- The CSS profile costs $25 for the registration fee and the first college, plus $16 for each additional college/university.

- Depending on household income, a student may be eligible for a fee waiver. Eligibility will be determined by the information provided while completing the form; qualifying students will be informed on the billing screen that they do not need to pay.

- The PROFILE asks for information on three years: the current and previous year's taxes, as well as a projection for earnings in the upcoming year.

- The CSS PROFILE asks if a parent is currently contributing financially towards a student's high school education (i.e. Catholic school, private school). If so, the college will likely require that a parent contribute a similar amount to the student's college costs.

- The CSS PROFILE has a student's expected resources section for the upcoming academic year. Students must estimate these costs and be realistic. They should only include what they are sure of.

- Parents are asked to estimate how much they can contribute financially toward the students cost of attendance. Colleges generally hold parents to this statement.

- The CSS PROFILE asks for detailed information regarding the families spending for the year. This includes information on medical expenses, dental expenses, educational loans, tuition for dependent children, and monthly home mortgage or rental payments.

- The CSS PROFILE requests information regarding the non-custodial parent.

- Unlike the FAFSA or the TAP Application, The CSS Profile has a special circumstances section for the student/parent to explain any unusual or extenuating circumstances.

- Corrections to the CSS PROFILE must be made by hand and mailed out to each college's financial aid office.

CollegeBoard
connect to college success®

CSS/Financial Aid PROFILE®

Student Guide

Read this Guide to find out what you need to know about the 2009-10 **PROFILE** Application.

Complete your personalized **PROFILE** Application at www.collegeboard.com beginning October 1, 2008.

What is the CSS/Financial Aid PROFILE®?

PROFILE is a service of the College Board. Colleges, universities, graduate and professional schools, and scholarship programs use the information collected on the PROFILE to help them award private grant and scholarship funds. The PROFILE Application is **personalized** for you based on the information you give when you register for the service. In addition, you can include explanations about special circumstances on the application so the colleges and programs reviewing your information can make their decisions knowing as much as possible about your family.

Completing the PROFILE process is as easy as **1,2,3**

1 Register for your personalized PROFILE Application at www.collegeboard.com.

* Review the registration questions contained in this Guide. The answers to these questions allow the College Board to personalize the PROFILE Application to your family's financial situation.

* When you are ready to begin the PROFILE, go to www.collegeboard.com. Click **CSS/PROFILE** under "Pay for College" on the student's home page.

* Click **2009-10 PROFILE**. Enter your College Board username and password. You will use your College Board username and password for secure access to your application.

* Click **Register for PROFILE**. Complete the registration questions and select the colleges and programs to receive your PROFILE report. The CSS® Code List of each participating institution is available at the Web site. Your application is not saved until you complete these steps.

* Register at least two weeks before the earliest priority filing date specified by your colleges and programs. Go to the PROFILE Online Home Page and click **Participating Institutions** to check the priority filing date for each of your colleges and programs.

* If any of your colleges or programs requires your parents to provide supplemental information by completing the Business/Farm Supplement or the Noncustodial PROFILE, you will be provided with additional information about how to complete these applications.

2 Complete your PROFILE Application.

* After the registration step, you can print the customized Pre-Application Worksheet and instructions.

* You do not need to complete the entire application at one time. Your application data will be saved in our secure environment so you can return to it later. Use your College Board username and password to return to complete your application.

3 Submit your PROFILE Application.

* Submit your PROFILE Application by the earliest priority filing date specified by your colleges and programs. The College Board will record the date and time you submit your application based on Eastern Time.

* You may pay for the application using a credit card (American Express, Discover, MasterCard, or Visa), debit card (MasterCard or Visa), or online check. Some students qualify for a PROFILE fee waiver based on their financial circumstances. (See page 4 for more information.)

* After you complete your PROFILE, you will receive an online PROFILE Acknowledgment. Your Acknowledgment provides a record of the information you entered on your application and contains important information about the next steps required to complete the financial aid application process. You should read the Acknowledgment carefully and print a copy for your records.

PROFILE Online is secure, convenient, and fast!

* Your username and password provide you secure access to PROFILE Online 24/7.

* PROFILE provides "help" for each question to assist you as you answer questions. The system will help you catch mistakes before you submit your application to your colleges and programs. This process will help you provide accurate information so that you can receive a faster financial aid decision.

* After January 1, PROFILE applicants are provided an online worksheet to help them complete the Free Application for Federal Student Aid (FAFSA).

PROFILE Registration Questions

Before you begin your PROFILE Application, you will need to register for your personalized application accessible through **www.collegeboard.com**. In addition to basic personal information such as your name, date of birth, social security number, year in school, preferred e-mail address, and permanent address (entered in questions 1–12), you will need to be able to answer the following questions during the PROFILE registration step. Please review these questions with your parent or guardian if you are unsure of the answers. This registration step is important because it allows the College Board to personalize your application by only asking you questions that are appropriate to your family's circumstances. The Spanish language version of these questions is also available on the PROFILE Web site accessible through **www.collegeboard.com**.

Question 13. Have the student's parent(s) completed an income tax return for the 2008 tax year?

○ Completed an income tax return

○ Will file, but have not completed an income tax return

○ Not required to file a tax return

Question 14. What income tax return did or will the student's parent(s) file for the 2008 tax year?

○ 1040

○ 1040A

○ 1040 EZ

○ Puerto Rican tax return

○ Other U.S. territory tax return

○ Canadian tax return

○ Other non-U.S. tax return

Question 15. Does the student's parent receive Temporary Assistance for Needy Families (TANF)?

○ Yes

○ No

Question 16. Does either of the student's parents receive Supplemental Security Income (SSI?)

○ Yes

○ No

Question 17. Is either of the student's parents self-employed?

○ Yes

○ No

Question 18. How many businesses, corporations, or partnerships do the student's parents own all or part of? _____

Question 19. How many farms do the student's parents own all or part of? _____

Question 20. What is the student's parent(s) housing status?

○ Own home

○ Rent home

○ Live with others

○ Housing is provided by employer

Help with Registration or other PROFILE questions can be found online at www.collegeboard.com/profile, by calling the customer support line at 305 829-9793, or by e-mailing help@cssprofile.org. Service hours are 9 a.m. to 6 p.m. Eastern Time, Monday through Friday, but are subject to change. Extended hours from 8 a.m. to 10 p.m. are available from January through April. The following number has been designated a Telephone Device for the Deaf: 800 915-9990.

Understanding Who We Mean When We Say Parents

- If your parents are both living and married to each other, answer the questions in the registration step and on the application for both of them.

- If your parents are separated, divorced, or were never married, answer the questions only about the parent you lived with most during the past 12 months. If you did not live with one parent more than the other in the past 12 months, give answers about the parent who provided the most financial support during that time.

- If your parent has remarried, you must also include information about your stepparent. Note that in this case, whenever the word "parent" is used, it refers to both the parent and the stepparent.

- If you have a legal guardian, answer the questions about your legal guardian.

Frequently Asked Questions

1. PROFILE collects personal financial information. How can I be assured that my information will remain confidential?

Your application data is sent only to the colleges and programs that you authorize. Your information is stored in a secure environment with firewall protection and is not shared with anyone else.

All of the information that passes between the College Board and your computer, including your payment information is data encrypted. Encryption technology ensures that data remain secure while being transmitted along the Internet.

2. How much does the PROFILE Application cost?

All students are charged $25 for the initial application. This covers the costs of creating your PROFILE Application and the first school report. You will be charged $16 for each additional college or program to which you want information sent. This covers the cost of processing and reporting your information to those colleges and programs.

A limited number of fee waivers are granted automatically to first-time college applicants from families with very low incomes and few assets. The fee waiver covers PROFILE registration and reporting to up to six colleges or programs.

3. How do I know if my college or program uses PROFILE?

You can search a list of colleges, universities, and scholarship programs that use PROFILE at the PROFILE Web site.

4. How will I know that the College Board has received my submitted PROFILE Application?

Your PROFILE Acknowledgment is your record of submitting the PROFILE. It shows the colleges and programs to which we will send your information and reports the data you provided in your application. The Acknowledgment may also include messages from your colleges and programs advising you of the next steps in the process.

5. Can I change my answer to a registration question once I have begun the PROFILE Application?

Yes. You can change any answer to any question *before* you submit the application. In fact, if your answers to application questions conflict with your answers to registration questions, the system will direct you to review your answers before submitting your application.

6. If I change my mind about applying to a particular college or program after registering, can I delete that code number?

You can change your college or program choices at any time up until you *submit* your completed application to the College Board. After submission you may only *add* new colleges or programs to receive your application data.

7. When I reviewed my Acknowledgment, I realized that I made an error on my *submitted* PROFILE application. Can I change the application and resubmit it to my colleges and programs?

