

SCHOOL OF HUMAN SERVICES

Springfield College



Financing

Your

Springfield

College

Education

2009-2010

Financial Aid Staff

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We are located in the Administration Building on the main campus in Springfield, Mass. We can also be contacted through the School of Human Services at 800-727-0004 ext. 3112.

Office Hours

September–May Monday - Friday: 8:30 a.m. to 4:30 p.m.

June–August Monday - Friday: 8:00 a.m. to 4:00 p.m.

Dear Student:

A Springfield College education is the investment of a lifetime. Graduates of our programs in the School of Human Services (SHS) are serving communities all over the globe. SHS embraces the College mission to educate students in spirit, mind, and body for leadership in service to others.

Financing a college education is a challenging task and an important part of making a good enrollment decision. The Financial Aid Office focuses on helping all qualified students identify and manage the resources available to them. The College offers a variety of grants, loan programs and payment options.

We know that the application procedures can be confusing and even intimidating. Each campus has a staff person available for financial aid counseling. The Financial Aid Office works closely with your campus to assist you in the application process and in evaluating the available financing options. With careful planning and attention to the variety of application requirements, your educational needs can usually be met.

Please access our Web site for more information on the financial aid process:

- Go to www.spfldcol.edu/shsfinancialaid
- Select *Prospective Students* or *Current Students*

Federal and state requirements are basic to almost all financial aid options. It is extremely important to review all of the information provided to you. Please contact the Financial Aid Office whenever you have questions or concerns about application procedures, financing options, or any aspect of financial aid.

We understand the sensitive nature of family finances. We are committed to ensuring confidentiality and security for all of our students. We also understand that circumstances may occur when you would need additional information to make decisions regarding enrollment status. Please contact the counselor at your campus who will work with the financial aid office to help you to understand the possible changes to aid eligibility under different enrollment scenarios.

Welcome to the School of Human Services! It is our goal to help you to make decisions that will meet your educational financing needs and successfully reach your educational goals.

SHS Financial Aid Office



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Cost of Attendance

Awards are based on full-time enrollment of 12 credits per term for undergraduate students and 9 credits per term for graduate students unless specifically noted as part-time for one or more terms on the award letter. Notify the Financial Aid Office of any difference in enrollment. The following are sample budgets for full-time undergraduate and graduate students. Please notify the Financial Aid Office of any educational expenses not listed in the sample budgets. This may include childcare related to educational attendance and classwork, extraordinary travel expenses, educational assistance for special needs, and computers.

Additional educational expenses must be documented to the Financial Aid Office. Computers can only be added to the cost of attendance if they are used for educational purposes and are of moderate cost. Computer expenses are added only after the Financial Aid Office receives proof of purchase and documentation of educational purpose.

An increase in cost of attendance due to additional educational expenses does not necessarily mean an increase in aid. In some cases, a loan can be increased if the student has not yet received the maximum annual limit. There is no increase to grant aid for adjustments to cost of attendance.

Total financial aid cannot exceed the allowable educational cost of attendance. Educational assistance from outside sources (such as scholarships, educational benefits from employers or agencies) must be included when determining eligibility for financial aid.

Sample Full-Time SHS Student Expense Budget 2009–2010

| Per term estimates | Undergraduate (12 cr.) | Graduate (9 cr.) |
|--------------------|------------------------|------------------|
| Tuition | \$ 4,356 | \$ 4,437 |
| Books | \$ 400 | \$ 400 |
| Travel | \$ 600 | \$ 600 |
| Personal expenses | \$ 2,000 | \$ 2,000 |
| <hr/> | | |
| One-term total | \$ 7,356 | \$ 7,437 |
| Two-term total | \$ 14,712 | \$ 14,874 |
| Three-term total | \$ 22,068 | \$ 22,311 |

Tuition

May 2009 term through January 2010 term

Bachelor of Science in Human Services \$363/credit hour

Master of Science in Human Services \$493/credit hour

Fees*

Application fees

| | |
|--|----------|
| Bachelor of Science program | \$ 10 |
| Master of Science program | \$ 40 |
| Commencement fee | \$ 50 |
| Health Insurance | \$ 1,259 |
| Human Services Training Assessment fee | \$ 100 |
| Late Payment fee | \$ 50 |
| Late Registration fee | \$ 25 |
| Payment Plan fee | \$ 15 |
| Portfolio fee | \$ 250 |
| Returned Check fee | \$ 30 |
| Transcript fee | \$ 6 |

*Tuition and fees are accurate as of April 1, 2009. Contact your instructional campus for current information.



