

**FINANCIAL AID OFFICE
PERSONNEL DIRECTORY**

Mary S. Benda – Director

Amy Stewart – Associate Director

Erika Callahan – Assistant Director

Lisa Doran – Staff Associate

Susan Simon – Staff Assistant

Kevin DeRuosi – Staff Assistant

Lois Fitzpatrick-Daley – Graduate Administrator

Maureen Crowley – Electronic Computer Operator

Tyrone Brown – Customer Service/Financial Aid

Walt Minnick – Customer Service/Financial Aid

Linda LeBrasseur – Office Manager

Mary Lee FitzGerald – Electronic Processing &
Student Records

Elaine Harrison – Customer Service

Our office is open: Monday –Thursday, 8:30 am –
6 pm; Friday 9:30 am – 5 pm

On call –Thursday 9 am – 12 noon

Appointments can be made with your
financial aid administrator.

Telephone: 978.542-6112

Fax: 978.542.6876

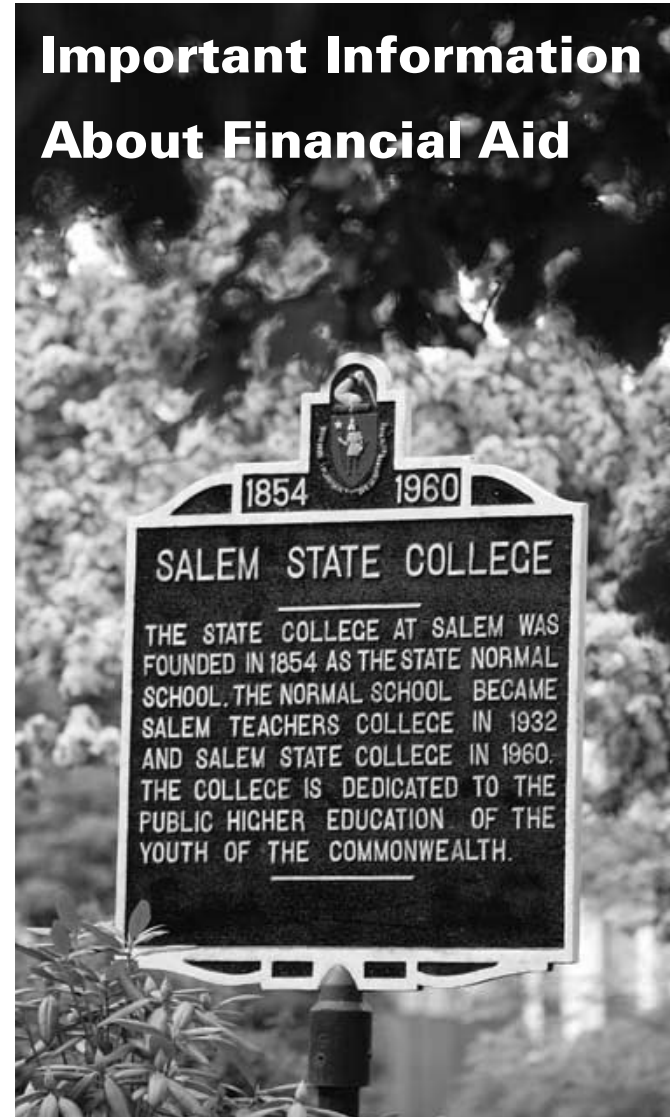
Email: finaid@salemstate.edu.

Educating you for life

Salem State College is committed to providing equal access to educational and employment opportunities at the college for all applicants regardless of race, color, religion, sex, sexual orientation, creed, national origin, age or disability in compliance with Federal and State laws and regulations. All benefits privileges and opportunities offered by the college are available to all students and employees on a non-discriminatory basis in accordance with Federal and State legislation. Further, affirmative action is taken by the college in its recruitment of students and employee.



Important Information About Financial Aid



Title IV School Code 002188 Priority Deadline is April 1

352 Lafayette Street
Salem, Massachusetts 01970
978.542.6112
salemstate.edu/finaid

Dear Student:

This brochure contains helpful and important information which will answer your questions concerning the financial aid application, award and disbursement processes at Salem State College. After reading the information, if you have any specific questions or wish to discuss any special circumstances with us, please call for an appointment at 978.542.6112. If you need help completing your Free Application for Federal Student Aid (FAFSA), please contact our office. We suggest that you apply by March 15 to meet the April 1 priority deadline.

For new students, financial aid award notifications are mailed beginning in early April and continue on an ongoing basis. These notifications are tentative, pending the completion and review of your application. Should additional information be requested, it is important that you respond to us in a timely manner. Awards to returning students are based upon reviewed information. They are mailed beginning in June and are continued on an ongoing basis. Applying on time, with accurate information, facilitates the review, award and disbursement processes. Your financial aid will appear as a tentative credit on your student bill until such time that funds are disbursed. It is your responsibility to ensure your financial obligations to the College are met prior to enrollment.

Your financial aid award notification of eligibility for the 2009-2010 academic year is subject to your enrollment and attendance. Students must accept or decline the individual financial aid awards by completing and signing the award letter. Your acceptance letter must be returned to the Financial Aid Office within 14 days.

Should additional funding be needed, please refer to the appropriate sections (*) of this brochure for alternative financial aid programs, including parent and family loans, and tuition payment plans.

Remember, as a financial aid recipient, you are the consumer. You have the right to ask questions and expect clear and concise answers. Students' rights and responsibilities are listed under the financial aid section of the college catalog. Please visit saalemstate.edu/finaid. If you are a prospective student, we hope you will join our college community. If you are continuing, we are committed to helping you succeed.

Best wishes for a rewarding academic year.