After you submit your PROFILE application it is not possible to change your information online. Print out your Acknowledgment, update the incorrect data, and send copies to the colleges or programs to which you requested your PROFILE data be sent. If you *add* an additional college or program to the original report, you may update your application data for those colleges only.

8. How can I add a college or program after I've submitted my PROFILE Application?

You can add a college or program to your PROFILE Application by going to the PROFILE Home Page and clicking `Add Colleges to Submitted Application`. The charge is $16 for each additional college or program to which you want your information sent. If you listed fewer than six colleges or programs on your original application and you qualified for a fee waiver, your remaining fee waiver eligibility will be automatically applied when adding colleges or programs.

9. Can I use PROFILE to apply for federal student aid?

No. For federal assistance you *must* complete a Free Application for Federal Student Aid (FAFSA). You can complete FAFSA on the Web (www.fafsa.ed.gov) or call 800 433-3243 for more information.

10. My parents don't have a computer at home. How can I complete the online application?

Register for PROFILE using a computer in your high school or local library, print the customized Pre-Application Worksheet and Application Instructions and review them with your parents. Enter the application information when you log back into your application using your secure username and password.

11. Why must my parent complete the Noncustodial PROFILE (NCP)?

Many colleges need to evaluate both your custodial parent's financial circumstances from information on the PROFILE and your noncustodial parent's financial circumstances from information on the NCP. The fee for this service is $25.

12. What is IDOC?

The Institutional Documentation Service (IDOC) is the College Board's data collection and verification service. Many colleges participate in the service to streamline the collection of tax returns from families. There is no charge to applicants for this service. The College Board will notify you if IDOC is required.

PROFILE Online 2009-2010

Participating Institutions and Programs

The following colleges, universities, and scholarship programs use PROFILE, Noncustodial PROFILE, and/or IDOC as part of their financial aid process for some or all of their financial aid applicants. Please contact the institution for more information.

CSS Code	Name	State	PROFILE	Noncustodial PROF	IDOC
3984	Chinese U of HK: Intl Asian SP		Yes	No	No
3665	Jacobs University Bremen		Yes	No	No
0935	McGill University		Yes	No	No
0949	Queen's University at Kingston		Yes	No	No
0982	University of Toronto		Yes	No	No
8849	Aleutian Pribilof Is Assoc SP	AK	Yes	No	No
0611	Anchorage Office of Indian Ed	AK	Yes	No	No
0202	Bristol Bay Native Corp SP	AK	Yes	No	No
0260	Cook Inlet Tribal Council	AK	Yes	No	No
4464	Ketchikan Indian Corp Found	AK	Yes	No	No
0229	Kuskokwim Native Association	AK	Yes	No	No
0446	Maniilaq Association Ed Prg	AK	Yes	No	No
0163	Nome Eskimo Comm Schol Found	AK	Yes	No	No
0227	Orutsararmuit Native Council	AK	Yes	No	No
0245	Tanana Tribal Council Schol Prg	AK	Yes	No	No
0223	Yakutat Tlingit Tribe	AK	Yes	No	No
1003	Alabama A&M University	AL	No	No	Yes
0651	Assoc Woodwork Furnish Supplie	CA	Yes	No	No
4034	California Institute of Tech	CA	Yes	Yes	Yes
8301	Charles R Drew U Med/Science	CA	Yes	No	No
4054	Claremont McKenna College	CA	Yes	Yes	Yes
0295	Diablo Scholarship Foundation	CA	Yes	No	No
4341	Harvey Mudd College	CA	Yes	Yes	Yes
4357	Jewish Vocational Service	CA	Yes	No	No
4403	Loyola Marymount University	CA	Yes	No	No
0690	Marin Education Fund	CA	Yes	No	No
4521	Mexican Amer Leg Def & Ed Fund	CA	Yes	No	No
2150	Milken Family Foundation	CA	Yes	No	No
4063	Notre Dame de Namur University	CA	Yes	No	No
4581	Occidental College	CA	Yes	Yes	No
0763	Otis Spunkmeyer Schol Found	CA	Yes	No	No
7159	Pathway at Unex Schol Prg	CA	Yes	No	No
4620	Patten University	CA	Yes	No	No
4619	Pitzer College	CA	Yes	Yes	No
4607	Pomona College	CA	Yes	Yes	Yes
0440	S San Francisco Comm Schol Fnd	CA	Yes	No	No
0439	SF Mainliner Scholarship Prg	CA	Yes	No	No
0585	Salvation Army T.E.D.	CA	Yes	No	No
4851	Santa Clara University	CA	Yes	No	No
4693	Scripps College	CA	Yes	Yes	No
4392	Southern Calif C of Optometry	CA	Yes	No	No
0265	Stanford U: Grad Sch of Bus	CA	Yes	No	No
4704	Stanford University	CA	Yes	Yes	Yes
7152	U of California: San Francisco	CA	Yes	Yes	Yes
7158	UCLA: School of Medicine	CA	Yes	No	No
4852	Univ of Southern California	CA	Yes	No	No
3175	VSDA Scholarship Foundation	CA	Yes	No	No
4952	Whittier College	CA	Yes	No	No
0866	American University of Paris	CO	Yes	No	No
4072	Colorado College	CO	Yes	Yes	Yes
2792	Daniels Fund	CO	Yes	No	No
4842	Univ of Denver	CO	Yes	Yes	No
3284	Connecticut College	CT	Yes	Yes	No
0146	Country Club of Fairfield SP	CT	Yes	No	No
3360	Ettinger Scholarship Program	CT	Yes	No	No
0594	Eugene Atwood Fund	CT	Yes	No	No
3390	Fairfield University	CT	Yes	Yes	No
0277	Guilford HS Schol Committee	CT	Yes	No	No
0060	Guilford Scholarship Assoc	CT	Yes	No	No
0043	Irish American Home Soc Sch Pg	CT	Yes	No	No
3145	Jewish Home for Children SP	CT	Yes	No	No
1236	Lyme Academy College Fine Arts	CT	Yes	No	No
7929	New Canaan HS Schol Foundation	CT	Yes	No	No
7350	New England Health Care Emp SP	CT	Yes	No	No
3780	Sacred Heart University	CT	Yes	Yes	No
3045	Saint Patrick's Scholarship	CT	Yes	No	No
0098	Staples HS Tuition Grants Comm	CT	Yes	No	No
3899	Trinity College (CT)	CT	Yes	Yes	Yes
3959	Wesleyan University	CT	Yes	Yes	Yes
0668	Weston HS Scholarship Comm	CT	Yes	No	No
0044	Wilton HS Scholarship Commi	CT	Yes	No	No
3987	Yale University	CT	Yes	Yes	Yes
2707	Amer Cncl of Teachers Russian	DC	Yes	No	No
0393	American Inst of Architects	DC	Yes	No	No
5007	American University	DC	Yes	Yes	No
0005	Community Impact!	DC	Yes	No	No
5246	George Washington University	DC	Yes	No	No
7306	Georgetown U: Law Ctr	DC	Yes	Yes	No
5244	Georgetown University	DC	Yes	Yes	Yes
0518	James R. Hoffa Mem Schol Fund	DC	Yes	No	No
5525	Nat Italian American Found SP	DC	Yes	No	No
0338	CTW Foundation	DE	Yes	No	No
0266	Delaware State Dental Society	DE	Yes	No	No
0105	Community Found of Central FL	FL	Yes	No	No
0624	Leroy E. Dettman Foundation	FL	Yes	No	No
5437	Lynn University	FL	Yes	No	No
5327	MIUAD: Fine Arts College	FL	Yes	No	No
5682	Rotary Club of Riverside	FL	Yes	No	No
5621	Southeastern University	FL	No	No	Yes
0176	The Legacy Foundation	FL	Yes	No	No
0729	Clark-Holder Med Ed Schol Fund	GA	Yes	No	No
0140	Emory U: Sch of Medicine	GA	Yes	Yes	No
5187	Emory University	GA	Yes	Yes	No
5417	Morris Brown College	GA	Yes	No	No
5186	Oxford College of Emory Univ	GA	Yes	Yes	No
4105	Chaminade Univ of Honolulu	HI	Yes	No	No
0274	Kamehameha Schools	HI	Yes	No	Yes
6869	Univ of Dubuque	IA	Yes	No	No
4030	Caldwell School District 132	ID	Yes	No	No
1998	Actuarial Diversity Schol Prg	IL	Yes	No	No
1031	Archeworks	IL	Yes	No	No
1707	Benedictine University	IL	Yes	No	No
0306	Benjamin Trust Fund	IL	Yes	No	No
0584	Better Boys Foundation	IL	Yes	No	No
1070	Bradley University	IL	Yes	No	Yes
0224	Chicago Urban League Schol Prg	IL	Yes	No	No
0153	Evans Scholarship Foundation	IL	Yes	No	No

