

BARD COLLEGE AT SIMON'S ROCK

Financial Aid Handbook

2011 - 2012

BARD COLLEGE AT SIMON’S ROCK
Financial Aid Award Information 2011-2012

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Please refer to the college catalog for additional information.

Important numbers and codes

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Federal Phone Numbers and Codes

Federal Code Number (FAFS A) 009645 – www.fafsa.ed.gov – (800) 4FEDAID

College Scholarship Service (Profile) Code 3795 – <https://profileonline.collegeboard.com> - (305) 829-9793

Federal Perkins Loan Servicer - Campus Partners (800) 334-8609

Federal Direct Loans – www.studentloans.gov

National Student Loan Data System – www.nslds.ed.gov

I. Financial Aid

Who receives financial aid?

Bard College at Simon's Rock offers financial aid to students from diverse geographic, ethnic and socioeconomic backgrounds. The assistance comes from a variety of forms, including merit awards, need-based scholarships, Federal College Work Study and Federal, State Grants and Loans.

How is the amount of financial aid determined?

To be eligible for need-based aid, you must demonstrate that your family's resources are insufficient to cover your attendance. "Need" is defined as the difference between the cost of tuition and campus residence fee for the academic year at Simon's Rock and what is determined by the Financial Aid Office, based on financial information submitted, as a reasonable contribution from you and your family. However, there are limitations, and Simon's Rock is not able to meet the full need of deserving students.

How and when do I apply for financial aid?

To apply for all types of financial aid you should file the Free Application for Federal Student Aid at www.fafsa.ed.gov and the College Board Profile at <https://profileonline.collegeboard.com> by April 15th, for priority consideration.

All parents and students applying for financial aid must submit a signed copy of their 2009 federal income tax forms, and a completed Verification Worksheet, available at www.simons-rock.edu/financialaid.html, to the Financial Aid Office.

What if the student's parents are divorced or separated?

The custodial parent (or parents) with whom the student lives most of the time should complete the Free Application for Federal Student Aid (FAFSA) and the College Board Profile (PROFILE). The forms should reflect only the income and assets of the custodial household (including a step-parent). Simon's Rock also expects reasonable financial support from the noncustodial parent. Non Custodial Parent Statement, available at <https://ncprofile.collegeboard.com> should be completed by the non custodial parent and submitted to the Financial Aid Office.

The Financial Aid Office

The Financial Aid Office is available to assist students and parents in affording the cost of a Simon's Rock education. We are here to help students and parents complete the required forms and to offer guidance on how to finance a Simon's Rock education. The Financial Aid Office is required to verify the income and financial information of all applicants receiving aid.

Rights and Responsibilities of Financial Aid Recipients

Rights

1. Information regarding your application for financial aid will be treated professionally and with confidentiality by the Financial Aid Office staff. The College FERPA policy is listed in our catalog.
2. If you have questions, the Financial Aid Office will explain the analysis of your financial aid package.
3. Information regarding how to apply for financial aid and complete the financial aid process will be provided at your request.
4. You may request copies of your financial aid information.
5. You may request that any loan be canceled prior to 60 days from the date of disbursement.

Responsibilities

1. You or a member of your family must send the Financial Aid Office a written report of changes in your financial situation as soon as they occur. This includes changes in resources (such as receipt of an outside scholarship).
2. You must submit all required applications and documentation by the stated deadlines. You must reapply for financial aid each year.
3. You must make satisfactory academic progress and maintain good social standing at the college (refer to Satisfactory Academic Progress information).
4. You must participate in a loan entrance interview and have a signed master promissory note on file, before a loan disbursement can be credited to your student account.
5. You must notify the Financial Aid Office if you withdraw from the College, intend to take a leave of absence, or drop to part-time status.
6. You must complete Exit Counseling if you have received any type of loan and you do not plan to return to Simon's Rock the following semester.
7. You must supply accurate information.
8. You must provide all required signatures.
9. You are required to submit a signed copy of your award letter to the Financial Aid Office each year. This **MUST** be done within 2 weeks following the receipt of your award letter.
10. You are responsible to pay the balance due to the College after all financial aid has been credited.