Sincerely,

Mary S. Benda, Director of Financial Aid

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Determining Eligibility and Award Policy and Procedure

The policy of the Financial Aid Office is to assist, in a fair and equitable manner, those students who might otherwise be unable to attend Salem State College. The family is considered the primary resource, with financial aid supplementing the family's ability to contribute. Families are expected to finance educational costs through a combination of savings, current income, borrowing, and if eligible, financial aid. For award consideration, financial aid applicants must, among other things, be enrolled or accepted for enrollment in a degree program; be at least half-time, unless otherwise noted; be a U.S. citizen or eligible non-citizen; not be in default on a Federal/State loan or be in overpayment status on Federal/State grant funds; be in compliance with Selective Service registration requirements; be in good academic standing, and be making satisfactory progress toward a degree as defined by Salem State College; and, be eligible for aid as determined by State, Federal and institutional regulations.

An applicant's financial need is determined according to the following formula. This is used to determine need-based financial aid:

$$\begin{array}{r} \text{Reasonable Expenses} \\ \text{(Cost of Attendance Budget)} \\ \text{MINUS} \\ \text{Student and Family Resources} \\ \text{(Expected Family Contribution} \\ \text{from Student Aid Report)} \\ \text{EQUALS} \\ \text{Financial Need} \end{array}$$

Review and Verification of Information

The review of your application begins when the college receives your information from the Free Application for Federal Student Aid (FAFSA) via electronic transfer from the Federal processor. You will receive an email if you filed electronically, or if we made corrections electronically. You must list Salem State College's Federal school code 002188 for us to receive your FAFSA information. If you didn't list us, you may add Salem State College by calling the Federal

Processor free of charge at 1.800.433.3243. Callers from foreign countries can call the toll line at 1.319.337.5665.

In addition, the Financial Aid Office is required by Federal guidelines to verify certain types of information you submitted on the FAFSA. If you are randomly chosen for this verification audit, follow the instructions and submit the information to us. A verification worksheet will automatically be sent to you from the Financial Aid Office. During the application process, the Financial Aid Office will send you a missing information notice of what needs to be corrected, and what is missing. Submit the requested information in a timely manner. Please keep copies of all records submitted. You may need to make reference to them later. It is also helpful to know the name of the person in the Financial Aid Office who assisted you. This also helps us provide good service to you.

When your application is reviewed by a financial aid administrator, additional information or clarification may be necessary. Since discrepancies must be resolved, all action on your application will stop until you respond. If corrections are required, we will do them electronically. The correction process can delay award notification and receipt of funds. **The Office takes no responsibility for mail left unopened at home or not forwarded to your current address, so make arrangements accordingly.**

Notification of Eligibility

Once need is determined, the Financial Aid Office decides the source and amount of financial aid to be offered. This is based upon: total funds available, your expected contribution from the FAFSA, your need relative to that of the total population, your housing status, your state residency status, your enrollment status, and various program regulations.

New students entering in September 2009 will be mailed a Financial Aid Award Notification in early April. The award is tentative, pending further review and/or completion of the application. **Incoming students, please know you have received a tentative award. No aid can be finalized or disbursed to your bill until requested information is received and any required corrections made.** For returning students, all required information must be received and reviewed by us prior to award notification.

If you have any **extenuating circumstances** that impact your financial ability to attend Salem State College, you should contact us at 978. 542.6112. We can then send you a Financial Aid Appeal Form. This form is also available on our Web site: salemstate.edu/finaid. This form allows you to project any decrease in your income and to explain your family's extenuating situation. See the section on Financial Aid Appeal for further information.

Awards may be subject to change. This is generally the result of changes to your residency status, to data on your application, registered credit status (full-time: 12 or more credits; 3/4 time: 9 to less than 12; 1/2 time: 6 to less than 9; less than 1/2 time: 1 to less than 6 credits), or to correct costs, errors, oversights, overawards, or to comply with program regulations.

For example, a student's Pell Grant would be adjusted upward if enrolled full-time instead of part-time. A MASSGrant would be canceled if the student enrolled part-time instead of full-time. **If any changes occur in your award, you are responsible for payment of any difference between your college bill and your award.**

Terms & Conditions

1. The primary purpose of financial aid is to provide financial assistance to those students who without such assistance would be unable to attend Salem State College.
2. The college assumes that the primary responsibility for financing higher education rests with the family. In the case of a dependent student, the parents and students are considered. In the case of an independent student, the student and spouse are considered.
3. The award notification is subject to revision in the event of changes to the financial aid funding available to the institution.
4. The award will be revised, if and when, incorrect information is revealed on the College's Financial Aid Appeal Form, the Free Application for Federal Student Aid, the Institutional Student Information Report (ISIR), or any additional information requested by the Financial Aid Office. Intentional false statements or misrepresentation on any of the student's financial aid application materials may subject the filer to college disciplinary action, referral to the U.S. Dept. of Education, a fine, or imprisonment, or both, the latter two under provisions of the U.S. Criminal Code.
5. A student must be maintaining satisfactory academic progress in a course of study according to the institution's policies for continued eligibility for student financial aid funds. The satisfactory academic progress policy is in the College Day and Graduate School catalogs.
6. Any changes in household size or number attending a post-secondary institution must be reported in writing to the Financial Aid Office in a timely manner. Please refer to the section on **Changes** in this booklet which may affect your original financial aid award. Changes to name, address, or enrollment status must be reported to the Registrar's Office.
7. Students are required to notify the Financial Aid Office of any financial assistance received from sources outside the college, such as scholarships, loans, grants, tuition reimbursements or exemptions, VA benefits, or funding from State agencies such as Mass Rehabilitation. A financial aid package may be revised upon notification of an outside award in order to prevent the

- student from receiving more funds than allowed by State or Federal law.
8. Due to the demand for financial assistance, the Award Letter must be returned to the Financial Aid Office within 14 days. Failure to respond may result in the cancellation of assistance. Any reinstatement is based upon the availability of funds.
 9. REMEMBER: Financial aid awards are not renewable. You must reapply each year, using the Renewal or FAFSA on the Web (fafsa.ed.gov). Be sure to keep your PIN # in a secure place.
 10. Students who leave the institution should refer to the college's refund policies. A copy of the refund policies is available through the Financial Services Office. Also refer to the Return of Title IV Fund Section of this brochure.