How Financial Aid Awards Are Determined

Since funds are allocated primarily on the basis of need, we first determine your ability to pay based on the information you gave us in your financial aid application. Financial aid from all sources can not exceed the educational cost of attendance. Some aid is based on a federal definition of financial need. Some aid will have additional eligibility requirements.

How do we determine your cost of attendance? The cost of attendance has two parts. The first part consists of direct educational expenses such as tuition, fees, and books. (Books are sometimes purchased separately and sometimes billed.) The second part includes indirect costs such as personal expenses and travel. Indirect costs can also include child care, tutoring, etc. Although you will see only the direct expenses on College billing statements, the comprehensive cost is used in determining eligibility for financial aid. Remember that expense budgets may be adjusted to reflect your individual circumstances. Examples of student expense budgets are shown on the previous page.

How do we calculate your family contribution? Springfield College uses a consistent method to determine your family's ability to pay for college costs. This method incorporates an assessment of your family's income and assets. The eligibility determination for federal funds is calculated using a formula called the "federal methodology." Care is taken to account for the individuality of your family situation. Please report changes in either your family's or your financial circumstances to the Financial Aid Office so that your eligibility for aid may be correctly determined. Circumstances such as loss of employment or serious illness may impact your eligibility for aid.

What is financial need? Need is the difference between the estimated cost of your attendance and your family contribution, calculated by the Financial Aid Office.

What can you expect from our financial aid decision? Whether you qualify for aid or not, you will receive a written decision. If you do not qualify for aid, you will be notified of

the reason for ineligibility. If you qualify for aid, you will receive an award letter that will offer an aid package that may be a combination of grants and loans, or loans only. We will advise you of your eligibility for Pell Grants (undergraduates only), Springfield College grants (full-time undergraduates only), state scholarships (usually undergraduates), and federal Stafford Loans if the information on file is sufficient to do so.

Springfield College cannot assist all needy students to the full level of need. Decisions about who receives College funds are made on a competitive basis. Academic standing and level of need are factors affecting this decision process.

What is our appeal process? We have established a method by which you or your family may request another review of your aid application. Your request must be in writing and should state the reasons for your appeal. Please provide as much specific information as you can to support your request for reconsideration. It is important to know that an appeal does not guarantee an increase in aid awarded. Appeals for enrolled students are not reviewed until well after the term begins. Therefore, your educational plans should be made on the basis of our initial decision.

Financial Aid Policy

- All information in your financial aid file is confidential. Disclosure of family financial information is governed by the Family Educational Rights and Privacy Act. See www.ed.gov/policy/gen/guid/fpco for more information.
- The College makes admissions decisions without regard for your ability to pay educational expenses. Students must be officially accepted into a degree program before a financial aid decision can be issued. Students who enroll for course work without the benefit of a formal acceptance are considered non-matriculated students and are not eligible for financial aid. Non-matriculated students must make payment arrangements at the time of registration.
- You are responsible for filing properly completed forms by the published deadline dates. Failure to complete the process in the required time may jeopardize the availability of assistance. Failure to provide all documentation requested by the Financial Aid Office may result in denial of assistance.
- If you are an undergraduate applicant, you should apply to your home state scholarship program by the state's published deadline. Contact your state agency or www.fafsa.ed.gov for state deadlines.
- Aid is awarded on the basis of financial need and academic standing, and is subject to federal, state, and College policies.



- Unless otherwise indicated, aid is awarded on the basis of full-time enrollment (graduate, 9 credits per term; undergraduate, 12 credits per term). Awards are subject to adjustment and/or cancellation if you do not enroll full-time.
- Part-time enrollment is defined as 3/4 time (graduate, 7–8 credits per term; undergraduate, 9–11 credits per term), HT (half-time) (graduate, 5–6 credits per term; undergraduate, 6–8 credits per term), and <HT (less than half-time) (graduate, 1–4 credits per term; undergraduate, 1–5 credits per term).
- Students must be enrolled at least half-time to be eligible for a loan during a term. Loans cannot be certified when a student is not enrolled at least half-time (graduate students, 5 credits; undergraduate students, 6 credits).
- Aid is only available for courses that apply toward the degree program in which the student has matriculated. Repeat courses are almost never eligible for financial aid.
- The total financial assistance you receive cannot exceed your educational need as determined by the Financial Aid Office. You are required to advise the Financial Aid Office if you receive outside agency and/or scholarship aid. If there is a gap between your calculated eligibility and the amount of aid in your financial aid package, your outside aid will be allowed to fill that unmet need. If your full eligibility has been funded, outside aid will usually reduce the self-help component (work-study/loans) of your financial aid package.
- Students who are in default on prior educational loans are not eligible for assistance until the default is cleared or the loan is rehabilitated.
- Students who owe an overpayment on federal funds are not eligible for assistance until the overpayment is resolved.
- An award can be cancelled during the academic year for failure to meet the academic requirements of the College, for conduct inconsistent with the standards of the College, or for failure to enroll.
- The financial aid award shall be void if and when incorrect or inconsistent information is revealed on forms or other documentation submitted in the application process. All awards are subject to verification. Cases of fraud will be reported to the appropriate authorities.

