

SCHOOL OF HUMAN SERVICES

Springfield College



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Financing

Your

Springfield

College

Education

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2012-2013

# Financial Aid Staff

**Edward Ciosek** Director of Financial Aid

**Allene Begley Curto** Associate Director of SHS Financial Aid Services

**April Arcouette** Assistant Director of SHS Financial Aid Services

**Teri Dwyer** Administrative Assistant for SHS Financial Aid Services

**Sarah Wheeler** Associate Director of Financial Aid

**Kinser Cancelmo** Assistant Director of Financial Aid

**Caroline Brown** Assistant Director of Financial Aid

**Ruth Kuras** Office Manager

**Leslie LaBranche** Technical Assistant

**Lilly Rodriguez** Administrative Secretary

**Judy Beturne** Staff Assistant

## Contact Us

**Phone** (413) 748-3112

**Fax** (413) 748-3462

**Email** [financialaid@springfieldcollege.edu](mailto:financialaid@springfieldcollege.edu)

We are located in the Administration Building on the main campus in Springfield, Mass. Contact information for the financial aid office at your campus is provided on the inside back cover.

## Office Hours

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

**June–August** Monday - Friday: 8 a.m. to 4 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 visit our website for more information on the financial aid process:

- Go to [springfieldcollege.edu/shsfinancialaid](http://springfieldcollege.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 nine 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 class work, 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 or educational benefits from employers or agencies) must be included when determining eligibility for financial aid.

## Sample Full-time SHS Student Expense Budget 2012–2013

Per term estimates	Undergraduate (12 cr.)	Graduate (9 cr.)
Tuition	\$ 4,800	\$ 4,878
Books	\$ 500	\$ 500
Travel	\$ 600	\$ 600
Personal expenses	\$ 2,000	\$ 2,000
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One-term total	\$ 7,900	\$ 7,978
Two-term total	\$ 15,800	\$ 15,956
Three-term total	\$ 23,700	\$ 23,934

### Tuition

May 2012 term through January 2013 term

Bachelor of Science in Human Services \$400/credit hour

Master of Science in Human Services \$542/credit hour

### Fees\*

Application fees	
Bachelor of Science program	\$ 10
Master of Science program	\$ 40
Commencement fee	\$ 50
Health Insurance	\$ 1,497
Human Services Training Assessment fee	\$ 100
Late Payment fee	\$ 75
Late Registration fee	\$ 25
Payment Plan fee	\$ 15
Portfolio fee	\$ 250
Returned Check fee	\$ 35
Transcript fee	\$ 6

\*Tuition and fees are accurate as of June 1, 2012. Contact your instructional campus for current information.



# How Financial Aid Awards Are Determined

Since funds are allocated primarily on the basis of need, ability to pay is first determined based on the information provided in the 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, and more. Although only direct expenses are included on Springfield College billing statements, the comprehensive cost is used in determining eligibility for financial aid. Expense budgets may be adjusted to reflect 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 a family's ability to pay for college costs that incorporates an assessment of family 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 each family's situation. Changes in either personal or familial circumstances must be reported to the financial aid office to ensure that eligibility is correctly determined. Circumstances such as loss of employment or serious illness may impact eligibility for aid.

**What is financial need?** Need is the difference between the estimated cost of attendance and family contributions, as calculated by the financial aid office.

**What can you expect from our financial aid decision?** Financial aid applicants receive a written decision whether or not they qualify for aid. Those who do not qualify for aid, will be notified of the reason for ineligibility. Those who do qualify will receive an award letter that will offer an aid package that may be a combination of grants and loans, or loans only. Eligibility for Pell Grants (undergraduates only), Springfield College grants (full-time undergraduates only), state scholarships (usually undergraduates), and federal Stafford Loans will be noted 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?** Applicants may request another review of their aid application. Requests must be made in writing and should state the reasons for your appeal. Applicants should provide as much specific information as possible to support the 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, educational plans should be made on the basis of the initial decision.