Understanding Your Award Letter

Section One = Name and Address – are your **NAME AND ADDRESS CORRECT?** Corrections should be made at the Office of Student Records located on the first floor of the Administration Building.

Section One = Date – you must return your award letter within 14 days from the date printed in this section.

Section One = ID – this is your ID number assigned by the College.

Section Two = Instructions – Please be sure to read the instructions 1 - 5 to properly accept or decline your award.

Section Three = Financial Aid Offers – This section shows the types of aid you have been awarded. You will see the name of the program, a semester breakdown, and a total. Please read the messages on the back of the award notification, if applicable.

Section Four = Student Status – Is your Residency Status correct? If not, please correct on your Award Notification Letter in this section. Is your Housing Status correct? If not, please correct on your Award Notification Letter in this section.

Section Five = Other Aid – If you are receiving any outside scholarships or aid from various organizations, please list here.

Section Six = Certifications – Signature and date required to accept your award offer.

Authorization of Title IV Funds – please read carefully. To authorize Salem State College to credit Title IV funds to charges other than tuition, fees, and room/board, you must check yes and sign/date. If you check no and do not sign the authorization, you will be responsible for paying these other charges, even if you have sufficient Title IV aid to cover them. These other charges include, but are not limited to health insurance and damage fees. You may rescind this authorization in writing to the Financial Aid Office at anytime.

Section Seven = Messages – These messages are related to your award offer in Section Three.

How Aid is Applied to Your Bill

Financial aid is applied to your bill in this way: In July, Day students will receive a fall semester bill, and in December, a spring semester bill. Evening, Graduate and Summer School students should make arrangements to pay their bill at the time of registration. All bills will list charges and credits. Credits to your account can include, but are not limited to: scholarships, grants and loans administered through the Financial Aid Office. These credits will be tentative until a disbursement of funds is done and your account is credited and/or a refund check generated to you.

IT IS THE POLICY OF THE COLLEGE THAT YOUR BILL IS DUE AND PAYABLE IN FULL PRIOR TO THE START OF EACH SEMESTER. IF ANY AID IS CREDITED TO YOUR BILL AND YOUR AID IS ADJUSTED, OR IF THE COLLEGE DOESN'T RECEIVE PAYMENT OF THE AID FUNDS FROM ITS SOURCE, YOU ARE STILL RESPONSIBLE FOR ANY CHARGES DUE THE COLLEGE.

Any awards in Federal Work-Study are not credited to your bill, as you are paid biweekly for hours worked.

Please be aware that we ESTIMATE eligibility for the MASSGrant, MASS Part-Time Grant, and Mass No-Interest Loan Programs. Although your

award letter from the College estimates your eligibility, the Massachusetts Office of Student Financial Assistance is the official agency which determines eligibility. You must respond promptly to any correspondence from that Office. An estimated credit will appear on your bill until financial aid records are reconciled with the State Office. If you are deemed ineligible, you are responsible for any balance due the college as a result of our adjustment.

To have a Federal Stafford Loan disbursed to your bill, you must have a completed and reviewed financial aid application on file, accepted the loan on your award letter, completed the Federal Stafford Loan Master Promissory Note on the Web, and completed entrance loan counseling on the Web. For Alternative Loans to be credited to the bill, the loan needs to be approved and certified. For the PLUS Program, borrowers' parents can apply from the Financial Aid Web site and have their application processed electronically when all paperwork is complete the loan will be posted to the bill. You must allow us ample time to process your loan given the volume and demand of these programs. You may also apply for these loans at any time during the academic year, but no later than March 1, 2010. Other loan programs require a signed promissory note and entrance loan interviews prior to disbursement.

In all cases, the first type(s) of financial aid received by the college will be applied first to the student's account, which includes day and/or Graduate and Continuing Education charges. Therefore, it is important during the beginning of each semester to budget your expenses and money accordingly. Loans for first year, first time undergraduate students cannot be credited until 30 days after the first day of enrollment.

Changes Which May Affect Your Original Financial Aid Award

Any financial assistance received from sources outside the control of the Financial Aid Office, such as scholarships, tuition reimbursements by employers, Mass. Rehabilitation funding, graduate assistantships, VA benefits and stipends, may have an impact on your original financial aid award. If your financial need has been met, or if you exceed our cost of attendance budget,

your award will be adjusted. Please refer to the formula on page 2 on how we determine financial need. Any changes in your enrollment or division status, i.e. full-time to 3/4 time, 3/4 time to 1/2 time, 1/2 time to less than 1/2 time status, or Day to Evening or Evening to Day, may also have an impact on your cost of attendance or on your eligibility for a particular program. No student can receive need-based assistance in excess of their need.

No student can receive assistance in excess of their total cost of attendance.

If we must decrease your aid due to an overaward, to the extent possible, loan amounts will be reduced first, then Federal College Work-Study, with grants and scholarships as the last form of aid to be decreased.

Other adjustments are automatically done based upon program requirements. Part-time students will have Tuition Waivers reduced to the actual amount of tuition charged. Pell Grants will automatically be reduced based upon less than full-time status and Mass Grant will be cancelled. Loan disclosure statements will show the actual amount borrowed under the various student loan programs.

If changes are warranted, the amount will be different from the amount of eligibility as stated on the Award Letter. In most cases, a revised award letter will be sent to you. For example, if you are eligible for increased Federal Stafford Loan eligibility, the new award letter will show the increased amount.