Code	Name	State			
1654	Illinois Institute Technology	IL	Yes	No	No
1320	Illinois Wesleyan University	IL	Yes	No	No
0294	Joseph Blazek Foundation	IL	Yes	No	No
1484	Monmouth College	IL	Yes	No	No
1486	Moody Bible Institute	IL	Yes	No	No
0300	National Achievement Schol Prg	IL	Yes	No	No
0085	National Merit Schol Corp	IL	Yes	No	No
1565	Northwestern University	IL	Yes	Yes	Yes
1630	Principia College	IL	Yes	Yes	No
0157	Robin Scholarship Foundation	IL	Yes	No	No
0730	Rock Island HS Scholarship Prg	IL	Yes	No	No
0097	Seabury-Western Theo Sem	IL	Yes	No	No
1717	Shimer College	IL	Yes	No	No
1832	Univ of Chicago	IL	Yes	Yes	No
1073	Butler University	IN	Yes	No	No
0494	Claude and Verne Line Schol Pg	IN	Yes	No	No
1166	DePauw University	IN	Yes	No	No
5203	Fadel Education Foundation Inc	IN	Yes	No	No
0304	First United Methodist HE SP	IN	Yes	No	No
1251	Goshen College	IN	Yes	No	No
0345	Hertz-Stone Scholarship Prg	IN	Yes	No	No
1309	Holy Cross College	IN	Yes	No	No
1702	Saint Mary's College	IN	Yes	Yes	No
0619	Schol Found of St Joseph Cnty	IN	Yes	No	No
0192	Sylvester/Essie Kaminski Found	IN	Yes	No	No
0063	Trinity Episc Church Schol Fnd	IN	Yes	No	No
1841	Univ of Notre Dame	IN	Yes	No	Yes
1874	Valparaiso University	IN	Yes	No	No
1895	Wabash College	IN	Yes	Yes	Yes
0346	Wells Fargo Bank Schol Program	IN	Yes	No	No
6964	Washburn U: Sch of Law	KS	Yes	No	No
9969	Helen K. Carney Schol Fund	KY	Yes	No	No
0614	National City Bank Schol Prg	KY	Yes	No	No
8839	Paducah Technical College	KY	Yes	No	No
1808	Transylvania University	KY	Yes	No	No
6832	Tulane University	LA	Yes	Yes	No
6975	Xavier University of Louisiana	LA	Yes	No	No
3003	Amherst College	MA	Yes	Yes	Yes
0613	Attleboro Scholarship Found	MA	Yes	No	No
3075	Babson College	MA	Yes	Yes	Yes
3795	Bard College at Simon's Rock	MA	Yes	Yes	No
0017	Barr Scholarship Committee	MA	Yes	No	No
3096	Bentley College	MA	Yes	No	No
3098	Bentley College: McCallum Sch	MA	Yes	No	No
3083	Boston College	MA	Yes	Yes	No
8928	Boston U: Goldman Sch Dental	MA	Yes	No	No
3116	Boston U: Sch of Medicine	MA	Yes	No	No
8930	Boston U: Sch of Public Health	MA	Yes	No	No
3087	Boston University	MA	Yes	Yes	Yes
3092	Brandeis University	MA	Yes	Yes	Yes
0424	Brookline HS Schol Fund	MA	Yes	No	No
0520	Caroline E. Hill Scholar Fund	MA	Yes	No	No
3279	Clark University	MA	Yes	Yes	No
3282	College of the Holy Cross	MA	Yes	Yes	No
0161	Concord Carlisle Schol Fund	MA	Yes	No	No
9267	Duxbury HS Scholarship Fnd	MA	Yes	No	No
0042	Eliot School Fine Applied Arts	MA	Yes	No	No
3367	Emerson College	MA	Yes	No	Yes
0467	Francis Oulmet Schol Fund	MA	Yes	No	No
3417	Gordon College (MA)	MA	Yes	No	No
3447	Hampshire College	MA	Yes	Yes	No
3434	Harvard College	MA	Yes	Yes	Yes
3454	Harvard Kennedy Sch Government	MA	Yes	No	No
3441	Harvard U: Dental Sch	MA	Yes	Yes	No
3455	Harvard U: Grad Sch of Design	MA	Yes	No	No
3445	Harvard U: Medical Sch	MA	Yes	Yes	Yes
0782	Helen and Willis Thorpe SP	MA	Yes	No	No
7161	Hopedale Foundation	MA	Yes	No	No
0110	Lynn Knights of Col Schol Fnd	MA	Yes	No	No
0672	Marblehead HS Scholarship Fd	MA	Yes	No	No
0523	Marshfield HS Scholarship Fnd	MA	Yes	No	No
3461	Mas Associates	MA	Yes	No	No
0077	Mass Commission for the Blind	MA	Yes	No	No
3514	Massachusetts Inst of Tech	MA	Yes	Yes	Yes
0113	Massachusetts Rehab Comm	MA	Yes	No	No
3638	Mohawk Trail Reg Schol Service	MA	Yes	No	No
3529	Mount Holyoke College	MA	Yes	Yes	Yes
3667	Northeastern University	MA	Yes	Yes	Yes
0006	Pentucket Regional HS Schol Pg	MA	Yes	No	No
0674	Reading Scholarship Foundation	MA	Yes	No	No
3723	Regis College	MA	No	No	Yes
0220	Salem High School Schol Comm	MA	Yes	No	No
3753	Scandinavian Seminar	MA	Yes	No	No
3762	Smith College	MA	Yes	Yes	Yes
3775	Smith College: Sch Social Work	MA	Yes	No	No
3763	Springfield College (MA)	MA	Yes	No	No
0114	Stephen Phillips Mem Sch Fund	MA	Yes	No	No
3770	Stonehill College	MA	Yes	Yes	No
3905	Town of Chelmsford Schol Fund	MA	Yes	No	No
0209	Triton Regional Schol Assoc MA	MA	Yes	No	No
8865	Tufts U: Sch of Dental Med	MA	Yes	No	No
3901	Tufts University	MA	Yes	Yes	Yes
0569	Two Ten Foundation Schol Prg	MA	Yes	No	No
0175	Wayland High School Schol Comm	MA	Yes	No	No
3957	Wellesley College	MA	Yes	No	Yes
0564	Wellesley Scholarship Found	MA	Yes	No	No
3963	Wheaton College (MA)	MA	Yes	Yes	Yes
3965	Williams College	MA	Yes	Yes	Yes
3969	Worcester Polytechnic Inst	MA	Yes	Yes	No
7363	Amer Assoc of C of Osteo Med	MD	Yes	No	No
2401	Central Scholarship Bureau	MD	Yes	No	No
3823	College Financial Aid Counseling	MD	Yes	No	No
5257	Goucher College	MD	Yes	Yes	No
5332	Johns Hopkins University	MD	Yes	Yes	Yes
5370	Loyola College in Maryland	MD	Yes	Yes	Yes
0089	NAACP Scholarship Fund	MD	Yes	No	No
5598	St. John's College (MD)	MD	Yes	Yes	No
0103	Upkar Indo-American Foundation	MD	Yes	No	No
3076	Bates College	ME	Yes	Yes	No
3089	Bowdoin College	ME	Yes	Yes	Yes
3269	Bridgton Academy	ME	Yes	No	No
7277	Citizen's Schol Fd - Houlton	ME	Yes	No	No
7284	Citizen's Schol Fd - Yarmouth	ME	Yes	No	No
3280	Colby College	ME	Yes	No	No
7324	Searsport District HS Schol Pg	ME	Yes	No	No
1001	Adrian College	MI	Yes	No	No
0109	American Cancer Society Found	MI	Yes	No	No
0022	Helen Laidlaw Schol Foundation	MI	Yes	No	No
1295	Hillsdale College	MI	Yes	Yes	No
1365	Kalamazoo College	MI	Yes	No	No
1672	Kuyper College	MI	Yes	No	No
1753	Madonna U: St Mary's College	MI	Yes	No	No
1452	Marygrove College	MI	Yes	No	No
1595	Olivet College	MI	Yes	No	No
1719	Siena Heights University	MI	Yes	No	No
1839	Univ of Michigan	MI	Yes	Yes	No
6081	Carleton College	MN	Yes	Yes	Yes
6253	Gustavus Adolphus College	MN	Yes	No	No
6390	Macalester College	MN	Yes	Yes	Yes
6638	St. Olaf College	MN	Yes	Yes	No
0079	W.R. Hotchkiss Foundation	MN	Yes	No	No
6293	Aquinas Inst of Theology	MO	Yes	No	No
6123	Culver-Stockton College	MO	Yes	No	No
6929	Washington Univ St. Louis	MO	Yes	Yes	No
0062	Aubrey Lee Brooks Foundation	NC	Yes	No	No
5150	Davidson College	NC	Yes	Yes	Yes
5156	Duke University	NC	Yes	Yes	Yes
0289	Eastern College of Music	NC	Yes	No	No
0269	Edward M. Armfield Sr. Found	NC	Yes	No	No