# Financial Aid Policy

## Application

- All information in financial aid files is confidential. Disclosure of family financial information is governed by the Family Educational Rights and Privacy Act. See [ed.gov/policy/gen/guid/fpco](http://ed.gov/policy/gen/guid/fpco) for more information.
- Springfield College makes admissions decisions without regard for 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 coursework 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.
- Students 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.
- 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.
- The financial aid application process must be completed for each academic year (September to August) that assistance is needed. Renewal of awards is contingent upon continued demonstration of financial need and availability of funds. Availability of College funds to all eligible students cannot be guaranteed.
- Undergraduate applicants should apply to a home state scholarship program by the state's published deadline, which can be found at state agencies or at [fafsa.ed.gov](http://fafsa.ed.gov).
- Any change in your enrollment, financial, marital, or residential status should be promptly reported to the financial aid office.
- Aid is awarded on the basis of financial need and academic standing, and is subject to federal, state, and College policies.

## Enrollment

Enrollment	Undergraduate	Graduate
Full time	12 or more credits	9 or more credits
Three-quarter time	9-11 credits	7-8 credits
Half time	6-8 credits	5-6 credits
Less than half time	Less than 6 credits	Less than 5 credits

- Unless otherwise indicated, aid is awarded on the basis of full-time enrollment (graduate, nine credits per term; undergraduate, 12 credits per term). Awards are subject to adjustment and/or cancellation if not enrolled full time.
- Part-time enrollment is defined as 3/4 time (graduate, seven to eight credits per term; undergraduate, nine to 11 credits per term), HT (half time) (graduate, five to six credits per term; undergraduate, six to eight credits per term), and <HT (less than half time) (graduate, one to four credits per term; undergraduate, one to five 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, five credits; undergraduate students, six credits).
- 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.
- Any enrollment status that is different from the awarded enrollment status should be promptly reported to the financial aid office.

## Eligibility

- 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 received cannot exceed educational need as determined by the financial aid office. The financial aid office must be advised of outside agency and/or scholarship aid receipt. If there is a gap between calculated eligibility and the amount of aid included in the financial aid package, outside aid will be allowed to fill that unmet need. If full eligibility has been funded, outside aid will usually reduce the self-help component (work-study/loans) of the financial aid package.

- Students receiving tuition remission/tuition waivers or any benefit of full tuition payment are not eligible for Springfield College grants.
- 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.

### **Academic Eligibility**

- Satisfactory academic progress must be made toward a 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.

*See pages 12 and 13 for more information on academic eligibility.*

### **Processing and Crediting Aid**

- 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 processed until the file is complete and verified. A loan cannot be processed after the date that the student has withdrawn or stopped attending nor can a loan be processed after the end of the term. A loan cannot be processed 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 or withdrawn, aid eligibility may change, even if aid has already been credited.
- Tuition accounts 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 Direct Loan programs, must be credited directly to the student's account in the Springfield College 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 the 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.



## Attendance and Eligibility

- Aid will not be credited until attendance has begun at least half time for the term and attendance in all courses that have met is assured.
- If a student begins attendance and then ceases attending, the financial aid office is required to adjust the aid based on the last date attended and the number of credits in which the student began attendance.
- If a student fails to pass at least one full-term course in a term, the financial aid office is required to document the last date attended and adjust aid if the student did not complete the term.
- 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 students remain eligible will be based on the completed portion of the term. Aid for which students are no longer eligible must be returned even if it was already credited to their accounts and refunds were issued. 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 finalized. No aid will be credited 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 loss of financial aid for the term or the entire year.

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

## Required Forms

- 2012-2013 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 [fafsa.ed.gov](http://fafsa.ed.gov). Be careful that information is not being submitted to another website.