If you move or change your living status, i.e., dorm to off-campus, at home with parents to dorm, etc., please notify the Financial Aid Office in writing. All changes of name, address and telephone number must be reported to the Registrar's Office. Failure to do so will jeopardize the receipt of important mail.

The Financial Aid Office reserves the right to revise awards due to verification of financial information or receipt of new information affecting eligibility. All awards are contingent upon the receipt of funds by the college.

Students with Prior Loans

Students with prior loans at Salem State should report name and permanent address changes to the Loan Repayment Office in Financial Services, and to any loan servicer. If loan debt was incurred at other colleges, those schools should also receive the updated information.

If your graduation date has changed, or if you are re-entering college and repaying loans, or if you are regaining in-school deferment status because you are again at least half-time time status, you may check your loan deferment status with the Registrar's Office or Loan Re-payment Office in the Administration Building.

Taking Courses Elsewhere and Your Financial Aid

Salem State financial aid is applied only to courses taken at Salem State College, unless the college has an academic program arrangement with another college. Please contact the Registrar's Office regarding the NECCUM and CAPS programs. Students wishing to study abroad should contact the Study Abroad Coordinator in the Center for International Education, South Campus.

Financial Aid for Study Abroad

Eligible students may receive financial aid for approved Study Abroad Programs. Applying early will enable you to determine if you have sufficient funds to participate in Study Abroad and meet the payment deadlines.

Students enrolled in Study Abroad are considered enrolled at Salem State College. Please contact the Study Abroad Coordinator for more information. The Study Abroad Coordinator completes and returns a verification of Study Abroad enrollment form to the Financial Aid Office. A Study Abroad budget will then be developed by Financial Aid according to the specific costs of the program as determined and submitted by the Study Abroad Coordinator. The Financial Aid Office will review your aid application and determine any adjustments to your award based upon increased costs of Study Abroad participation.

Disbursement of Financial Aid Funds

Among other things, disbursement of your aid is based upon registration status. This registration status is measured five business days after the start of fall/spring semester. Disbursements are made in early October for the fall semester, February for the spring semester, and after the third class for summer sessions. **Students who live off-campus in apartments should be prepared to pay September and October rent, as well as January and February rent.** Financial aid funds are disbursed by semester. Funds are first credited to the student's account. Any credit balance is returned to the student for other educational expenses. A check will be mailed directly to the student's permanent address. Tuition payment plan payments are posted monthly to the student's account.

Students who accept the Federal Stafford Student Loan on their award letter, or adjust it to a lower amount, will have their loan originated. **Students have the right to cancel their loans within 14 days after disbursement.** Please do so in writing to the Stafford Loan Administrator in the Financial Aid Office.

Disbursements are scheduled weekly throughout the semester. Some aid programs require us to wait until we receive the funds from the outside source before a disbursement can be made. Such loans include PLUS loans, various State scholarships and the Mass. No-Interest Loan.

If you take a Leave of Absence or Withdraw from school, your financial aid may be prorated for the amount of time you were in school as directed by program guidelines. The Return of Title IV Federal Funds, the Return of Mass. State Funds, and the institution's refund policies are explained in this brochure.

Do not exit or leave the college until you have spoken with a financial aid administrator to see what impact that decision has on receipt and disbursement of your financial aid.

Return of Title IV Funds (Federal Funds)

All students should exit the college by means of the college's official Withdrawal/Leave of Absence procedures. These procedures and forms are available in the Academic Advising Office, first floor of the Administration Building. The date the student **begins** the Withdrawal/Leave of Absence process is the date we will use to determine your exit date. Students who attended, but "walked away" and didn't formally exit the college, will have a Return of Title IV Fund calculation done based upon faculty reported class attendance records. This is done at the start of the semester.

A portion of Title IV grant and loan funds may be returned when a Title IV recipient attends, but then leaves the college during the semester. The Financial Aid Office will determine your eligibility for funds based upon regulations and program guidelines.

Federal Title IV funds earned are pro-rated based upon the percentage of days attended, until the student has passed the 60% point of the semester. The percentage of aid earned is determined by dividing the number of days the student attended during the enrollment period by the total number of calendar days in the enrollment period. **In other words, a student earns aid solely on the length of time he or she attended classes or an academically related activity.** Until a student has passed the 60% point, only a portion of the student's aid that was disbursed, or could be disbursed, has been earned. After the 60% point, the student is eligible for all the aid disbursed, or aid that could have been disbursed, provided eligibility criteria have been met.

To remain eligible for aid, any funds you owe the government, as a result of this calculation, must be repaid or arrangements made to pay. Therefore, it is important that students contact their aid administrator to understand their rights and responsibilities.

Return of State Funds

In calculating refunds to Massachusetts State financial aid programs, institutions shall apply the following rules:

- a.) refund policy shall apply to any student who withdrew from all classes or took an approved leave of absence, but attended the institution for at least one day during the period of enrollment or payment period for which refunds to State financial aid programs are due;
- b.) Institutions shall consider State financial aid that is already disbursed as well as financial aid that could be disbursed in calculating the amount earned by the student. Financial aid that could be disbursed, however, only includes aid for which eligibility has been certified to the Massachusetts Office of Student Financial Assistance or its representatives and approved for disbursement (in the case of a Massachusetts No-Interest Loan) prior to the student's official withdrawal or approved leave of absence;
- c.) percentage of State aid to be retained by student shall be the same as earned under Title IV programs for the same period of enrollment or payment period;
- d.) if student did not receive any Title IV funds during the same period of enrollment or payment period for which refunds to State aid are due, the institution shall use the Return of Title IV Funds percentage formula to determine amount of State aid to be retained by the student.

Dropping Below Half Time or Leaving the College & Its Impact on Financial Aid

Federal and State regulations do not allow us to certify any student loans after you have ceased to be enrolled at least half-time. Any bill due to the College will become the sole responsibility of the student.