II. Costs

TUITION & FEES – 2011-2012	Semester	Academic Year
Full-time (12-18 credit hours per semester)	21,500	43,000
CSP Full-time (based on 12 credits/semester @ \$800.00/credit)	10,080	20,160
Student Activity Fee	75	150
Per credit charges:		
Part-time per credit	1,730	
Part-time CSP per credit	840	
Visiting Student per credit	1,445	
Over 18 credits charge (per credit hour)	735	
Extended Campus Project per credit hour	215	
Summer Independent Study per credit hour	215	
Audit per course	525	
Non-credit per course	840	
ROOM & BOARD CHARGES		
Campus Residence Fee	5,980	11,960
OTHER FEES		
“Leave to Study Away” Fee - per semester		500
Health Services Fee		700*
Application/Re-admit Fee		50
W&T Workshop Fee (also called Freshman Orientation Fee)		575
Senior Thesis Workshop		215
Enrollment Deposit		500
Graduation fee		100
Tuition Payment Plan	50	100
Course Fees are course specific		
OTHER CHARGES		
Replacement fee for lost or not returned keys		50
Bookstore Charges-charges from Follett Bookstore		
Damage Charges will be based on damage to campus property		

Bard College at Simon’s Rock offers a Tuition Payment Plan, which allows families to make monthly payments for Tuition, Student Activities Fee, and Campus Residence Fee charges only. Those families on the payment plan can make up to ten payments, which are due June through March. There is a \$50.00 charge per semester for this payment plan.

Families may also make four payments of Tuition and Fees: \$15,042.50 is due June 30, 2011; three payments of \$13,777.50 are due on July 31, 2011, November 30, 2011 and December 31, 2011.

Enrollment at Bard College at Simon’s Rock is acceptance of the following policy; I accept Bard College at Simon’s Rock’s tuition and fees according to the schedule outlined above. I also agree to pay any additional charges incurred by my student, such as bookstore charges and lab fees. I understand that failure to pay the balance due will result in the withholding of academic transcripts as well as suspension from the College. The College will charge a Late Fee of \$25 if monthly payment is not received by the last day of the month. In addition, the College will charge a 1% per month Finance Charge on any past due balance. If the College is required to use the services of a collection agency to receive payment on a past due balance, a collection fee of 33.3% will be added to the past due balance.

**estimated cost*

Satisfying Your Account at Simon's Rock

- 1) Return the following to the Financial Aid Office WITHIN 2 WEEKS of receipt. This will ensure that all funds offered are paid to the student account. Failure to do so may result in the cancellation of the award.
 1. Award Letter signed by parent and student – decline any funds you do not wish to accept
 2. Federal Direct Loan - Entrance Interview and Master Promissory Note complete on line at: www.studentloans.gov
 3. Federal Perkins Loan Entrance Interview Form, if enclosed
 4. Copies of parent and student Federal 2010 taxes, if not submitted
 5. Federal Verification Worksheet, if enclosed or not previously submitted
- 2) Submit your \$500 Enrollment Deposit to the Office of Admissions - first year students only.
- 3) Bard College at Simon's Rock offers a Tuition Payment Plan, refer to page 3 for details.
- 4) If the amount due (per semester) seems to be more than can be paid over the course of five (5) months, consider a Federal Direct Plus Loan., borrowed funds will be disbursed half in the fall and half in the spring. Should you choose to borrow through this loan program, please be sure complete the application process at www.studentloans.gov

Bard College at Simon's Rock Refund Policy

No refund of fees will be made in the event a student withdraws from the college after registration except as stated below. In no event is the \$500 enrollment deposit refunded.

If a withdrawal occurs:

- Prior to arrival day: \$500 deposit is retained by the college. All other charges are refunded.
- Within the first week after classes begin: 80% of tuition, room and board is refunded.
- Within two weeks after classes begin: 60% of tuition room and board is refunded.
- Within four weeks after classes begin: 30% of tuition, room and board is refunded.
- After four weeks: no refund is made.

The college offers tuition insurance provided by A.W.G. Dewar, Inc. Information describing this plan will be mailed to you by the college Business Office.

The Office of Academic Affairs must be informed in writing of a student's withdrawal. The Business Office must approve the refund, determined from the date of notification of withdrawal before it is issued.

Adjustments in financial aid awards for students who withdraw will be determined according to the following procedures. Any institution grants or scholarships will be reduced by the same percentage as the refunds described above. Recipients of federal student aid will have their federal aid adjusted based on a formula prescribed by federal regulations. A student who is considering withdrawal may wish to confer with the Business Office and Financial Aid Office concerning anticipated refunds.