## All applicants must complete the Free Application for Federal Student Aid (FAFSA):

- ▼ You are encouraged to file online at [fafsa.ed.gov](http://fafsa.ed.gov). If you have a PIN, you may use it to electronically sign your FAFSA. You may request a PIN at [pin.ed.gov](http://pin.ed.gov). If you do not have a PIN, please print and sign your signature page and mail it to the federal processor.  
You may also get a paper FAFSA form by calling the Federal Student Information Center at 1-800-4-FED-AID (1-800-433-3243). Make sure that Springfield College, Springfield, MA is on the list of schools you want to receive your FAFSA information. Our school code is **002211**.
- **Most applicants also need to:**
  - ▼ **Complete a Springfield College Financial Aid Application** and submit it to the Springfield College Financial Aid office. If you need a copy of this form, contact your campus or click on the appropriate link on the SHS financial aid Web pages.
  - ▼ **Submit income information** based on IRS data and W-2 forms for 2011 to the Springfield College Financial Aid office.
  - ▼ **Submit verification of household size** as defined by federal regulations. Verification forms are available at the campus and on the SHS financial aid Web pages.
- Other documentation may be requested by the financial aid office as needed for resolution of conflicting information. The financial aid office will notify students 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 the website [springfieldcollege.edu/shsfinancialaid](http://springfieldcollege.edu/shsfinancialaid) :
  - Select *Prospective Students* or *Current Students*
  - Select *How to Apply for Financial Aid*
  - This page includes a link to the FAFSA website, links to print the Springfield College SHS Financial Aid Application, and information on the process and documents needed.

The student's name and student identification number (or name and social security number) 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 verification and process aid before the end of the term. Verification documents must be provided within 150 days of the last date of attendance but no later than Sept. 10, 2013, for the 2012-2013 award year (even if last date of attendance is Aug. 25, 2013).

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



# Satisfactory Academic Progress Requirements

## 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 towards maximum allowable attempted credits for a program. Maximum allowable credits: 180 credits for a 120-credit bachelor's program, 54 credits for a 36-credit master's program, and 90 credits for a 60-credit master's program.
- 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 coursework attempted.

## Quantitative Progress

- All students are expected to complete 75 percent of coursework attempted. This ratio standard applies to cumulative coursework 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 coursework 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

When faced with the task of paying for college costs, many students feel the need to enhance family resources with 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.

Those who file the FAFSA form and apply for financial aid from Springfield College 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 can help determine the next steps to take to finance a Springfield College education. 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. Students can always call or visit (appointments are suggested) the financial aid office for help in determining the best options available for their individual circumstances. Each campus also has a staff person available to assist students in the financial aid process.

# Grants and Scholarships

Grants and scholarships represent a form of financial aid that do not require repayment. 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.

**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 \$5,550 in 2012-2013. Students must have a verified Free Application for Federal Student Aid (FAFSA) on file with the College before the last day of enrollment in the academic year, but no later than June 30, 2013.

### **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, 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 \$800 per year and are determined by the Springfield College Financial Aid Office, subject to OSFA regulations and state funding levels.

## Other Grant Programs

**YMCA Matching Scholarship** The YMCA Matching Scholarship program of the School of Human Services has been established to assist local Ys 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 Ys 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 chief executive officer of the student's local Y must complete the application form, and mail it to the Springfield College School of Human Services. Information and applications are available at the Springfield College website under YMCA Scholarship Opportunities.

**Veterans Educational Benefits** Each campus has a certified official for veterans educational benefits. Veterans should research available programs at [gibill.va.gov](http://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 websites at which to begin the scholarship search. Be sure to apply early and use caution when disclosing personal information. It is the responsibility of the student to notify the financial aid office of any outside assistance received.

# 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 students who are interested in federal work-study must request a review by the financial aid office. The majority of School of Human Services students are employed full-time externally 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 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 information and advice on which loan and payment options may fit individual financing needs.

## Federal Loan Programs

### **Federal Direct Stafford Student Loan Program**

The Federal Direct Stafford Student Loan Program is a federal program offering two types of loans, subsidized and unsubsidized. For subsidized loans, a fixed 3.4 percent interest rate is available for undergraduate students for the 2012-2013 award year. For unsubsidized loans, the interest rate is a fixed 6.8 percent.

The subsidized program is offered to undergraduate 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 eligibility for the Federal Direct Stafford Student Loan, the FAFSA and other information required by the office of financial aid must be submitted. Students must be enrolled at least half time and loans 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.

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

Annual limits are established by federal rules for the Federal Direct Stafford Student Loan Program. See the chart on the next page.