- You must complete the financial aid application process for each academic year (September to August) that you need assistance. Renewal of awards is contingent upon continued demonstration of financial need and availability of funds. We cannot guarantee availability of College funds to all eligible students.
- You must make satisfactory academic progress toward your degree to continue to receive financial aid.
- Students on academic probation are not eligible for financial aid. This applies to loan and grant programs.
- Students who fail to successfully complete at least 75 percent of courses attempted are not eligible for financial aid. This applies to loan and grant programs.
- Any change in your enrollment, financial, marital, or residential status should be promptly reported to the Financial Aid Office.
- Students receiving tuition remission/tuition waivers or any benefit of full tuition payment are not eligible for Springfield College grants.
- Your financial aid will be disbursed by term and in accordance with all federal and state policies. For most students, three equal disbursements will be made for the fall, spring, and summer terms.
- Loans are not certified until the file is complete and verified. A loan cannot be certified after the date that the student has withdrawn or stopped attending nor can a loan be certified after the end of the term. A loan cannot be certified if the student has not begun attendance at least half-time in the term, if the student has dropped below half-time in the term, or if the student has stopped attending all courses in the term.
- Aid for each term will be credited no earlier than the beginning of the second month of the term. If a course is dropped, your aid eligibility may change, even if aid has already been credited.
- Your tuition account cannot be credited with disbursed aid until all required documentation has been received, verification (if required) has been completed, and eligibility for the disbursed aid has been maintained.
- All financial aid, including disbursements from one of the Federal Family Education Loan programs (Stafford or PLUS), must be credited directly to the student's account in the College's Business Office. Credit balances (more aid than charges) will be refunded to the student according to the schedule published by the Business Office. These refunds must be used only for expenses related to your educational program.
- Students who are eligible for a refund check to help with living expenses and other related educational expenses should be aware that any refunds due will not be available until at least five weeks into the term. PLEASE BUDGET ACCORDINGLY.



- Students who do not enroll for a normally required period of enrollment should file for an approved leave of absence for one term. Undergraduate students who are out of school for three or more terms must reapply for admission to the College.
- The College is required to notify lenders if student borrowers are not enrolled.
- Students who withdraw during the term may receive partial credit of financial aid awards. The amount of the credit will be determined by the College's withdrawal policy and federal regulations. The amount of aid for which you remain eligible will be based on the portion of the term that you completed. Aid for which you are no longer eligible must be returned even if it was already credited to your account and a refund was issued to you. This may result in a balance due to the College and/or an overpayment of federal funds.

Verification Policy

All information supplied in the financial aid application process is subject to a federal confirmation process called "verification." The verification process must be completed before financial aid awards are final. No aid will be credited to your account, and loans will not be processed until verification is complete. This policy applies to all aid awarded on the basis of financial need. Failure to provide the required information or to request an extension of the deadlines, if needed, may result in your loss of financial aid for the term or the entire year.

The verification review does not mean that we believe the information is incorrect. Federal regulations require that the College have a verification process and specify which information is to be confirmed.

Required Forms

- 2009/2010 Free Application for Federal Student Aid (FAFSA). Send the FAFSA directly to the federal processor. List Springfield College, Springfield, MA on the form (#002211). FAFSA can be completed online at www.fafsa.ed.gov. Be very careful that you are not submitting information to another Web site.

- 2009/2010 Springfield College SHS Financial Aid Application. The 2009/2010 SHS Financial Aid application must be completed by all undergraduate students who want to be considered for SHS Grant. We verify all applicants for SHS Grant. Send this form directly to the Springfield College Financial Aid Office.
- Signed copy of the student's/spouse's 2008 federal tax return must be submitted by all students selected for verification. Include all schedules and W-2s. If married at the time that the FAFSA is filed, the financial information (including tax return) for the student's spouse must be provided (even if the student was not married in 2008). See FAFSA for instructions. Send these forms directly to the Springfield College Financial Aid Office.
- Signed copies of parents' 2008 federal tax return, including 1040/1040A/1040EZ, all schedules, and W-2s, are required for all dependent students selected for verification.
- Other documentation may be requested by the Financial Aid Office as needed for resolution of conflicting information. You will be notified by the Financial Aid Office of any additional documents needed for verification or resolution of conflicting information.
- ◆ Information on the application process and links to federal and College forms are available at our Web site www.spfldcol.edu/shsfinancialaid :
 - Select *Prospective Students* or *Current Students*
 - Select *How to Apply for Financial Aid*
 - On that page you will see a link to the FAFSA Web site, links to print the Springfield College Application, and information on the process and documents needed.