If you drop below half-time, it will affect your in-school loan deferment status for all types of student loans, and you will enter your grace period and/or begin repayment.

Also note that if you recently completed your financial aid application, have not yet been awarded financial aid, and you subsequently leave the college, no action will be taken on your application.

You must have a valid student aid report (FAFSA results) on file prior to leaving school or June 30, whichever is first, in order for us to award and/or disburse aid to you. Please see the section on Disbursement of Funds.

Other various program regulations also impact post or late disbursement of funds. For this reason, we advise all students who wish to exit the college, and who have financial aid, to meet with a financial aid administrator to understand the impact that decision will have on their aid eligibility. Please refer to the Return of Title IV Funds and the college's Refund Policy for further information.

Changes in Financial Resources and Special or Extenuating Family Circumstances After Award Notification

If your family's financial circumstances change, and you feel these changes impact your continued attendance at the college, please call us at 978.542.6112 to request a **Salem State College Financial Aid Appeal Form**. This form will allow you to tell us about decreases to income and to explain your special circumstances. Your application for funds will be re-evaluated. You may wish to further discuss any other special or extenuating circumstances that impact your ability to attend or continue enrollment at the college with your financial aid administrator. We are here to advise you of your options. The Financial Aid Appeal Form is also available on our Web site: salemstate.edu/finaid.

Salem State College Scholarships

A number of need and non-need based Salem State College Scholarships are awarded annually. A separate scholarship application is required. It is available in December on our Web site: salemstate.edu/finaid. Recipients are notified in late spring. Awards are made for the following academic year.

Book Vouchers

All students are expected to work and save some of their earnings to meet immediate

expenses such as the purchase of books and supplies. **Financial aid recipients who have a financial aid credit which exceeds all charges up to \$450, can receive a \$450 Book Voucher for full-time, and prorated for less, each semester. Vouchers are available only for Fall and Spring semesters. They are available one week before and one week after classes start. Students should go directly to the Bookstore to see if they are eligible for a book voucher.**

Emergency Loans

Small, short-term, no-interest loans are available for the academic year for matriculated students who experience an emergency. **These loans may not be used to purchase books.** Applications and guidelines are available in the Financial Aid Office. Foreign students may also apply for the International Student Emergency Loan through the Center for International Education.

Late Applications

The priority application deadline is April 1, 2009 for September 2009 enrollment and November 1, 2009 for January 2010 enrollment. **Students should apply two weeks prior to those dates to insure meeting the deadline.** Academic year 2009 - 2010 processing will cease March 1, 2010. For Pell Grant consideration, a valid Institutional Student Information Report (ISIR) must be received by the Financial Aid Office by the last day of attendance or June 30 of the award year, whichever is earlier. No aid can be finalized until the college receives this valid ISIR. If selected for verification, there is a 60-day extension to receive required documents.

Students applying for Summer I or Summer II, 2010 aid should complete the 2009 - 2010 FAFSA, as well as a Summer Financial Aid application which are available in early March. The application must be returned to the Financial Aid Office by April 1, 2010. You must register for all your summer classes by May 2 to be considered for summer aid. Aid will be based on remaining loan and Pell Grant eligibility for AY 09 - 10. For example, you are a sophomore and borrowed \$2,000 Stafford Loan for AY 09 - 10. You have \$2,500 remaining eligibility for the summer. You must take **at least** 6 credit hours (6 credits Summer I or Summer II or 3/3) to qualify for a loan.

Request for Additional Funds

Requests for additional funds or a re-evaluation of your original aid notification should be made in writing and forwarded to your financial aid administrator. You must provide specific reasons for your request. Indicate the amount and type of assistance you need to meet your educational expenses including any current outstanding bill to the college. For example, if you already have a job and declined a Work-Study position, you may wish reconsideration for a loan. The Financial Aid Office may also revise your award during the year if additional funds become available or if we do not receive anticipated funds. Again, it is very important to respond in a timely manner if a revised award letter is sent to you.

Financial Aid Programs

Federal Pell Grant

The Federal Pell Grant is awarded only to undergraduate students who have not earned a bachelor's or professional degree. This is a grant and does not have to be repaid. The U.S. Department of Education uses a standard formula to determine your eligibility for the Pell Grant. The maximum award for the 2009 - 2010 award year is \$5,350. The college must receive the valid SAR or ISIR no later than June 30 of the award year, or the student's last day of attendance, whichever comes first. If the student leaves school or completes his/her program and the college does not have a valid ISIR, the student is not eligible for a Pell Grant or other aid.

ACG/Smart Grant*

TEACH Grant teach.arts.ed.gov

Mass State Programs

To be eligible for state funding you must be a Massachusetts resident and have the FAFSA form submitted **NO LATER** than May 1. Here is a list of, but not limited to, some of the programs:

Mass State Grant – Must be an eligible full-time student

Mass Part-Time Grant – For eligible students who are part-time

Mass Cash Grant

Tuition Waiver

For additional information on these and other programs offered by Mass State that you may be eligible for, please visit osfa.mass.edu or call 617.727.9420.

** Student must be a U.S. citizen or eligible non citizen, enrolled at least half-time, Pell eligible and meet grant established criteria.*

Public Service Scholarship

Based upon entitlement, not need, this scholarship provides full tuition upon the loss of a parent and or spouse who is killed or missing in the line of public service duty in the Commonwealth. Contact the Office of Student Financial Assistance at 617.727.9420 for more information.

Department of Social Services Adopted Children's Tuition Waiver

Full tuition for Day College courses in a degree program to children in the custody of DSS adopted by an eligible MA state employee through DSS. It is also for children who were in the custody of DSS and adopted through DSS by an eligible MA resident. This tuition waiver is based on the in-state tuition rate and is for students who are age 24 or under.