## Federal Direct 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	\$0	\$20,500	\$20,500	N/A
<b>Lifetime Limits</b>				
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 Direct PLUS and Federal Direct Grad PLUS Loans

PLUS loans are federal loans available to creditworthy parents or legal guardians of undergraduate students and creditworthy graduate students. Parents/graduate students may borrow up to the cost of education minus any financial aid. Loans are subject to certification of enrollment and costs from the office of financial aid. Repayment begins within 60 days of disbursement and may extend for up to 10 years. Deferred repayment may be available for some borrowers.

Loans are made jointly payable to the parent/graduate student borrower and the College. For information regarding repayment options, visit [studentloans.gov](http://studentloans.gov).



## 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.)
- How can students earn incentives from the lender, and how can they lose those incentives (for example, what if the loan is sold to another lender or if the payer is late on a payment)?
- What is the interest rate difference if the loan is co-signed?
- How long is the term of the loan?
- When does repayment begin? What repayment options are offered?
- 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 students to budget payments over a four-month period rather than making one lump-sum payment. For more information, contact local campuses or call the Springfield College Business Office at (413) 748-3183.

## Credit Balance Refund Policy

If a student has a credit balance on his or her account, a refund check will be issued within 14 days, unless the student authorizes the College, in writing, to hold the credit balance for a future term. Refunds paid by check will be available at the main campus's business office window 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. Students can sign up for electronic deposit for refunds. If a refund is expected, but has not been processed prior to registration for the next term, please contact the financial aid staff member at the local 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 a 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 should consult with the financial aid office before making a considered 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 earned if students withdraw from school. The FSA programs that apply to the School of Human Services and are covered by this law are: Federal Pell Grants, Iraq and Afghanistan Service Grants, Federal Direct Stafford Loans, Federal Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

The amount of FSA program assistance that students have earned up to the point of withdrawal is determined by a specific formula. Those who received (or Springfield College or a parent received on their behalf) less assistance than the amount earned may be able to receive those additional funds. Those who received more assistance than the amount earned (student or Springfield College on the student's behalf) must return the excess funds.

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

For example, if a student completed 30 percent of the term, he or she would have earned 30 percent of the assistance he or she was originally scheduled to receive for that term. Once more than 60 percent of the payment period or period of enrollment has been completed, all the scheduled assistance for that period is earned.

Students who did not receive all of the earned funds may be due a postwithdrawal disbursement. If the postwithdrawal disbursement includes loan funds, students may choose to decline the loan funds to avoid incurring additional debt. Springfield College requires permission to use a postwithdrawal disbursement from loans toward any charges on student accounts. A postwithdrawal disbursement from grant funds may be applied to an account without student permission. If the postwithdrawal disbursement is greater than the charges to which it can be applied, the difference will be refunded.

Some FSA funds cannot be earned after withdrawal because of other eligibility requirements (for example, not completing one or more required documents).

Springfield College is required to document whether students who do not receive a passing grade in at least one course in a term either 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 a student receives (or Springfield College or a parent receives on his or her behalf) excess FSA program funds that must be returned, Springfield College must return a portion of the excess equal to the lesser of:

1. Institutional charges multiplied by the unearned percentage of 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, the student (or a parent for a Federal Direct PLUS Loan) must return the remaining amount in accordance with the terms of the promissory note. That is, the student may make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that must be returned is called an overpayment. The amount of a grant overpayment that must be repaid is half of the unearned amount. Students must make arrangements with their school or the U.S. Department of Education to return the unearned grant funds.

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

For more information about FSA program funds, 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 at [studentaid.ed.gov](http://studentaid.ed.gov).

# Information Resources

The references listed below represent a selection of websites and agencies that provide assistance with college enrollment and educational financing issues. Additional resources may be found in local community or with state agencies.

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Springfield College [springfieldcollege.edu](http://springfieldcollege.edu)

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Federal Direct Loans [studentloans.gov](http://studentloans.gov)

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U.S. Department of Education [studentaid.ed.gov](http://studentaid.ed.gov)  
800-4-FED-AID, TTY 800-730-8913

**Federal programs and publications. Federal application process and scholarship search information.**

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FAFSA [fafsa.ed.gov](http://fafsa.ed.gov)

**Free Application for Federal Student Aid—apply online.**

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National Student Loan Data System (NSLDS) [nsls.ed.gov](http://nsls.ed.gov)