No refund is made in the case of suspension or expulsion.

Health Services Fee

The Commonwealth of Massachusetts requires all students attending college in the state to obtain student health insurance with certain mandatory coverage. We have contracted with an insurance company that provides the coverage to all students at Simon's Rock. The health services fee is *estimated* at \$700.00 per year, this fee is billed in full the beginning of the fall semester. Participation in this program is required of all students regardless of health coverage their family may have. A brochure describing the policy will be sent to you separately.

Transfer Application Fee Waivers

Fee waivers for transfer and graduate school applications are available to students based on financial need. To be eligible, a student must meet at least one of the following indicators of need:

- Student is Pell Grant-eligible
- Student is a ward of the state
- Student previously or currently resides in a foster home.
- Student is homeless.
- Family income is at or below the 2011 HHS Poverty Guidelines

Please request forms from the Financial Aid Office. A maximum of four fee waivers per student will be granted.

Financial Aid Implications for Students Withdrawing, Taking a Leave of Absence, or Becoming a Part-Time Student

Withdrawing or taking a leave of absence from Simon's Rock may have financial aid consequences. Students considering such an action should visit the Financial Aid Office before finalizing their plans. Students who withdraw are required to visit the office. Some of the issues to be considered are the following:

1. **Refunds:** All students who withdraw during a semester are charged tuition, room and board less any refund according to the policy referred to in the handbook. If a financial aid student is scheduled to receive a refund, all or part of that refund may be used to reimburse the financial aid programs from which the student received funds.
2. **Eligibility:** Students are eligible for a limited number of semesters of financial aid. Some of these may be used up by taking semesters on leave.
3. **Outside Agencies:** Students may lose a source of financial assistance by withdrawing or taking a leave of absence. If those students return to Simon's Rock, they will be required to provide those funds from their own resources.
4. **Loan Repayments:** Federal Stafford Loans, Federal Direct Loans and Perkins Loans go into repayment status either six or nine months from the date of withdrawal. If the student re-enrolls at Simon's Rock or another approved post-secondary institution the loan can be deferred. The student must notify the lending agency of their resumed student status or payments will be required. In certain leaves of absence, loans also go into repayment status.
5. **Institutional Scholarships:** When a student withdraws or takes a leave of absence from the college, all awarded scholarships are revoked.
6. **Student Accounts:** When a student withdraws, depending on the timeframe, a portion of the charge may be canceled. However, similar portions of any financial aid may also be canceled depending on federal, state, or institutional regulations. Students are responsible for their accounts even though they may withdraw. Check with the Financial Aid Office or the Business Office for more information.
7. **Simon's Rock does not award institutional funds to part-time students. However, federal aid may be available**

Leave of Absence for Study at Another (Host) Institution and Extended Campus Projects

Simon's Rock institutional scholarships are not available for students attending other institutions, with the exception of the Rodney Christopher Scholarship. However, students may apply for Federal Title IV Financial Aid (Federal Direct Loans, Federal Direct Plus Loans, Supplemental Grants, Pell Grants).

If a leave of absence is taken to allow the student to pursue studies at a non-accredited institution, for which program Simon's Rock will award credits, no Federal Title IV funds will be available even though Simon's Rock will charge the students per credit.

In addition to the regular financial aid requirements (completed FAFSA etc.) students wishing to receive aid for these programs must:

1. Have a leave of absence for study at a host institution approved by the Office of Academic Affairs.*
2. Submit verification of enrollment from the host institution (registration information/acceptance letter from host institution) to the Financial Aid Office.
3. The host institution must complete and return a Bard College at Simon's Rock Consortium Agreement, this can be obtained from the Financial Aid Office.

All funds received for this period will be credited to the student's account at Simon's Rock. These funds will then be disbursed to the student, parent, or the Host Institution after all financial aid requirements have been satisfied. It is the responsibility of the student to notify the Financial Aid Office to whom these funds should be sent.

**You must have moderated and been accepted into the Simon's Rock BA program in order for a leave of absence to be approved.*

Academic Standing, Academic Probation, Suspension, Dismissal

To maintain Good Academic Standing, students must obtain a semester GPA of 1.5 or higher, maintain a cumulative GPA of 2.0 or higher, and complete a minimum of 24 credits during each academic year.