The student's name and student ID number (or name and SSN) must be clearly written on all forms and correspondence.

When to Submit Documentation

Submit the requested documentation to the Financial Aid Office as soon as possible. Awarded aid may be reduced or canceled if verification documents are not provided in sufficient time to complete the verification and process aid before the end of the term. Verification documents must be provided within 180 days of the last date of attendance but no later than September 20, 2010, for the 09/10 award year (even if last date of attendance is August 29, 2010).

When verification is completed, you may receive:

- Confirmation of the financial aid award
- A revised decision letter indicating changes in eligibility
- A corrected federal Student Aid Report



What Is Satisfactory Academic Progress?

Academic Eligibility for Financial Aid

- Recipients of financial aid (including most loan programs) must make satisfactory academic progress toward their degree. Satisfactory progress is defined by the College and is reviewed each term. The evaluation consists of a review of qualitative achievement (grade point average) and quantitative progress (credit hours earned per year ratio).
- Transfer credits are neutral for grade point average (GPA) and completion ratio.
- Transfer credits count toward the grade level/total credits that determines required GPA.

Qualitative Progress

- Undergraduate students are expected to maintain a GPA that meets the School of Human Services academic progress requirement. Once 12 or more credits have been attempted at Springfield College, undergraduate students must maintain a GPA of at least:
 - 1.80 if they have attempted less than 30 credits total (includes transfer credits)
 - 1.90 if they have attempted 30 or more but less than 60 credits total (includes transfer credits)
 - 2.00 if they have attempted 60 or more credits (includes transfer credits)
- Graduate students are expected to maintain a 3.0 average for all Springfield College course work attempted.

Quantitative Progress

- All students are expected to complete 75 percent of course work attempted. This ratio standard applies to cumulative course work attempted at Springfield College. This ratio

standard applies to cumulative course work attempted at Springfield College for all graduate students and it applies to undergraduate students who have at least 12 attempted credits at Springfield College.

- Courses graded Withdrawn and Incomplete are counted as courses attempted but not successfully completed.
- Courses dropped before the published add/drop date each term do not count as courses attempted.
- Financial aid is not available for repeated course work.

Financial Aid Suspension

- The Financial Aid Office will place a student on financial aid suspension for failure to meet satisfactory academic progress. While on financial aid suspension a student loses all eligibility for College, federal, and state assistance, including student and parent loans.
- Students on academic probation are automatically on financial aid suspension.
- Students who are not on academic probation will be placed on financial aid suspension if they fail to successfully complete at least 75 percent of course work attempted.

Financial Aid Probation

- The Financial Aid Office may grant a term of financial aid probation if there are documented circumstances affecting the student's ability to maintain good academic standing. Requests for financial aid probation must be received in writing with approval of the campus and the School of Human Services. This request must detail the issues related to the failure to meet the required academic standard and document that a proscriptive plan has been approved by the campus and the School of Human Services. Other documentation may be requested in support of this appeal.
- If a term of financial aid probation is granted, the student must meet the conditions of that probation as stated in the proscriptive plan. Failure to agree or to meet those conditions will result in a loss of financial aid eligibility.
- Financial aid probation is not granted after the end of the term, nor near the end of the term if there is insufficient time remaining to meet the requirements of the proscriptive academic plan.



Meeting Your Educational Financing Needs

As you and your family face the task of paying for college costs, you may find the need to supplement your family resources with some form of direct financial aid or supplemental financing. Springfield College supports the federal principle that the student and family share the primary responsibility for college costs. Need-based financial aid serves as a supplement to family resources.

If you file the FAFSA form and apply for financial aid from Springfield College, you may be awarded one of these types of financial aid or a combination of more than one.

Educational financing can be divided into four categories:

- **Grants and scholarships**
- **Student employment programs** provide work opportunities in the off-campus Cooperative Education program
- **Education loans** for students and parents
- **Payment plans**

Reviewing the available options will help you determine the next steps you'll want to take to finance your Springfield College education. We know educational financing can be a complex process, but it's worth it. The good news is that there are many financing options available to students and their families. You can always call or visit (appointments are suggested) the Financial Aid Office for help in determining the best options available for your individual circumstances. Your campus also has a staff person available to assist you in the financial aid process.