Department of Social Services Foster Care Children's Tuition Waiver

Full tuition for Day College courses in a degree program to a student who is a current or former foster child; who was placed in the custody of the state through a Care and Protection Petition; is 24 years old or under; was in the custody of the Commonwealth for at least 12 consecutive months; was not adopted or returned home. This tuition waiver is based on the in-state tuition rate.

Foster Child Grant

Provides last dollar grants to eligible students as determined by DSS and the Office of Student Financial Assistance.

John and Abigail Adams Scholarship

Non-need based waiver of Day College tuition recognizing high academic achievement on the MCAS.

Out-Of-State Scholarship Programs

Students who are residents of the following states, can use their state scholarships for study in Massachusetts and should contact their state agency for the appropriate application:

CT - Department of Higher Education,
61 Woodland St., Hartford, CT 06105,
860.947.1855

ME - Financial Authority of Maine (FAME),
P.O. Box 949, Augusta, ME 04332,
207.623.3263

NH - Post-secondary Education Commission,
3 Barrell Court, Suite 300, Concord,
NH 03301-8543,
603.271.2555

PA - Higher Education Assistance Agency
(PHEAA), 1200 N 7th Street, Harrisburg,
PA 17102,
717.720.2800, 800.692.7392

RI - Higher Education Assistance Authority
(RIHEAA),
560 Jefferson Blvd., Warwick, RI 02886
401.736.1100

VT - Vermont Student Assistance Corp. (VSAC),
Champlain Mill, P.O. Box 2000,
Winooski, VT 05404
802.655.9602

Federal Perkins Loan, Nursing Loan and MASS No-Interest Loan Programs

If you are awarded a Federal Perkins Loan for fall and spring, your Perkins note is signed once for the entire academic year. MA No-Interest Loans are also signed once for the academic year. Nursing notes are signed once a year. Entrance counseling materials must also be signed and returned. If awarded loans only for one semester, your note will be signed once for that semester.

Loan promissory notes and entrance counseling materials will be mailed to your permanent address and must be signed and returned. Failure to do this results in loan cancellation.

Please note that if you receive a revised award during the year, a promissory note must be signed for any additional funds awarded. When you terminate your studies at Salem State, you must have an exit interview. Your loan obligations and repayment conditions are explained at that time.

Federal Stafford Loan Program (Subsidized and Unsubsidized)

Part of your financial aid may consist of a Federal Stafford Loan. The loan amount shows the maximum amount that the student is eligible for. To process the loan the following steps are required:

- Complete a Master Promissory Note (MPN) for all incoming students by going to salemstate.edu/finaid.
- Your department of Education PIN # acts as your electronic signature, so please have this available. Can't remember it? Then go to pin.ed.gov to request it.
- Your notification letter is signed and returned to the Financial Aid Office. We cannot process the loan without it!
- As a first time loan borrower you are also required to complete Entrance Counseling. To complete this step, please contact the Financial Aid Office. If you do not complete this step, we will be unable to disburse your loan.

What is the difference between the Subsidized and Unsubsidized Stafford Loan? With the Subsidized Stafford the interest is deferred while the student is in school and during the six-month grace period. With the Unsubsidized Stafford, the interest accrues while the student is in school and during the grace period. The student has the option to pay the interest while in school. On a quarterly basis a disclosure statement is sent with the total loan amount and the interest that has accrued.

Students may borrow up to the following amounts not to exceed the cost of attendance:

(The amounts below are based on the student being full-time, dependent, undergraduate)

1 st Year	\$5,500	combined sub & unsub
2 nd Year	\$6,500	combined sub & unsub
3 rd Year	\$7,500	combined sub & unsub
4 th Year	\$7,500	combined sub & unsub

If the parent of a dependent student is denied a PLUS loan, the student is then eligible to receive additional Unsubsidized Stafford:

1 st & 2 nd Year	\$4,000
3 rd & 4 th Year	\$5,000
Graduate Students	\$8,500
(May borrow an additional \$12,000 unsubsidized per year)	

Teacher Certification Program - \$5,500

Entrance & Exit Counseling

Entrance Counseling

To receive loans under the Federal Stafford Loan, Federal Perkins Loan, Nursing Loan, and MA No-Interest Loan Programs, entrance counseling is required to ensure you understand your rights and responsibilities as a borrower. For Perkins, Nursing Loans and MA No-Interest Loans, promissory notes and entrance counseling information will be mailed and must be completed and returned promptly.

Your signature must be legible or the promissory note will be rejected.

For Federal Stafford Loans, students must do their entrance loan counseling on the Web at saalemstate.edu/finaid. Computers are available in open computer labs on campus and in the Financial Aid Office.

Exit Counseling

In May, Graduating Seniors will receive a postcard informing them of their loan exit obligations and directions. Exit counseling may be done on the Web using your PIN at saalemstate.edu/finaid. Complete the Borrower Information and Rights and Responsibilities form, print and sign it, and return it to the Financial Aid Office. For students exiting the college and have Perkins or Nursing loans, you must contact the Loan Repayment Office in the Student Financials office. Exit counseling may be

done in the Loan Repayment Office at the time of withdrawal. The latter option is preferred because we want you to understand your repayment responsibilities and your rights as a borrower.

Federal Parent Loan for Undergraduate Students (PLUS)

Federal Parent Loan for Undergraduates (PLUS) is a variable interest rate loan taken out by the parent on behalf of a dependent student. It is based on credit-worthiness. Families may borrow up to the cost of education minus other aid. Repayment begins after the second disbursement. If a dependent student's parent is denied a loan based on credit worthiness, the student may borrow additional amounts under the Unsubsidized Federal Stafford Loan program. Parents can apply on line at saalemstate.edu/finaid.

Alternative Loan Programs

There are several alternative loan options that are not related to the federal loan program. They are available to parents and students who may need additional funding. These loans are based on creditworthiness and debt.

Visit our Web site at saalemstate.edu/finaid for information and details on each of the programs.