Code	Institution	State			
5183	Elon University	NC	Yes	No	No
0093	Jagannathan Scholarship Found	NC	Yes	No	No
5365	Lenoir-Rhyne College	NC	No	No	Yes
0246	Little Foundation	NC	Yes	No	No
5729	McNair Foundation	NC	Yes	No	No
0388	NC Loan Prg for Hlth Sci Math	NC	Yes	No	No
5003	North Carolina A&T SU	NC	Yes	No	No
0610	Spach Scholarship Fund	NC	Yes	No	No
5816	Univ of North Carolina Chapel	NC	Yes	No	No
5084	Wake Forest U Sch of Medicine	NC	Yes	No	No
5885	Wake Forest University	NC	Yes	Yes	Yes
0251	Additon Scholarship Fund	NH	Yes	No	No
0185	Charles P. Chapman Schol Fund	NH	Yes	No	No
3351	Dartmouth College	NH	Yes	Yes	Yes
3355	Dartmouth College: Thayer Sch	NH	Yes	No	No
0667	Edw Wagner and Geo Hosser SF	NH	Yes	No	No
0258	Elwin L. Cilley Scholarship Fd	NH	Yes	No	No
0661	Henry C. Lord Scholar Fd Trust	NH	Yes	No	No
0091	Henry Y. Porter Charitable Tst	NH	Yes	No	No
0167	Holly Scholarship Fund	NH	Yes	No	No
0177	JT Berry Nursing Schol Fund	NH	Yes	No	No
0165	Russell and Olive Bartlett SF	NH	Yes	No	No
0303	Shawn Hazen Scholarship Fund	NH	Yes	No	No
3748	St. Anselm College	NH	Yes	Yes	Yes
0166	Waldo and Alice Ayer Char Trst	NH	Yes	No	No
9883	AIG Foundation Scholarship Prg	NJ	Yes	No	No
9916	Accenture Community College SP	NJ	Yes	No	No
9955	Altria Group Inc Schol Prg	NJ	Yes	No	No
9887	Alumax Foundation Schol Prg	NJ	Yes	No	No
9919	Avon Foundation Schol Prg	NJ	Yes	No	No
0473	Brown Bros - Harriman Scho Prg	NJ	Yes	No	No
0088	Cabot Scholarship Program - NJ	NJ	Yes	No	No
9911	Campbell Soup Company	NJ	Yes	No	No
0025	Carle C. Conway Schol Prg	NJ	Yes	No	No
0616	Charles T. King Student Ln Fnd	NJ	Yes	No	No
9994	Chase Louisiana Smart Start	NJ	Yes	No	No
9866	Citibank Employees Foundation	NJ	Yes	No	No
9940	Citigroup Employee Schol Prg	NJ	Yes	No	No
2090	College of St. Elizabeth	NJ	Yes	No	No
9925	Community Foundation of NJ	NJ	Yes	No	No
0307	Cone Mills Corp Schol Program	NJ	Yes	No	No
2193	Drew University	NJ	Yes	No	No
8820	Dwight Morrow HS Schol Prg	NJ	Yes	No	No
5474	Edward K. Welles Schol Prg	NJ	Yes	No	No
0326	Ensign-Bickford Found Scholar	NJ	Yes	No	No
0238	Fortis Foundation Schol Prg	NJ	Yes	No	No
0051	Frank and Louise Groff Found	NJ	Yes	No	No
0019	Friends of Philadelphia SP	NJ	Yes	No	No
9957	Future Brands Found Schol Prg	NJ	Yes	No	No
0546	GTE College Scholarship Prg	NJ	Yes	No	No
9937	Gordon A. Rich Memorial Found	NJ	Yes	No	No
0460	HSBC Scholarship Program	NJ	Yes	No	No
0649	Haddonfield Mem HS Schol Ln Fd	NJ	Yes	No	No
9897	Harleysville Ins Co Schol Prg	NJ	Yes	No	No
0662	Household Finance Corp Schol	NJ	Yes	No	No
9928	IBM Thomas J. Watson Schol Prg	NJ	Yes	No	No
9900	ITT Corporation Schol Prg	NJ	Yes	No	No
9901	ITT Industries Inc Schol Prg	NJ	Yes	No	No
9991	James Kerrigan Mem Schol Prg	NJ	Yes	No	No
2191	Junior Matrons of Morristown	NJ	Yes	No	No
9950	Karla Scherer Found Schol Prg	NJ	Yes	No	No
9915	Kraft Foods Intl Schol Prg	NJ	Yes	No	No
9864	Kraft Foods Scholarship Prg	NJ	Yes	No	No
9039	Kyocera Mita Scholarship Prg	NJ	Yes	No	No
9923	Lexmark Incorporated Schol Prg	NJ	Yes	No	No
9045	MBNA America Scholarship Prg	NJ	Yes	No	No
9985	MBNA Cleveland Scholarship Prg	NJ	Yes	No	No
9977	MBNA Delaware Scholarship Prg	NJ	Yes	No	No
9990	MBNA HBCU Scholarship Program	NJ	Yes	No	No
9981	MBNA Maine Scholarship Program	NJ	Yes	No	No
0474	MBNA Walsh-Oxton Schol Prg	NJ	Yes	No	No
0314	Marie J. Carroll Scholar Fund	NJ	Yes	No	No
0235	Marjorie and Frank Mundy Schol	NJ	Yes	No	No
9972	Miller Brewing Company Sch Prg	NJ	Yes	No	No
0392	Morgan Stanley Scholarship Prg	NJ	Yes	No	No
0607	Mountain Lakes HS Schol Found	NJ	Yes	No	No
0517	NARM Scholarship Foundation	NJ	Yes	No	No
0057	National Semiconductor Scho Pg	NJ	Yes	No	No
4593	Newmont Gold Company Schol Prg	NJ	Yes	No	No
9921	Philip Morris Intl Schol Prg	NJ	Yes	No	No
9954	Philip Morris TFPP Scholarship	NJ	Yes	No	No
2672	Princeton University	NJ	Yes	No	No
2703	Proctor and Gamble Fund	NJ	Yes	No	No
2639	Pwp-Mid Jersey Chapter 236	NJ	Yes	No	No
0398	RJR Nabisco Voc Tech Schol Prg	NJ	Yes	No	No
9967	Rayonier Employee Schol Prg	NJ	Yes	No	No
9959	Reader's Digest Found Sch Prg	NJ	Yes	No	No
0696	Ridgewood HS Scholarship Prg	NJ	Yes	No	No
0328	Rouse Company Scholarship Prg	NJ	Yes	No	No
9820	Salomon-Robeson Schol Prg	NJ	Yes	No	No
9956	Sanofi-Aventis Schol Prg	NJ	Yes	No	No
9982	Schwab-Rosenhouse Mem Found	NJ	Yes	No	No
0281	Share the Dream Foundation	NJ	Yes	No	No
9881	Siemens Rolm Scholarship Prg	NJ	Yes	No	No
2684	Simionescu Scholarship Found	NJ	Yes	No	No
9984	Southern Wine and Spirits SP	NJ	Yes	No	No
0368	St. Peter's College	NJ	Yes	No	No
9904	Starr Foundation Schol Prg	NJ	Yes	No	No
2819	Stevens Institute Technology	NJ	Yes	Yes	No
0188	Teaneck Community Schol Fund	NJ	Yes	No	No
0643	Tenafly HS Scholarship Comm	NJ	Yes	No	No
9964	Textron and Divisions Schol Pg	NJ	Yes	No	No
0550	The 200 Club of Morris County	NJ	Yes	No	No
2209	The 200 Club of Somerset Cnty	NJ	Yes	No	No
9902	The Hartford Scholarship Prg	NJ	Yes	No	No
0638	The Teagle Found Scholar Prg	NJ	Yes	No	No
9963	Thomas G. Labrecque Schol Prg	NJ	Yes	No	No
9974	Toyota Community Scholars Prog	NJ	Yes	No	No
9979	Toyota Scholarship Program	NJ	Yes	No	No
2854	Union Baptist Church Schol Fnd	NJ	Yes	No	No
0658	United States Trust NY Sch Prg	NJ	Yes	No	No
9663	Valley Health System	NJ	Yes	No	No
0036	Valley Hospital Aux Schol Prg	NJ	Yes	No	No
0078	William R. Salomon Schol Prg	NJ	Yes	No	No
4737	St. John's College (NM)	NM	Yes	Yes	No
2003	Adelphi University	NY	Yes	No	No
2013	Albany College of Pharmacy	NY	Yes	No	No
7041	Albany Law S of Union U	NY	Yes	No	No
2995	Albert Einstein C of Medicine	NY	Yes	No	No
9481	Albert Shanker Coll Fund UFT	NY	Yes	No	No
2005	Alfred University	NY	Yes	No	No
0050	Armenian Gen Benevolent Union	NY	Yes	No	No
2459	Baldwin Student Loan Fund	NY	Yes	No	No
2037	Bard College	NY	Yes	Yes	No
2038	Barnard College	NY	Yes	Yes	Yes
0577	Bellmore Merrick Hs Scholar Dist3	NY	Yes	No	No
0143	Boys Club of New York	NY	Yes	No	No
0029	Buttonwood Foundation	NY	Yes	No	No
0255	Cayuga Med Cnt Hlth Ed Asst Pg	NY	Yes	No	No
2894	Cochran School of Nursing	NY	Yes	No	No
2086	Colgate University	NY	Yes	Yes	Yes
2148	Columbia U Physicians/Surgeons	NY	Yes	No	No
2111	Columbia U: Fu Foundation	NY	Yes	Yes	Yes
2101	Columbia U: Sch Dent/Oral Surg	NY	Yes	No	No
2116	Columbia University	NY	Yes	Yes	Yes
2097	Cooper Union Science and Art	NY	Yes	No	No
2822	Cornell U: C of Vet Med	NY	Yes	No	No
2098	Cornell University	NY	Yes	Yes	Yes
2733	Cortland Mem Hospital Found	NY	Yes	No	No
6787	Council on Intl Ed Exchange SP	NY	Yes	No	No
0174	Daughters of the Cincinnati SF	NY	Yes	No	No
2226	Elmira College	NY	Yes	No	No
2146	Escarment School of Sewing	NY	Yes	No	No
0605	Farmingdale Comm Schol Prg	NY	Yes	No	No
2259	Fordham University	NY	Yes	Yes	No
3031	Fordham University Lincoln Ctr	NY	Yes	Yes	No