Grants and Scholarships

Grants and scholarships represent a form of financial aid that you do not have to repay. Springfield College awards funds primarily on the basis of financial need. Grants are awarded pending College award policy, conduct consistent with the behavioral standards of the College, and available funding. Springfield College offers the following grant and scholarship programs to eligible School of Human Services students:

Springfield College Programs

Springfield College Grant The Financial Aid Office determines eligibility based on financial need. Grants vary according to the level of need, available funding, and individual circumstances. Preference in awarding is given to full-time undergraduate students who are eligible for the Federal Pell Grant and who complete the financial aid process by the appropriate priority date. Springfield College grants are provided to cover a portion of Springfield College tuition charges and are not available if tuition is fully paid by other educational assistance that is designated solely for tuition. All awards are subject to Springfield College's financial aid policy. The College cannot guarantee funding to all needy students.

Springfield College Grant Application Priority Dates

Returning students

May 1, 2009

Award letters mailed beginning July 1, 2009

New students

July 15, 2009 – for September 2009 admission

Award letters mailed beginning August 1, 2009

November 15, 2009 – for January 2010 admission

Award letters mailed beginning December 1, 2009

March 15, 2010 – for May 2010 admission

Award letters mailed beginning April 1, 2010

Important Dates

We have established priority dates for awarding Springfield College grant funds. Students who complete their financial aid application file by the priority date will be given preference in the awarding of Springfield College grants. Students who complete their financial aid files or who are accepted for admission after the applicable priority date will be awarded grants and/or loans based on level of need and availability of funds.

All-College Graduate Scholarship The College offers a limited number of awards to graduate students based on academic achievement and professional promise. This is a competitive academic-based program. Financial need is not a factor. The award funds 18 hours of graduate tuition per year to full-time students.

Applications for All-College Graduate Scholarships are available from the Office of Graduate Admissions. The application deadline is April 1 for the following academic year. New and returning students are eligible to apply.



Federal Grant Programs

Federal Pell Grant This is the basic federal grant program for undergraduates. Eligibility is determined by the College and is subject to federal regulations. The value of the grant is based on the school's cost of attendance, the calculated federal family contribution, and whether you are attending full- or part-time. Award levels vary up to a maximum of \$5,350 in 2009/2010. To be eligible, you need to have a verified Free Application for Federal Student Aid (FAFSA) on file with the College before the last day of your enrollment in the academic year, but no later than June 30, 2010.

Federal Supplemental Educational Opportunity Grant

This federal grant program is administered by the College and awarded to high-need, undergraduate students. Awards vary depending on the student's need and the level of federal funding the College receives. Students must be eligible for the Federal Pell Grant to be considered for the Federal Supplemental Educational Opportunity Grant. This grant is available for fall and spring terms only.

State Grant Programs

General Scholarships These programs vary from state to state. Eligibility is determined by the designated state agency. All undergraduate financial aid applicants are expected to apply to their home state program. The following states have programs to assist students who are attending Springfield College: California, Delaware, Florida, Maine, Maryland, Massachusetts, New Hampshire, Pennsylvania, Rhode Island, and Vermont. Graduate students are usually not eligible for these programs. All state programs are subject to funding levels received from the state. Check the FAFSA filing deadline for your home state program.

Massachusetts State Grant Programs The general State Grant program for Massachusetts is for eligible full-time undergraduate students who are Massachusetts residents without regard for which campus the student attends.

The Massachusetts Part-Time Grant program is open to part-time undergraduate degree candidates at the Boston, Mass., and Springfield, Mass., campuses who are eligible for a federal Pell Grant and meet the residency requirements as defined by the

Office of Student Financial Assistance (OSFA). Awards range from \$200 to \$1,250 per year and are determined by the Springfield College Financial Aid Office, subject to OSFA regulations and state funding levels.

YMCA Matching Scholarship The YMCA Matching Scholarship program of the School of Human Services has been established to assist local Y's in the retention and recruitment of current and future staff. Through the scholarship, students in the School of Human Services can access affordable undergraduate and graduate education. When local YMCAs provide a Springfield College student with tuition assistance, the College will match that support up to \$5000 per academic year, per branch of an association. To apply for the YMCA Matching Scholarship Program, the CEO of the student's local YMCA must complete the application form, and mail it to the School of Human Services at Springfield College. Information and applications are available at the Springfield College Web site under YMCA Scholarship Opportunities.

Veterans Educational Benefits Each campus has a certifying official for veterans educational benefits. Veterans should research available programs at www.gibill.va.gov and contact the Financial Aid Office for additional assistance.

Scholarships

Students are encouraged to apply for scholarships and other forms of tuition assistance from outside agencies and organizations. Refer to the inside back cover of this booklet for recommended Web sites at which to begin your scholarship search. Be sure to apply early and use caution when disclosing personal information. It is your responsibility to notify the Financial Aid Office of any outside assistance that you are given.