Federal College Work-Study Employment

If you have accepted your work-study award, there are various on-campus and off-campus positions available, including community service positions. New students should plan to attend the Job Orientation Session during their College Orientation program. Students must complete a W4, M4 and I-9 before commencing employment. To complete these forms, you must supply proof of identity and employment eligibility.

Student employees are paid bi-weekly. Wages vary upwards from \$8 per hour. Your work schedule is arranged with your supervisor around your classroom hours. If authorizations are not picked up or processed within two (2)

weeks, we will assume you are not interested in work-study, and it will be canceled. This allows other students access to the funds.

Off-campus College Work-Study job opportunities are available in both non-profit and for profit businesses and agencies. Students may also be interested in off campus community service jobs. These services are designed to improve the quality of life for the community residents, particularly low-income individuals, or to solve problems related to their needs. If you are interested in off-campus employment, please contact the Student Employment Office. Wages vary with job responsibility. Both on-campus and off-campus positions are posted in the hallway on the first floor of the Administration Building. For further information about job fairs, etc., contact salemstate.edu/seo.

Community Service – America Reads/America Counts

The America Reads and America Counts Programs, established by President Clinton, is a corps of tutors who provide individual tutoring in reading and math to elementary school children in-school, after-school, weekend, and summer reading and math programs. Opportunities will be available for students who have been awarded Federal Work-Study as well students who want to volunteer their time to tutor children in off-campus settings. Training, placement, and supervision will be provided. Interested students should contact the Student Employment Office for more information.

Institutional Employment

Non-financial need based student employment opportunities are available on-campus with various departments. Interested students must complete an I-9, W-4 and M-4 before commencing employment. In order to complete these forms, proof of identity and employment eligibility is required. Contact the Student Employment Office at 978.542.7052.

Job Locator Service

Any matriculated Salem State College student can take advantage of the off-campus job

postings received from area businesses and agencies. Contact the Student Employment Office for more information, or review the positions posted on the Job Bulletin Board located in the first-floor hallway of the Administration Building.

Financial Assistance for Foreign Students

Matriculated students studying at Salem State on a student visa are not eligible for need-based State, Federal or Institutional aid. However, students on F1 student visas cleared through the Center for International Education may be eligible to work under the Institutional Employment program. Employment is not guaranteed. Eligible students will need to obtain a social security number and can do so at the Social Security Office in downtown Salem.

Some foreign students may also be eligible for an alternative loan. Please refer to that section in this brochure. Additionally, foreign students may apply for Resident Advisor positions that provide free room and board. Please contact the Residence Life Office. Graduate students may apply for Graduate Assistantships through the Graduate Office. Those positions provide free tuition and a monthly stipend. The college also has an Emergency Loan Fund which provides short-term, no interest loans to foreign students in need of money for emergency situations. Contact the Center for International Education for more information.

Tuition Payment Plans

All Salem State College matriculated day students can participate in tuition payment plans offered through Tuition Management Systems 800.722.4867. These plans offer the family a low-cost, flexible method for paying for educational expenses by pro-rating these costs over a period of months. This plan is not a loan program. Information is mailed directly to each student during the summer, prior to billing. MasterCard, VISA and American Express payments are also accepted.

Satisfactory Academic Progress

To continue your eligibility for financial assistance, you must make satisfactory academic progress towards your degree. For further information, day students may contact the Office of Academic Affairs in Meier Hall. Evening students may contact the Registrar's Office located in the Administration Building. Graduate students may contact the Dean of the Graduate School, Sullivan Building. The policy is available in the college catalogues. Undergraduate students who are having academic difficulty, should contact the Advising Office, first floor of the Administration Building. Graduate students should contact their Academic Advisor. Students must meet qualitative standards (G.P.A.) and quantitative (earned credits) standards to remain in good standing for financial aid.

Release of Information

Financial assistance is considered confidential. The Federal Educational Rights and Privacy Act (FERPA) grants students the right to inspect and review their educational records. Students will be granted access (via copies) of such requests within a reasonable time (no more than 30 days). A student may not access financial records of his/her parents' without their written consent. Students may not review information pertaining to other students contained in the same record. FERPA forbids third party access to student educational records or information from those records without written consent of the student except to: (1) other school personnel with a legitimate need to know, or (2) agencies involved in the administration and enforcement of student assistance programs, or (3) parents of their dependent children (as defined by the IRS), or (4) pursuant to a judicial order, or (5) accrediting agencies where necessary to carry out their functions. Only general information will be given via telephone.

Record Retention

Students should keep copies of all financial aid applications and supporting documents submitted to the office. Keep copies of your tax returns! If requested, your failure to have kept copies will delay financial aid processing.

Tax Reform

These tax changes may affect you. If you plan to work, carefully read the instructions on the State and Federal withholding forms regarding exempt status. Also, read the tax instructions on gift aid in excess of tuition, fees and books regarding its status as taxable income. For some students, their student loan interest can be deducted on the Federal 1040 & 1040A.

The Hope and Lifetime Learning Tax Credits

The Hope tax credit and the Lifetime Learning Tax Credit are tax benefits for qualifying parents and adult students. These tax credits are meant to help working Americans afford post-secondary educational opportunities. Contact the IRS or your tax accountant for additional information. Educational (Roth) IRA Accounts and Section 529 Plans are other savings vehicles.

Privacy Act Statement

You must give your social security number to apply for financial aid at Salem State College. Failure to provide your social security number will result in the denial of aid. The information solicited on your financial aid forms is authorized by, but not limited to, those statutes codified in Section 484(2)(4)(B) of the Higher Education Act of 1965, as amended. The primary purpose of soliciting the information is to record information about your college attendance and progress to ensure you receive your money, to identify you as a student loan borrower, to determine program eligibility and benefits, and to permit servicing and collecting of loans.