Code	Institution	State			
0922	Franklin College: Switzerland	NY	Yes	No	No
0369	Great Neck Student Aid Fund	NY	Yes	No	No
0087	Gruss Life Monument Funds	NY	Yes	No	No
2286	Hamilton College (NY)	NY	Yes	Yes	No
1305	Heb Union C-Jewish I Theo Prof	NY	Yes	No	No
1344	Hebrew Union College - CA	NY	Yes	No	No
2290	Hebrew Union College - NY	NY	Yes	No	No
0705	Hewlett-Woodmere Schol Asst Fd	NY	Yes	No	No
2294	Hobart and William Smith Coll	NY	Yes	Yes	No
0206	Horace Greeley Scholarship Fd	NY	Yes	No	No
0455	Isaacs Scholarship Committee	NY	Yes	No	No
2325	Ithaca College	NY	Yes	No	No
7180	Jericho Scholarship Fund	NY	Yes	No	No
2470	Jewish Theo Sem: Rabbinical S	NY	Yes	No	No
2339	Jewish Theol Sem of America	NY	Yes	Yes	No
2618	Jewish Theol Sem: Cantorial S	NY	Yes	Yes	No
2679	Jewish Theol Sem: Grad S	NY	Yes	No	No
0323	Joseph E Seagram Sons Schl Fnd	NY	Yes	No	No
0201	Joseph Tauber SP - Home Care	NY	Yes	No	No
0272	Joseph Tauber SP - Nursing Div	NY	Yes	No	No
0309	Joseph Tauber SP - Rochester	NY	Yes	No	No
0149	Joseph Tauber Scholarship Prg	NY	Yes	No	No
2369	Long Island Univ: Brooklyn	NY	Yes	No	No
2070	Long Island Univ: C. W. Post	NY	Yes	No	No
0186	MES Financial Aid Fund Inc	NY	Yes	No	No
2396	Manhattan School of Music	NY	Yes	No	No
0027	Marion Brill Scholarship Found	NY	Yes	No	No
0685	Mary Friese Lowe Mem Ed Fund	NY	Yes	No	No
0506	Montefiore Med Cnt Schol Prg	NY	Yes	No	No
2060	NY State College Ceramics - AU	NY	Yes	No	No
2511	Nazareth College of Rochester	NY	Yes	No	No
2504	New York C of Podiatric Med	NY	Yes	No	No
2149	On Time Home Care Agency	NY	Yes	No	No
2147	On Time Comm Dev Nursing Education	NY	Yes	No	No
2151	On Time Employment Agency/Nursing	NY	Yes	No	No
2757	Rensselaer Polytechnic Inst	NY	Yes	No	No
0453	Rye High School Schol Fund	NY	Yes	No	No
2810	Sarah Lawrence College	NY	Yes	Yes	No
0204	Settlement College Readiness Prog	NY	Yes	No	No
2815	Skidmore College	NY	Yes	Yes	No
2805	St. Lawrence University	NY	Yes	No	No
2823	Syracuse University	NY	Yes	No	Yes
7320	Thomas E Sharp Education Prog	NY	Yes	No	No
2920	Union College (NY)	NY	Yes	Yes	No
0539	United Negro College Fund	NY	Yes	No	No
2928	Univ of Rochester	NY	Yes	Yes	No
2956	Vassar College	NY	Yes	Yes	Yes
0127	Viele Scholarship Trust	NY	Yes	No	No
2952	Wantagh Scholarship Fund Inc	NY	Yes	No	No
2971	Wells College	NY	Yes	No	No
0731	Woodlands HS Scholarship Prg	NY	Yes	No	No
1029	Athenaeum of Ohio	OH	Yes	No	No
0009	C Mitchell Morgan Schol Fund	OH	Yes	No	No
1685	Cincinnati Scholarship Found	OH	Yes	No	No
1134	College of Wooster	OH	Yes	No	No
1234	Dayton-Montgomery County SP	OH	Yes	No	No
0112	Gestalt Institute of Cleveland	OH	Yes	No	No
1410	I Know I Can	OH	Yes	No	No
1651	Jewish Family Service Assoc	OH	Yes	No	No
1370	Kenyon College	OH	Yes	No	No
1587	Oberlin College	OH	Yes	No	No
1594	Ohio Wesleyan University	OH	Yes	No	No
0285	Otto H Jacob Scholarship Trust	OH	Yes	No	No
1817	Tiffin University	OH	Yes	No	No
7130	Cheyenne-Arapaho HE Schol	OK	Yes	No	No
0301	Sac and Fox Tribe of Oklahoma	OK	Yes	No	No
2662	Gutenberg College	OR	Yes	No	No
4384	Lewis & Clark College	OR	Yes	No	No
4387	Linfield College	OR	Yes	No	No
4654	Reed College	OR	Yes	Yes	No
4595	Warner Pacific College	OR	Yes	No	No
4954	Willamette University	OR	Yes	No	No
7011	Abraham L Buckwalter Fund	PA	Yes	No	No
2049	Bryn Mawr College	PA	Yes	Yes	Yes
2050	Bucknell University	PA	Yes	No	No
0076	Christian Student Schol Fund	PA	Yes	No	No
2186	Dickinson College	PA	Yes	Yes	Yes
2704	Eastern Baptist Theo Sem	PA	Yes	No	No
0263	Estella Van Horne Education Fd	PA	Yes	No	No
0331	Foundation for Enhancing Comm	PA	Yes	No	No
0048	Frank G Thompson Schol Found	PA	Yes	No	No
2261	Franklin & Marshall College	PA	Yes	Yes	No
2275	Gettysburg College	PA	Yes	No	No
0055	Hahnemann Univ Hosp Schol Prg	PA	Yes	No	No
2289	Haverford College	PA	Yes	Yes	Yes
7188	Hughesian Free School Trust	PA	Yes	No	No
0430	Kosak and Associates	PA	Yes	No	No
2361	Lafayette College	PA	Yes	Yes	Yes
2365	Lehigh University	PA	Yes	Yes	No
0740	Lower Merion Township Schol Fd	PA	Yes	No	No
2418	Moravian College	PA	Yes	Yes	No
2424	Muhlenberg College	PA	Yes	Yes	No
0279	Mutual Beneficial Association	PA	Yes	No	No
0374	North Allegheny Schol Found	PA	Yes	No	No
2774	PA Auto-Truck Salvage Scho Prg	PA	Yes	No	No
0527	Paul H Harris Scholarship Trst	PA	Yes	No	No
0630	Pennsbury Scholarship Found	PA	Yes	No	No
9009	Seneca Valley School District	PA	Yes	No	No
2812	Seton Hill University	PA	Yes	No	No
2665	Shoemaker-Lowengard Schol	PA	Yes	No	No
2820	Susquehanna University	PA	Yes	No	No
2821	Swarthmore College	PA	Yes	Yes	Yes
0059	The Student Aid Fund	PA	Yes	No	No
2933	Univ of Pennsylvania	PA	Yes	Yes	No
2931	Ursinus College	PA	Yes	No	No
0403	Women's Aid Scholarship	PA	Yes	No	No
0130	Rafael Carrion Jr Schol Fund	PR	Yes	No	No
9483	Arabic Educational Foundation	RI	Yes	No	No
0193	Armenian Student Assoc of Amer	RI	Yes	No	No
3189	Brown University	RI	Yes	Yes	Yes
3693	Providence College	RI	Yes	No	No
3726	Rhode Island School of Design	RI	Yes	No	No
3729	Roger Williams University	RI	Yes	No	No
3759	Salve Regina University	RI	Yes	No	Yes
5117	Columbia College (SC)	SC	Yes	No	No
5222	Furman University	SC	Yes	No	No
0061	J.E. Sirrine Scholarship Prg	SC	Yes	No	No
2598	Rose Hill College	SC	Yes	No	No
0200	Walhalla HS Scholarship	SC	Yes	No	No
5912	Wofford College	SC	Yes	No	No
1192	ETSU: Quillen C of Medicine	TN	Yes	No	No
7549	Meharry Medical College	TN	Yes	No	No
1730	Rhodes College	TN	Yes	Yes	No
1809	Trevecca Nazarene University	TN	Yes	No	No
1871	Vanderbilt University	TN	Yes	No	No
8639	Baumberger Endowment Schol Fnd	TX	Yes	No	No
6215	Emma Freeman Memorial Schol	TX	Yes	No	No
0401	Minnie Steven Piper Foundation	TX	Yes	No	No
6609	Rice University	TX	Yes	Yes	Yes
6660	Southern Methodist University	TX	Yes	Yes	No
0635	Wolters Scholarship Foundation	TX	Yes	No	No
0540	American Foreign Srvc Assoc SF	VA	Yes	No	No
0547	Army Emergency Relief	VA	Yes	No	No
0324	Burchette,Conners,Ellington,Herefo	VA	Yes	No	No
5024	College of Sample	VA	Yes	Yes	Yes
5291	Hampden-Sydney College	VA	Yes	No	No
9814	Henrico Cnty-St Mary's Hosp S	VA	Yes	No	No
5023	IDOC School	VA	Yes	No	No
0075	Long and Foster Real Estate	VA	Yes	No	No
2804	Patrick Henry College	VA	Yes	Yes	No