A student who fails to earn a semester GPA of 1.5, fails to complete 12 or more credits in a semester, or fails to maintain a cumulative GPA of 2.0 is considered not in good academic standing. A student who is not in good academic standing at the end of a semester will either be placed on Academic Probation for the following semester or suspended from the College. Students who are not in good academic standing at the end of an academic year may be ineligible to receive financial aid until good academic standing has been regained. (Scholarships have different GPA requirements; students should consult their individual award letter[s] for scholarship requirements.)

The Financial Aid Office will review student academic records after the spring semester of each year (fall for students entering in January). At that time students will be notified of any changes to their financial aid award for the upcoming academic year due to failure to maintain good academic standing.

Students suspended for failure to maintain good academic standing will be notified whether or not they are eligible to appeal their suspension. Suspended students' appeals are reviewed by the Dean of Academic Affairs in consultation with the Dean of Admissions and Student Affairs or the Associate Dean for Residence Life and the student's academic advisor. Students whose appeals are granted are automatically placed on Academic Probation for the subsequent semester.

A student on academic probation who does not fulfill the conditions of probation, or who fails to earn a GPA of 1.5 or complete 12 or more credits in the probationary semester, and/or fails maintain or regain a cumulative GPA of 2.0 after the probationary semester is subject to suspension without the possibility of appeal. In such circumstances, students may reapply to return to the College at a later date but may be ineligible to receive financial aid upon their return and until good academic standing has been regained.

Satisfactory Academic Progress

To maintain eligibility for financial aid, students must make Satisfactory Academic Progress (SAP) in accordance with federal, state, and Simon's Rock guidelines. Satisfactory academic progress means that students must annually achieve at least a C (2.0) grade point average and accumulate credits toward a degree according to the following schedule:

Academic years completed	1	2	3	4
Credits successfully completed	24	48	72	96

Failure to meet the standards of satisfactory progress at the conclusion of any academic year will result in ineligibility for further financial aid. There is a maximum time frame of 6 years or 180 earned credits, for students pursuing their BA degree. Time beyond that is not financial aid eligible. Students in pursuit of an AA degree are eligible for financial aid for a maximum time frame of 3 years, or 90 earned credits.

Once eligibility is suspended, it cannot be renewed until the student has regained satisfactory progress as defined above. Students who wish to appeal their suspension from satisfactory academic progress status must submit a detailed letter explaining the circumstances surrounding the loss of credits and/or low GPA to the Financial Aid Office. All such appeals will be reviewed by Director of Financial Aid in consultation with the Dean of Academic Affairs and Dean of Students. Students are notified of the appeal result in writing.

III. Scholarships

Institutional Need-Based Scholarships

The evaluation of your application for a need –based scholarship is based on the following:

- Funds available in our aid programs.
- The number of students requesting these funds.
- Your financial need as determined by analysis of the financial data you submit on the FAFSA and PROFILE forms.
- Financial aid available to you from other sources.

Some Simon's Rock Scholarships are made possible from various philanthropic sources. If your scholarship is named, you will be so advised at a later date, subject to the wishes of the benefactor.

Your Simon's Rock Scholarship is subject to the following conditions:

Satisfactory Academic Progress - You must maintain Satisfactory Academic Progress as defined in the College Catalog.

Good Social Standing - Students receiving Simon's Rock scholarships must also maintain good social standing. Failure to do so through behavior which results in social probation or suspension or behavior which is detrimental to the College community may result in withdrawal or reduction of Simon's Rock Scholarships. The social records of all students are reviewed annually before their financial aid is determined.

Outside Scholarships and State Scholarships - It should be noted that all types of financial assistance must be reported to the financial aid office as they are considered part of the total financial aid award. Any outside assistance received may reduce your Simon's Rock Scholarship and/or your eligibility for federal financial aid.

Note: Moving off campus will result in a 25% reduction of your institutional need-based scholarship. This is important to consider as you plan for the upcoming year.

Financial Aid Appeal

The Financial Aid Office at Bard College at Simon's Rock attempts to make the best decision possible with the information provided on the financial aid application forms. Sometimes, however, a family may find that they are unable to afford the family contribution due to changes in their financial circumstances. If this is the case, a family may submit an appeal to the Financial Aid Office for reconsideration of their financial aid award. The college will consider circumstances that affect the family's ability to contribute, such as, but not limited to, a reduction in parental income, loss of employment, or medical expenses not covered by insurance. If the Financial Aid Office determines that additional assistance is appropriate, it may offer assistance in the form of a loan, employment or scholarship. The college's ability to award additional assistance is dependent upon the eligibility of the student and the availability of aid resources.