**Borrower-specific information on federal aid history.**

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National Student Clearinghouse [studentclearinghouse.org](http://studentclearinghouse.org)

**Borrower-specific non-federal loan information. Enrollment verification.**

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Selective Service System [sss.gov](http://sss.gov)

**Register or verify registration for Selective Service.**

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Corporation for National and Community Service (AmeriCorps)  
800-942-2677 [cns.gov](http://cns.gov)

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The College Board [collegeboard.com](http://collegeboard.com)

**Scholarship Search.**

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Financial Aid Information [finaid.org](http://finaid.org)

**General information and scholarship search.**

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Veterans' Educational Benefits [gibill.va.gov](http://gibill.va.gov)

**Information on educational benefits for veterans.**

# School of Human Services

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## Financial Aid Office

**Phone** 413-748-3112  
**Fax** 413-748-3462  
**E-mail** [financialaid@springfieldcollege.edu](mailto:financialaid@springfieldcollege.edu)

## Allene Begley Curto

*Associate Director of SHS Financial Aid Services*

## April Arcouette

*Assistant Director of SHS Financial Aid Services*

## Teri Dwyer

*Administrative Assistant for SHS Financial Aid Services*

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## Business Office

### Susan Provost

*Assistant Bursar*  
**(413) 748-3183**

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## Registrar's Office

### Susan McIntyre

*Associate Registrar*  
**(413) 748-3456**

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## Boston, MA Campus

### Donna A. Yarrington

*Coordinator of Financial Aid Services*  
**Phone** (617) 242-3361 or (866) 272-9056  
**Fax** (617) 242-3025  
**Email** [dyarrington@springfieldcollege.edu](mailto:dyarrington@springfieldcollege.edu)

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## Charleston, SC Campus

### Scott Ranger

*Assistant Director for Administration*  
**Phone** (843) 554-7244  
**Fax** (843) 554-7723  
**Email** [sranger@springfieldcollege.edu](mailto:sranger@springfieldcollege.edu)

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## Houston, TX Campus

### Benita Williams

*Assistant Director for Administration*  
**Phone** (713) 681-1120 or (866) 252-8801  
**Fax** (713) 682-2366  
**Email** [bwilliams@springfieldcollege.edu](mailto:bwilliams@springfieldcollege.edu)

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## Manchester, NH Campus

### Donna A. Yarrington

*Coordinator of Financial Aid Services*  
**Phone** (603) 666-5700 or (800) 727-0504  
**Fax** (603) 666-5705  
**Email** [dyarrington@springfieldcollege.edu](mailto:dyarrington@springfieldcollege.edu)

## Milwaukee, WI Campus

### Kimberly Watts-Daniels

*Assistant Director for Administration*  
**Phone** (414) 276-2300 or (866) 271-2983  
**Fax** (414) 277-8370  
**Email** [kwatt-danies@springfieldcollege.edu](mailto:kwatt-danies@springfieldcollege.edu)

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## St. Johnsbury, VT Campus

### Darlene Young

*Assistant Director for Administration*  
**Phone** (802) 748-5402 or (800) 441-1812  
**Fax** (802) 748-5719  
**Email** [dyoung@springfieldcollege.edu](mailto:dyoung@springfieldcollege.edu)

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## Southern California Campus

**Contact information not available at time of printing. For more information, check the website or call (413) 748-3977.**

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## Springfield, MA Campus

### Pat True

*Coordinator of Financial Aid Services*  
**Phone** (413) 748-3204 or (800) 727-0004  
**Fax** (413) 748-3026  
**Email** [ptrue@springfieldcollege.edu](mailto:ptrue@springfieldcollege.edu)

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## Tampa, FL Campus

### Walter Geter

*Coordinator of Financial Aid Services*  
**Phone** (813) 626-3831  
**Fax** (813) 626-1289  
**Email** [wgeter@springfieldcollege.edu](mailto:wgeter@springfieldcollege.edu)

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## Wilmington, DE Campus

### Regina Patterson

*Assistant Director for Administration*  
**Phone** (302) 658-5720 or (800) 506-9270  
**Fax** (302) 658-5756  
**Email** [rpatters@springfieldcollege.edu](mailto:rpatters@springfieldcollege.edu)

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