0704	Peninsula Scholarship Found	VA	Yes	No	No
0208	Red River Valley Association	VA	Yes	No	No
5025	Sample University	VA	Yes	Yes	Yes
0250	WG Harris Scholarship Fund	VA	Yes	No	No
5887	Washington and Lee University	VA	Yes	Yes	No
0134	West Virginia Scholars Academy	VA	Yes	No	No
0396	Virgin Islands Board of Ed	VI	Yes	No	No
3080	Bennington College	VT	Yes	Yes	Yes
3418	Green Mountain College	VT	Yes	No	No
3526	Middlebury College	VT	Yes	Yes	No
3669	Norwich University	VT	Yes	No	No
3757	St. Michael's College	VT	Yes	No	No
0273	Blue Mountain Community Found	WA	Yes	No	No
0254	George T. Welch Trust Fund	WA	Yes	No	No

0045	James Lamar Foundation	WA	Yes	No	No
3774	Nicholas and Mary Vitos Schol	WA	Yes	No	No
4067	Univ of Puget Sound	WA	Yes	No	No
4951	Whitman College	WA	Yes	No	No
1100	Cardinal Stritch University	WI	Yes	No	No
1202	Edgewood College	WI	Yes	No	No
0275	Great Lakes Teacher Training	WI	Yes	No	No
7590	Milwaukee Inst of Art & Design	WI	Yes	No	No
1490	Mount Mary College	WI	Yes	No	No
0675	Robert G. Sharp Trust Schol	WI	Yes	No	No
0486	Attriy Gen- Wv Public Health Trust	WV	Yes	No	No
5151	Davis and Elkins College	WV	Yes	No	No
5272	George E Stifel Schol Fund	WV	Yes	No	No
0217	Woodrow Wilson HS Schol Prg	WV	Yes	No	No

Appealing a Financial Aid Package

Students and families often want to know if they can appeal to a college for more financial aid. Our answer is that it is probably worth a try. With college costs increasing at a faster rate than grant aid, the question of whether and how to appeal is becoming increasingly complex and sensitive. If you are not sure whether you should try to appeal, we have drawn up some basic guidelines. You should consider appealing if:

- Your financial or family circumstances have changed since you filled out your financial aid applications or are soon going to change. *(ex. death, divorce, disability, job loss, large medical expenses, or natural disasters);*
- There are financial or family circumstances that affect your family's ability to pay for college that were not clear on your financial aid applications. *(ex. day care expenses, excessive debt due to a business failure);*
- *You are eligible for all types of aid, but were not packaged for particular types at a college;*
- You have unusual expenses which will make it more costly for you than for other students to attend a college *(ex. extraordinary transportation costs;. or*
- You received much better package at a comparable college.

WHOM TO APPEAL TO

Your first step should be to work with the Financial Aid Officer assigned to work with you. If you are getting nowhere and you really believe you have a case, contact the Director of Financial Aid, though diplomacy, of course, is important. You could also try the staff in charge of special interests -- for example, if you are EOP eligible, your EOP director may be able to help you.

HOW TO APPEAL

Before you jump into the fray of financial aid negotiations, take the time to learn what will help (or hurt) your case. Remember, breaking down the financial aid officer's door and pinning him to his desk until he agrees to take a second look at your aid package falls into the "hurt your case" category. The phrase *"you can catch more flies with honey than vinegar"* sums up the best approach to appealing your financial aid packages. It will help your case to approach the financial aid officers in a calm and respectful manner.

If you truly feel some part of your award should be changed, then contact your financial aid officer and do so with sound reason and documentation. In most cases, financial aid officers say that a telephone call is the best initial way to discuss financial aid packages. After a phone call, letters may be necessary to document your situation or to provide further explanation.

If you try to appeal your financial aid package you will likely be asked to document your claims. So, be ready with any letters or forms requested by the college.

TIPS FOR TELEPHONE

- Always find out who you are talking to and write it down.
- Keep a list of every phone conversation you have had and what you have been told.
- Make sure you understand what you are being told. If you do not, ask again.
- If you have already had conversations with someone in the financial aid office, or if you know someone has been assigned your file, ask for him/her. Building a relationship with one financial aid officer can help you avoid misunderstandings and get the most accurate information.
- When asking questions about a specific document, have a copy in front of you.
- Have your social security number handy. Most colleges identify applicants by this number.

- When you are speaking to an aid officer make sure the counselor is referring to your actual file, so that the information is not hypothetical, but referring directly to your case.

TIPS FOR LETTER WRITING

- Always put your name, social security number, address and telephone number on your correspondence;
- Try to be brief and to the point;
- Keep copies of anything you send;
- If you fax a letter, you may also need to send the original in the mail; and
- Call to make sure the office received your letter and that it was placed in your file.

PROJECT ON STUDENT DEBT

Keeping College Within Reach

Initiatives

Financial Aid Pledges

- List of Pledges
- What Gets Listed Here
- How Pledges Can Fail
- Comparison and Analysis
- What's the Bottom Line?
- Glossary
- Submitting a Pledge

🖶 Print This Page

Financial Aid Pledges to Reduce Student Debt

A number of colleges have developed financial aid policies that limit or eliminate student loans from financial aid packages, reducing costs for students and families. We have analyzed each of these programs and include information here for the programs that meet our guidelines.

Chart: Cost after aid, by family income

Chart: Pledges by type and coverage (pdf)

Report: Analysis and comparison (pdf)

Profiles: Click on the name of an institution below for details on its pledge.

Amherst College
Appalachian State University
Arizona State University
Bowdoin College
Brown University
California Institute of Technology
Claremont McKenna College
Colby College
College of William and Mary
Columbia University in the City of New York
Connecticut College
Cornell University
Dartmouth College
Davidson College
Duke University
Emory University
Georgia Institute of Technology
Harvard University
Haverford College
Indiana University, Bloomington
Lafayette College
Lehigh University
Massachusetts Institute of Technology
Michigan State University
North Carolina State University
Northwestern University
Oberlin College
Pomona College
Princeton University
Rice University
Stanford University
Swarthmore College
Tufts University

University of Arizona
University of California (systemwide)
University of Chicago
University of Florida
University of Illinois at Urbana-Champaign
University of Louisville
University of Maryland, College Park
University of Michigan, Ann Arbor
University of North Carolina, Chapel Hill
University of Pennsylvania
University of Tennessee
University of Virginia
Vassar College
Washington University, St. Louis
Wellesley College
Wesleyan University
Williams College
Yale University

Amherst College
For all students, after the family covers any EFC, the program covers the
remaining student budget with work-study and grant aid. **more details...**
[back to top]

Appalachian State University
Appalachian ACCESS
For North Carolina residents with family incomes below the federal poverty level,
the program covers tuition, room & board with grant aid. Work, EFC, or other
support are required to cover books & supplies and transportation & personal
expenses. **more details...**
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Arizona State University
ASU Advantage
For Arizona residents with family incomes up to $25,000, after the family covers
any EFC the program covers tuition, room & board, and books & supplies with
work-study and grant aid. Loans and/or additional work would be required in
order to cover transportation and personal expenses. **more details...**
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Bowdoin College
For all students, after the family covers any EFC, the college assures enough
work study and grant aid to cover the remaining student budget. **more
details...**
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Brown University
For students with family incomes below $60,000, after a student contribution from
summer earnings, the university covers the remaining student budget with grant
aid and work study.