Student Employment Program

Federal Work-Study Program This federal program provides students with approved part-time jobs. The award is determined by the College and eligibility is based on student need. School of Human Services (SHS) students who are interested in federal work-study must request a review by the Financial Aid Office. The majority of SHS students are employed full-time so this program is awarded to eligible students only by request.

Education Loans

Federal loans are a significant component of financial aid resources for educational costs. Many students will also use payment plans to supplement loans and grant aid. Some students will use payment plans to replace loans and reduce future debt.

Students and their families will decide what is appropriate based on their circumstances and financial commitments. The Financial Aid Office, along with campus staff who provide financial aid and business services counseling, will provide you with information and advice on which loan and payment options may fit your financing needs.

Students choose their own lender.

Federal Loan Programs

Federal Stafford Student Loan Program The Federal Stafford Student Loan Program is a federally supported program offering two types of loans, subsidized and unsubsidized. For subsidized loans, a fixed 5.6% interest rate is available for the 2009-10 award year. For unsubsidized loans, the interest rate is 6.8%. The subsidized program is offered to students who demonstrate eligibility as defined by federal regulations. The federal government pays the interest on subsidized loans while the student is enrolled in school. The student begins paying interest and principal six months after leaving school. To determine your eligibility for the Federal Stafford Loan, submit the FAFSA and other information required by the Office of Financial Aid. You need to be enrolled at least half-time and your loan application must be certified by the Office of Financial Aid prior to the last day of enrollment during the academic year. Students who are enrolled for less than a full academic year may have their original loan award reduced.

If you do not qualify for the subsidized Federal Stafford Loan, you are eligible to borrow under the unsubsidized Federal Stafford Loan Program. (An eligibility determination for the subsidized program must be made prior to applying for the unsubsidized loan). Interest on unsubsidized Federal Stafford Loans accrues while you are enrolled in college. All other program rules are the same for both the subsidized and the unsubsidized loans.

Origination fees are loan fees paid to the bank to compensate them for the cost of administering the loan. The origination fees are charged as the loan is disbursed, and are up to 1.5% of the amount disbursed. A portion of this fee is paid to the federal government to offset the administrative costs of the loan. The Federal Default Fee is a fee (one percent of the loan amount) that must be charged and deposited to the Federal Fund held by each guaranty agency in the FFELP (Federal Family Education Loan Program).

You have the right to cancel a loan up to fourteen days after you were sent notification that loan funds have been credited to your account. You can reduce future disbursements at any time. Please review loan amounts needed as you register each term to ensure that you are not borrowing more than necessary.

Springfield College provides information to students who need assistance in choosing a Stafford Loan lender. Students are free to select any lender, even one not on the lender information sheet, without penalty. Some lenders offer special incentives that reduce the loan balance or lower the interest rate. When choosing a lender, be sure to review and compare the benefits, incentives, and quality of customer service. We recommend that you choose your lender wisely.

Federal Stafford Loan Borrowing Limits

| Annual Limits | Independent Students | | | Dependent Students |
|-----------------------------|----------------------|--------------|-------------|--------------------|
| | Subsidized | Unsubsidized | Total Limit | |
| Freshman (under 30 credits) | \$3,500 | \$6,000 | \$9,500 | \$5,500 |
| Sophomore (30-59 credits) | \$4,500 | \$6,000 | \$10,500 | \$6,500 |
| Junior (60-89 credits) | \$5,500 | \$7,000 | \$12,500 | \$7,500 |
| Senior (90+ credits) | \$5,500 | \$7,000 | \$12,500 | \$7,500 |
| Graduate students | \$8,500 | \$12,000 | \$20,500 | N/A |
| Lifetime Limits | | | | |
| Undergraduate | \$23,000 | \$34,500 | \$57,500 | \$31,000 |
| Graduate* | \$65,000 | \$73,500 | \$138,500 | N/A |

*Includes undergraduate loans.

Federal Perkins Student Loan Program This federally funded program is offered to students with exceptional financial need. Funding is extremely limited. Eligibility is determined by the Financial Aid Office. Repayment is deferred until after a student graduates or withdraws from the College. The current interest rate is a fixed 5 percent with loan levels ranging from \$500 to \$2,000 per year.

Federal PLUS Loans PLUS loans are federal loans available to creditworthy graduate students and creditworthy parents or legal guardians of dependent (per federal definition) undergraduate students. Graduate students/parents may borrow up to the cost of education minus any financial aid. Loans are subject to the lender's credit policy and the Financial Aid Office certification of enrollment and costs. The interest rate is a fixed 8.5 percent. Repayment begins within sixty days of disbursement and may extend for up to ten years. Deferred repayment may be available for some borrowers.