The solicited information is made available as a routine use on a need-to-know basis to Personnel of the U.S. Department of Education and other government agencies, private firms having statutory or other lawful authority to maintain such information in the performance of their official duties.

Withholding of Services

The Salem State College Financial Aid Office reserves the right to withhold services to

students or former students. This includes, but is not limited to, a denial of transcripts or diploma and registration privileges to those individuals who are in debt to the institution or who have defaulted on any Federal student loan or owe a refund on a Federal Grant. Any student denied these services has the right to discuss the matter with a financial aid administrator.

Sources of Additional Information

Always include your full name, permanent address, social security number, date of birth and signature with all written inquiries.

1. FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)
1.800.433.3243
fafsa.ed.gov
2. American Student Assistance (Guarantee Agency) 1.800.999.9080
For Stafford borrowers & Plus loan applicants:
100 Cambridge Street, Suite 1600,
Boston, MA 02114
amsa.com
3. To apply for a PIN number, visit pin.ed.gov
4. Direct Loan Servicer
Customer Service and Loan Consolidation
1.800.848.0979
dlsonline.com
(to review your Direct Loan account and balance)
5. Office of Student Financial Assistance
617.727.9420
454 Broadway, Suite 200, Revere, MA 02151
6. Higher Education Information Center
617.536.0200
(at The Boston Public Library, Copley Square)
700 Boylston Street, Boston, MA 02116
heic.org
7. The Lynn Educational Opportunity Center,
corner of Market and Broad Street, in the
T building 781.477.2114
8. The National Student Loan Database System
(to review loan history) nslds.ed.gov

SALEM STATE COLLEGE OFFICIAL REFUND POLICY

Day School

Applicability

The refund policy applies to all full-time and part-time students enrolled in regularly scheduled classes at Salem State College taking a Leave of Absence or withdrawing from college. This policy applies to tuition and mandatory fees (All College fee and SGA Fee), only. Room and board charges are pro-rated based on usage.

100% tuition and mandatory fees are refundable through the end of the add/drop period, exclusive of non-refundable deposit

80% tuition and mandatory fees are refundable in the second week of classes.

60% tuition and mandatory fees are refundable in the third week of classes.

There is no refund after the third week. A week is defined as five class days.

Policy Effective September 1, 2006 and is subject to change.

Space available classes adhere to the Division of Graduate and Continuing Education refund policy defined below.

Division of Graduate & Continuing Education

The refund policy applies to all Division of Graduate & Continuing Education students enrolled in classes through Salem State College. When a course is cancelled by the college, full refund of tuition and fees is made and no administration processing fee is charged.

This is the Official Refund Policy of the Division of Graduate & Continuing Education.

College Refund Policy (Credit Courses)

A student wishing to withdraw from a course must complete a Registration Change Form in person from the Division of Graduate & Continuing Education Office. The date and time that the form is received will be the official date and time of withdrawal. Telephone and other unofficial notices will not be accepted as notification of withdrawal.

A. Fall and Spring Semesters:

Withdrawal before first meeting	100% tuition & fee refund with a \$20 administration-processing fee
Withdrawal before second meeting	90% tuition refund, no fee refund
Withdrawal before third meeting	50% tuition refund, no fee refund
Withdrawal after third meeting	No refund

B. Special Format Courses

Withdrawal before first meeting	100% tuition & fee refund with a \$20 administration-processing fee
Withdrawal before second meeting	50% tuition refund, no fee refund
Withdrawal before third meeting	no refund

C. Summer Session I & II and Other Short Semesters:

Withdrawal before first meeting	100% tuition & fee refund with a \$20 administration-processing fee
Withdrawal before second meeting	90% tuition refund, no fee refund
Withdrawal after second meeting and before third meeting	no refund

Refunds are based on dates of scheduled class meetings, not on attendance.

College Refund Policy (Non-Credit Courses)

100% refund less \$10 registration fee is granted if course is dropped prior to the first meeting.

50% refund less \$10 registration fee is granted for a course dropped prior to the second class meeting.

NO REFUNDS AFTER THE SECOND CLASS MEETING

NOTE: REFUNDS ARE BASED ON DATES OF SCHEDULED CLASS MEETINGS, NOT ON ATTENDANCE.

Refunds will be processed and sent to students approximately 4-6 weeks after classes have started. Credit card refunds will be issued in the form of a credit to the student's MasterCard/ Visa/American Express account number.

Consumer Information Disclosures

The college is required by Federal Law to disclose certain information to you on an annual basis or upon request. Below is a brief description of the categories and where to find the information as of the date this brochure was printed. The college will mail you a separate letter on this topic once you are enrolled.

Rights under the Family Education Rights and Privacy Act (FERPA) – Students may contact the Dean of Students' Office. It is also posted on our Web site salemstate.edu.

Campus Security Report – Statistics for the most recent three years. Currently, this is a direct mailing; it may be placed on our Web site in the future. Students may also contact Campus Security.

Cost of Attendance – How much it costs to attend. Information is available at salemstate.edu. Students may also contact the Student Financials Office. Estimated cost of attendance budgets are also posted on our Web site and in the college catalog. salemstate.edu/finaid.

FFELP Stafford/Direct Loan deferments for Peace Corp or volunteer service – Information on deferment of repaying loan principle for doing Peace Corps or volunteer service. salemstate.edu/finaid. Students may also contact the Loan Repayment Office, Student Financials.

Institutional Information – The College Catalog provides overall information on Academic, Student Life, Fiscal and Administrative areas.

Students may also contact specific departments and visit the college's Web site.

Completion/Graduation Rates – Information on the cohort of first time, degree seeking, full-time undergraduate students who enter the institution during the fall term each year – can be found at salemstate.edu.

Report on athletic program participation rates and financial support data. This is information on expenses and revenues that support athletic programs and undergraduate students. This will be made available either as a direct mailing or on the college's Web site. Students may also contact the Athletic Department.