For all other students, after the family covers any EFC and the student has loans
of between $0 and $5,000, the university covers the remaining student budget
with grant aid and work study. **more details...**
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California Institute of Technology
For students with family incomes below $60,000, after the family covers any EFC,
the college covers the entire remaining student budget with work and grant aid.
more details...
[back to top]

Claremont McKenna College
For all students, after the family covers any EFC, the college covers the
remaining student budget with work-study and grant aid. **more details...**
[back to top]

Colby College
For all students, after the family covers any EFC, the college covers the
remaining budget with grant aid and work study. **more details...**
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College of William and Mary

College of William and Mary
Gateway
For Virginia residents with family incomes below $40,000, after the family covers any EFC, the program covers the remaining student budget with grant aid.
more details...
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Columbia University in the City of New York
For students with family incomes below $60,000, after the student portion of EFC, the university covers the entire remaining student budget with work-study and grant aid.

For all other students, after the family covers any EFC, the university covers the entire remaining student budget with work-study and grant aid. **more details...**
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Connecticut College
For students with family incomes up to $50,000 and EFCs of $5,500 or less, after the family covers any EFC, the institution covers the remaining student budget with work-study and grant aid.

For students with family incomes between $50,000 and $75,000 and EFCs between $5,500 and $15,000, after the family covers EFC and the student takes loans of up to $10,263 over four years, the institution covers the remaining student budget with work-study and grant aid. **more details...**
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Cornell University
For students with family incomes below $75,000, after the family covers any EFC, the program covers the remaining student budget with work-study and grant aid.

For students with family incomes between $75,000 and $120,000, after the family covers any EFC and the student takes loans of up to $3,000, the program covers the remaining student budget with work-study and grant aid. **more details...**
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Dartmouth College
For students with family incomes below $75,000, after the family covers the EFC, the college covers the remaining student budget with work study and grant aid that is equal to or greater than the amount of tuition and fees.

For all other students, after the family covers the EFC, the college covers the remaining student budget with grant aid and work study. **more details...**
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Davidson College
For all students, after the family covers any EFC, the program covers the remaining student budget with work-study and grant aid. **more details...**
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Duke University
For students with parent incomes below $40,000, after the student portion of the EFC is covered, the university covers the entire remaining budget with work-study and grant aid.

For all other students, after any EFC is covered and the student takes up to $5,000 in loans, the university covers the entire remaining budget with work-study and grant aid. **more details...**
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Emory University
Emory Advantage
For students with family incomes below $50,000, after the family covers any EFC (including a minimum student contribution of $1,550), the program covers the entire remaining student budget with work-study and grant aid.

For students with family incomes between $50,000 and $100,000, after the family covers any EFC (including a minimum student contribution of $1,550) and takes a need-based loan (capped at $15,000 total over four years), the program covers the entire remaining student budget with work-study and grant aid. **more details...**
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Georgia Institute of Technology
Tech Promise

For Georgia residents with family incomes below $30,000, after the family covers any EFC, the program assures enough work-study and grant aid to cover the entire student budget. more details...
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Harvard University
For students with family incomes below $60,000, after the student contribution is paid, the university covers the remaining student budget with work study and grant aid.

For all other students, after the family contributes any EFC, the university covers the remaining student budget with work study and grant aid. more details...
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Haverford College
For all students, after the family covers any EFC, the college covers the entire remaining student budget with work study and grant aid. more details...
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Indiana University, Bloomington
21st Century Scholars Covenant
For Indiana residents who took the state's 21st Century Scholars pledge (see link below) in 7th or 8th grade and remain income-eligible for the federal school lunch program, after the family covers any EFC the program covers the remaining student budget with grant aid. more details...
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Lafayette College
For students with family incomes below $50,000, after the family covers any EFC, the college provides enough work study and grant aid to cover the remaining student budget.

For students with family incomes between $50,000 and $100,000, after the family covers any EFC and the student takes $2,500 in loans, the college provides enough work study and grant aid to cover the remaining student budget. more details...
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Lehigh University
For students with family incomes up to $50,000, after the family covers any EFC, the college assures enough grant aid and work study to cover the remainder of the student budget.

For students with family incomes between $50,000 and $75,000, after the family covers any EFC and the student takes loans of up to $3,000, the program covers the remaining student budget with work-study and grant aid. more details...
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Massachusetts Institute of Technology
For students with family income below $75,000, after the family covers any EFC, the college covers the entire remaining student budget with work study, and grant aid equal to at least the cost of tuition. The work amount is reduced for Pell-eligible students.

For all other students, after the family covers any EFC and the student takes loans and/or work study totaling $4,750, the college covers the entire remaining student budget with grant aid. The loan-work amount is reduced for Pell-eligible students. more details...
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Michigan State University
Spartan Advantage
For Pell-eligible Michigan residents with family incomes below the poverty level, the program covers tuition, room & board, and books & supplies with grant aid and work-study. Loans and/or additional work would be required in order to cover estimated transportation and personal expenses. more details...
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North Carolina State University
Pack Promise
For students with parental incomes below 150% of the poverty level and "limited assets," after the family covers the EFC (if any), the program covers the entire remaining student budget with work-study, not more than $2,500 in loans, and grant aid. more details...
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Northwestern University

For pell-eligible students with an EFC of less than 20% of the cost of attendance, after the family covers any EFC, the University covers the remaining student budget with work-study and grant aid.

For all students who have accumulated $20,000 in federal need-based loans, after the family covers any EFC, the University covers the remaining student budget with work-study and grant aid. **more details...**
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Oberlin College
Oberlin Access
For pell-eligible students, after the family covers any EFC, the college covers the remaining student budget with work study and grant aid. **more details...**
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Pomona College

For all students, after the family covers any EFC, the college covers the entire remaining student budget with work-study and grant aid. **more details...**
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Princeton University

For all students, after the family covers the EFC (including a student contribution of $2,235), the program covers the entire remaining student budget with work-study and grant aid. **more details...**
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Rice University

For students with family incomes below $60,000, after the family covers any EFC, the university covers the entire remaining student budget with work-study and grant aid. **more details...**
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Stanford University

For students with parental incomes below $60,000, after the student covers the student portion of the EFC (a minimum of $2,000 for most students) and has work-study of $2,500, the university covers the remaining student budget with grant aid.

For all other students, after the family covers the EFC (with a minimum student contribution of $2,000 for most students) and the student has work-study totaling $2,500, the university covers the remaining student budget with grant aid. **more details...**
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Swarthmore College

For all students, after the family covers any EFC, the college covers the entire remaining budget with work-study and grant aid. **more details...**
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Tufts University

For students with family incomes up to $40,000, after the family covers any EFC, the university assures enough work-study and grant aid to cover the remaining student budget. **more details...**
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University of Arizona
Arizona Assurance
For Arizona residents with family incomes up to $42,400, after the family covers any EFC the program covers tuition, room & board, and books & supplies with work-study and grant aid. Loans and/or additional work would be required in order to cover transportation and personal expenses. **more details...**
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University of California (systemwide)

For all California residents, after the family covers any EFC (including estimated student contribution of $2,000) and accepts loans and work of approximately $7,160, the university covers the entire remaining student budget with grant aid. **more details...**
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University of Chicago

Odyssey Scholarship
For students with family incomes below $60,000, after the family covers any EFC (including a minimum student contribution of $1,980), work-study and grant aid cover the remaining student budget.

Starting in 2008-2009, for students with family incomes between $60,000 and $75,000, after the family covers any EFC (including a minimum student contribution of $1,980) and the student takes out loans of $3,000, work-study and grant aid cover the remaining student budget. **more details...**
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University of Florida
Florida Opportunity Scholarships
For Florida residents with family incomes up to $40,000 whose parents did not earn a bachelor's degree, after the family covers any EFC, the program covers the remaining student budget with grant aid. **more details...**
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University of Illinois at Urbana-Champaign
Illinois Promise
For Illinois residents with family incomes below the poverty level and who have an EFC of zero, the program covers tuition, room & board, and books & supplies with grant aid and 10-12 hours per week of work-study. Loans and/or additional work would be required in order to cover estimated transportation and personal expenses. **more details...**
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University of Louisville
Cardinal Covenant
For Pell-eligible Kentucky residents with family incomes below 150 percent of the poverty level, the program covers tuition, room & board, and books & supplies with grant aid. Loans and/or work would be required in order to cover estimated transportation and personal expenses. **more details...**
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University of Maryland, College Park
Maryland Pathways
For students with an EFC of zero, the program covers the entire student budget with work-study and grant aid.