Loans are made jointly payable to the graduate student/parent borrower and the College. For information regarding repayment options, you should contact your lender.

Dependent students whose parents are denied a PLUS loan may be eligible to borrow an additional amount of unsubsidized Stafford Loan.



Alternative Loan Programs

Alternative loans are offered by banks or lending institutions to help students bridge the gap between educational costs and awarded financial aid. These are private loans and are NOT guaranteed by the federal government. Terms and conditions can vary according to specific lender guidelines. Alternative loan lenders may impose certain requirements. In most cases, a student must have a good credit history, a low debt-to-income ratio, and a co-signer may be required.

Students can apply for alternative student loans as a supplement to traditional federal and state sources of aid. Students are permitted by law to choose any lender they wish for their educational loan needs.

Here are some questions to consider when researching loans:

- Does the loan have any front-or back-end fees?
- What is the current interest rate and how often does it change?
- If the interest rate is based on the credit score, what is the highest and lowest current rate?
- What is the highest possible interest rate? (Alternative loan rates can increase because they are variable.)
- Many lenders offer incentives, so ask how you can get them AND ask how can you lose them (for example, the loan is sold to another lender or you are late on a payment)?
- What is the interest rate difference if you have a co-signer?
- How long is the term of the loan?
- When do you begin repayment? What repayment options do they offer?
- Is there any type of death and disability clause?

Springfield College Payment Plan

Students are usually billed each academic term. Springfield College offers two payment options for students to pay their tuition:

- Students may pay tuition charges, less any applicable financial aid, in full at the time of registration by personal check or money order.
- The College offers a Partial Payment Plan that extends tuition payments over a four-month period. There is a \$15 fee per term to utilize this plan.

The Springfield College Payment Plan allows you to budget your payments over a four-month period rather than making one lump-sum payment. For more information, you can contact your instructional campus or call the Springfield College Business Office at 413-748-3183.

Credit Balance Refund Policy

If a student has a credit balance on their account, a refund check will be issued within fourteen days, unless the student authorizes the College, in writing, to hold the credit balance for a future term. The refund check will be available at the Business Office at the main campus on the Friday after the refund check is generated. If it is not picked up by 2 p.m., it will be automatically mailed to the billing address on the student account. The refund check will be made payable to the student, unless the student requests, in writing, that the refund check be made payable to another party. If a refund check is expected, but has not been processed prior to registration for the next term, please contact the financial aid staff person at your campus for assistance.

Enrollment Information

Eligibility for federal aid will be determined based on federal regulations. Eligibility will be calculated on a prorated basis from the first date of attendance in the term through the last date of attendance in the term. Students who do not begin attendance in a term are not eligible for any aid in that term.

The College provides enrollment status information to loan agencies periodically during each term by an electronic report. When the student takes a leave of absence or withdraws, the student's lender may contact him or her about the repayment process. If the student resumes enrollment (at least half-time) in the future, the student's federal loans may again be placed in deferment status.

Any student considering a change should consult with the Financial Aid Office before making the change. Questions and/or issues concerning this policy are to be addressed to the Student Services Office at the respective instructional campus.

Treatment of Federal Student Aid When a Student Withdraws

The law specifies how Springfield College must determine the amount of Federal Student Aid (FSA) assistance that you earn if you withdraw from school. The FSA programs that apply to SHS and are covered by this law are: Federal Pell Grants, Federal Stafford Loans, Federal PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during a term the amount of FSA program assistance that you have earned up to that point is determined by a specific formula. If you received (or Springfield College or a parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by Springfield College and/or you.

The amount of assistance that you have earned is determined on a pro rata basis.

For example, if you completed 30 percent of the term, you earn 30 percent of the assistance you were originally scheduled to receive for that term. Once you have completed more than 60 percent of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a postwithdrawal disbursement. If the postwithdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you don't incur additional debt. Springfield College needs your permission to use a postwithdrawal disbursement from loans toward any charges on your account. A postwithdrawal disbursement from grant funds may be applied to your account without your permission. If the postwithdrawal disbursement is greater than the charges to which it can be applied, the difference will be sent to you as a refund.

There are some FSA funds that you were scheduled to receive that you cannot earn once you withdraw because of other eligibility requirements. For example, if you did not complete one or more required documents.

If you do not receive a passing grade in at least one course in a term, Springfield College is required to document whether you completed the term or “unofficially withdrew” by ceasing attendance. If the last date of documented attendance was before the end of the term, eligibility will be determined as a withdrawal on the last date attended.

If you receive (or Springfield College or a parent receive on your behalf) excess FSA program funds that must be returned, Springfield College must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds,
or
2. The entire amount of excess funds.