For all seniors who have accumulated $15,900 or more in need-based loans, after the family covers any EFC, the program covers the remaining senior year budget with work-study and grant aid. **more details...**
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University of Michigan, Ann Arbor
M-PACT
For Michigan residents with an EFC of zero, after the family covers any EFC, the program covers the remaining student budget with work-study and grant aid.
more details...
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University of North Carolina, Chapel Hill
Carolina Covenant
For students with family incomes below 200% of the poverty level and who have "limited assets," after the family has covered any EFC, the program covers the entire remaining student budget with work-study and grant aid. **more details...**
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University of Pennsylvania
For students with family incomes below $90,000, after the family covers any EFC, work-study and grant aid equal to at least the amount of tuition cover the remaining student budget. **more details...**
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University of Tennessee
Tennessee Pledge Scholarship
For Tennessee residents with family incomes below 150% of the poverty level or $27,000, the program covers tuition & fees, and room & board with grant aid. Work, loans, EFC, or other support are required to cover books & supplies and transportation & personal expenses. **more details...**
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University of Virginia

ACCESS UVA

For students with family incomes below 200% of the poverty level, after the family covers any EFC, the program covers the remaining student budget with work-study and grant aid.

For all other students, after the family has covered any EFC and has need-based loans totaling $17,000 over four years, the program covers the remaining student budget with work-study and grant aid.   **more details...**
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Vassar College

For students with family incomes up to $60,000, after the family covers any EFC, the college assures enough grant aid and work study to cover the remainder of the student budget.   **more details...**
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Washington University, St. Louis

For students with family incomes below $60,000, after the family covers any EFC (including a student contribution of $1,800), the college covers the entire remaining student budget with work study and grant aid.   **more details...**
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Wellesley College

For students with family incomes below $60,000, after the family covers any EFC, the college covers the remaining student budget with grant aid.

For all other students, after the family covers any EFC and the student takes loans of either $8,650 or $12,825 over four years (depending on income), the college covers the remaining student budget with grant aid.   **more details...**
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Wesleyan University

For students with family incomes below $40,000, after the family covers any EFC, the program covers the remaining student budget with work-study and grant aid.
  more details...
[back to top]

Williams College

For all students, after the family covers any EFC, the program covers the remaining student budget with work-study and grant aid.   **more details...**
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Yale University

For students with family incomes below $60,000, after a student contribution from summer earnings and a work-study contribution of $2,500, the program covers the remaining student budget with grant aid.

For all other students, after the family covers any EFC (with a minimum student contribution from summer earnings) and the student has work-study totaling $2,500, the university covers the remaining student budget with grant aid.
more details...
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FinAid ♟ Dependency Overrides

Financial aid administrators have the authority, through Section 480(d)(7) of the Higher Education Act, to change a student's status from dependent to independent in cases involving unusual circumstances. Nationwide, approximately 2% of undergraduate students become independent through such dependency overrides.

The US Department of Education has given guidance regarding situations that do and do not qualify as unusual circumstances that merit a dependency override. (See Dear Colleague Letter GEN-03-07.)

In particular, the following circumstances do not merit a dependency override, either alone or in combination:
- Parents refuse to contribute to the student's education;
- Parents are unwilling to provide information on the application or for verification;
- Parents do not claim the student as a dependent for income tax purposes;
- Student demonstrates total self-sufficiency.

Note that all of these circumstances are largely discretionary in nature. A student cannot become independent just because the parents are unwilling to help pay for the student's college education.

Although these circumstances are not sufficient for a dependency override, they do not preclude it. Sometimes there are additional circumstances that occur in conjunction with these circumstances that do merit a dependency override. These can include the following:
- an abusive family environment (e.g., sexual, physical, or mental abuse or other forms of domestic violence)
- abandonment by parents
- incarceration or institutionalization of both parents
- parents lacking the physical or mental capacity to raise the child
- parents whereabouts unknown or parents cannot be located
- parents hospitalized for an extended period
- an unsuitable household (e.g., child removed from the household and placed in foster care)
- married student's spouse dies or student gets divorced

Abandonment is the failure of the parent to provide financial support or to communicate with the child for a long time, generally understood to be a year or more. In custody cases this is a prerequisite for a court to deem the child abandoned by the parent and to order the parent's parental rights terminated. Abandonment can also refer to physical abandonment, where the child is left on a doorstep or delivered to a hospital. So there are two key elements to the definition of abandonment: (1) no contact for at least a year, and (2) no support for at least a year. (Note that if a parent abandons a child and later reenters the child's life, the courts would be very slow to restore parental rights, if at all. So if a student has had no contact with a parent for most of the student's life, recent attempts to reconcile do not prevent a dependency override on the grounds of abandonment.)

An abusive family environment is often difficult to detect, especially if the abuse is more emotional than physical. Signs of an abusive family environment include the following:
- Kicking children and/or a spouse out of the house.
- Violence, including physical abuse against the children or the spouse.
- Sexual abuse.
- Emotional abuse.
- Use of abusive language, including name-calling.
- Failure to properly clothe or feed the family.
- Attempts to commit suicide by one or more family members.
- One or more family members running away from home.
- Parents rejecting and ridiculing the child, controlling all outside contact with the child, keeping the child home from school for weeks or months, deliberate humiliation of the child in front of others.
- The child is abusive to others.

Emotional abuse is more difficult to spot, because there aren't overt physical signs. Some of the subtle signs include:
- Child has difficulty in forming relationships with others or in bonding with others.

- Child is extremely shy and lacks self confidence.
- Child exhibits fatigue and listless.
- Child is routinely pessimistic.
- Self injury.
- Self-deprecating remarks.
- Reluctant to go home.
- Constantly seeking attention.
- Bullying and hostile to others.
- Ridicules others.
- Repeated truancy and tardiness.
- Grades not consistent with child's academic ability.
- Engaging in self-abusive activities, including alcohol and drug abuse, gambling, prostitution, and criminal activities.

Occasionally a student will have been kicked out of the house upon reaching the age of majority. This is not uncommon when the student's parents are divorced and the student has an estranged relationship with the stepparent and the non-custodial parent is unwilling or unable to take in the student. Although the student's self sufficiency is insufficient grounds for a dependency override, the financial aid administrator may be able to make a case for a dependency override on the grounds of abandonment. So when a family asks for a dependency override and mentions only the four prohibited conditions, dig deeper, as there may be unusual circumstances that do merit a dependency override.

Dependency overrides occur in one direction, from dependent to independent. Because of the way section 480(d)(7) of the Higher Education Act is written, financial aid administrators may not change a student from independent to dependent. (They can, however, cancel a dependency override approved by a different school, as a professional judgment decision at one school is not binding at another.)

Note that a student who qualifies as independent under section 480(d) of the Higher Education Act does not need to be self sufficient. For example, a student who is 24 years old or married still counts as independent even if he lives at home with his parents. This is true even if the student is receiving more than half his support from his parents. (The only exception is for a student who is independent only because of a child. Such a student must provide more than half the support of the child and continue to do so throughout the award year in order to be independent. If the student is not providing more than half his own support, the student cannot count as providing more than half the child's support.)

Similarly, a student is not required to be self-supporting for the financial aid administrator to perform a dependency override.

Cash support from people other than the student's parents should be reported as untaxed income on Worksheet B. (Cash support includes amounts paid by other people for bills in the student's name. If the bills are not in the student's name, the student has no legal responsibility to pay the bills and so the payments represent in-kind support and not cash support. For example, rent payments do not count as cash support unless the student's name appears on the lease. In-kind support is not reported on the FAFSA.) Financial aid administrators may use professional judgment to include financial support received from the student's parents and in-kind support from the parents and other people as untaxed income on Worksheets A and B.

A student acting as a legal guardian or foster parent to a child is not independent, since the student is not considered the child's parent.

Occasionally a financial aid administrator will encounter a student who is enrolling during the spring semester and who will be 24 years old during that semester, but was 23 years old as of December 31. Such a student is not automatically independent. It is inappropriate to perform a dependency override for such students absent of any other unusual circumstances, as section 480(d)(1) of the Higher Education Act is quite clear. It is likewise inappropriate to perform dependency overrides for students who are close to qualifying as independent, such as students born on January 1.

The old "Bright-Line Test" for self-sufficiency was repealed in 1992, in part because it was prone to manipulation and abuse. This test considered a student to be independent if the student was totally self-sufficient, had not been claimed as an exemption on an income tax return and demonstrated total non-parental resources of at least $4,000 per year for two calendar years preceding the award year. It is inappropriate to use this definition for dependency override decisions, as self-sufficiency is no longer sufficient grounds for a dependency override, per DCL GEN-03-07.