Springfield College must return this amount even if it results in a balance due to Springfield College.

If Springfield College is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the unearned amount. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for FSA program funds when you withdraw are separate from the tuition refund policy at Springfield College. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Springfield College will also charge you for any FSA program funds that the school was required to return. Refer to the SHS Student Handbook for the tuition refund policy and for information on procedures for officially withdrawing.

If you have questions about your FSA program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Information Resources

The references listed below represent a selection of Web sites and agencies that provide assistance with college enrollment and educational financing issues. You may also want to investigate resources in your community and with your state agency.

Springfield College Home Page www.spfldcol.edu

U.S. Department of Education www.studentaid.ed.gov
800-4-FED-AID, TTY 800-730-8913

Federal programs and publications. Federal application process.

FAFSA on the Web www.fafsa.ed.gov

Free Application for Federal Student Aid—apply online.

Mapping Your Future www.mappingyourfuture.org

Online loan counseling. Educational financing information.

National Student Loan Data System (NSLDS) www.nsls.ed.gov

Borrower-specific information on federal aid history.

National Student Clearinghouse www.studentclearinghouse.org

Borrower-specific student loan information. Enrollment verification.

American Student Assistance (ASA) www.amsa.com
800-999-9080

ASA loan status information. Educational financing. Debt management.

Selective Service System www.sss.gov

Register or verify registration for Selective Service.

Corporation for National and Community Service (AmeriCorps)
800-942-2677 www.cns.gov

The College Board www.collegeboard.com

Scholarship Search.

Financial Aid Information Page www.finaid.org

General information and scholarship search.

Veterans' Educational Benefits www.gibill.va.gov

Information on educational benefits for veterans.

School of Human Services

Administrative Offices 800-727-0004

Financial Aid Office

Phone 413-748-3112
Fax 413-748-3462
E-mail finaid@spfldcol.edu

Allene Begley Curto

Associate Director of Financial Aid Services

Jennifer Wahlund

Assistant Director of Financial Aid Services

Teri Dwyer

Administrative Assistant for SHS Financial Aid Services

Business Office

Susan Provost

Assistant Bursar
413-748-3183

Registrar's Office

Susan McIntyre

Associate Registrar
413-748-3456

Boston, MA Campus

Donna A. Yarrington

Coordinator of Financial Aid Services
Phone 617-242-3361 or 866-272-9056
Fax 617-242-3025
E-mail dyarrington@spfldcol.edu

Charleston, SC Campus

Monique McNeil

Assistant Director for Administration
Phone 843-569-7003 or 866-272-6004
Fax 843-569-7079
E-mail mmcneil@spfldcol.edu

Houston, TX Campus

Benita Williams

Assistant Director for Administration
Phone 713-681-1120 or 866-252-8801
Fax 713-682-2366
E-mail bwilliams@spfldcol.edu

Los Angeles, CA Campus

Katrin Wilson

Assistant Director for Academic Services
Phone 310-673-5607 or 888-316-5111
Fax 310-673-8308
E-mail kwilson@spfldcol.edu

Manchester, NH Campus

Donna A. Yarrington

Coordinator of Financial Aid Services
Phone 603-666-5700 or 800-727-0504
Fax 603-666-5705
E-mail dyarrington@spfldcol.edu

Milwaukee, WI Campus

Vickie Jackson

Assistant Director for Academic Services
Phone 414-276-2300 or 866-271-2983
Fax 414-277-8370
E-mail vjackson@spfldcol.edu

St. Johnsbury, VT Campus

Linda Ladd

Assistant Director for Administration
Phone 802-748-5402 or 800-441-1812
Fax 802-748-5719
E-mail lladd@spfldcol.edu

San Diego, CA Campus

Mary Buck

Assistant Director for Administration
Phone 619-582-4002 or 877-271-7155
Fax 619-582-4548
E-mail mbuck@spfldcol.edu

Springfield, MA Campus

Pat True

Coordinator of Financial Aid Services
Phone 413-748-3204 or 800-727-0004
Fax 413-748-3026
E-mail ptrue@spfldcol.edu

Tampa, FL Campus

George Smith

Coordinator of Financial Aid Services
Phone 813-936-2800 or 800-724-2778
Fax 813-933-1980
E-mail gsmith2@spfldcol.edu

Wilmington, DE Campus

Regina Patterson

Assistant Director for Administration
Phone 302-658-5720 or 800-506-9270
Fax 302-658-5756
E-mail rpatters@spfldcol.edu



SPRINGFIELD COLLEGE

Office of Financial Aid
263 Alden Street
Springfield, MA 01109-3797