Submitting an appeal for the upcoming academic year: If a family has new or additional information regarding their financial circumstances, it should be submitted in writing to the Financial Aid Office along with applicable supporting documentation. Depending on a family's circumstances, the Financial Aid Office may request additional information in the form of documentation of monthly expenses and/or a loss of wages statement.

The college will review appeals for 1st year students in mid-May, and for returning students in mid-June, after all initial aid decisions have been completed. All appeals must be received by May 1st, and June 1st. If a family encounters a loss of income during the fall term, appeals will be reviewed in mid-December for the upcoming spring semester. Appeals for spring semester must be received by December 1st. Appeal decisions are typically made within three weeks of receipt. Appeals may be submitted via fax, email, or regular mail.

First Year Scholarships

Elizabeth Blodgett Hall and Livingston Hall Scholarships

Awarded to: Full tuition scholarships selected through the Acceleration to Excellence Program (AEP).

Renewal: GPA 3.3, continuous fulltime enrollment, good academic and social standing.

Acceleration To Excellence Program Partial Merit Scholarships

Awarded to: Merit scholarships selected through the Acceleration to Excellence Program (AEP).

Renewal: GPA 2.7 for awards under \$20,000, GPA 3.0 for awards of \$20,000, or higher, continuous fulltime enrollment, good academic and social standing.

W.E.B DuBois Scholars Program

Awarded to: Underrepresented students. Awarded on the basis of merit, amount determined on the basis of need.

Must File: FAFSA and PROFILE to be completed and filed with the processors. Verification Worksheet, a signed copy of Federal Income Tax Forms (student and parent), and Noncustodial Parent Statement (if applicable) must be submitted to the Financial Aid Office.

Renewal: Re-file financial aid forms by April 15, GPA 2.7, continuous fulltime enrollment, good academic and social standing.

Berkshire Regional Scholarship (BRS)

Designed to offer area residents the opportunity to become full-time students at Simon's Rock at a reduced cost. The program is open to students from 14 area counties.

Awarded to: Students who have completed the 10th, 11th, or 12th grade with a strong academic record and are under 19 years old.

Renewal: GPA 2.7, continuous fulltime enrollment, good academic and social standing.

Returning Student Scholarships

Robert M. Hutchins Scholarships

Awarded to: Selected third year students, after completing the Simon's Rock A.A. Program with at least a 3.3 grade point average. Applications are available in the Office of Academic Affairs.

Must File: FAFSA and PROFILE to be completed and filed with the processors. Verification Worksheet, a signed copy of Federal Income Tax Forms (student and parent), and Noncustodial Parent Statement (if applicable) must be submitted to the Financial Aid Office. Hutchins application filed with the Office of Academic Affairs and moderated into BA program.

Renewal: Re-file for financial aid by April 15, GPA 3.5, good academic and social standing. Junior and Senior year in residence.

Named Scholarships

Awarded to: These merit scholarships are for returning students. They recognize talents and achievements in various fields.
Please refer to the college catalog and Simon's Rock website, www.simon-rock.edu.

Requirements: Vary

Must File: FAFSA and PROFILE to be completed and filed with the processors. Verification Worksheet, a signed copy of Federal Income Tax Forms (student and parent), and Noncustodial Parent Statement (if applicable) must be submitted to the Financial Aid Office.

Renewal: B.A. scholarships are awarded for Junior and Senior years in residence. 2.7 GPA required for renewal. Sophomore scholarships are awarded for one year.

Students requesting federal and/or need-based Simon's Rock institutional aid

First Year Students - priority deadline March 15th

Returning Students – priority deadline April 15th

Must File: FAFSA and PROFILE to be completed and filed with the processors. Verification Worksheet, a signed copy of Federal Income Tax Forms (student and parent), and Noncustodial Parent Statement (if applicable) must be submitted to the Financial Aid Office.

Note: for further information regarding merit scholarships, please refer to the college catalog and website, www.simon-rock.edu

IV. Federal Loans

Federal Direct Loans

The Federal Direct Loan program limits borrowing to a maximum of \$5,500 for first year students, \$6,500 for sophomores and \$7,500 for juniors and seniors. Your loan amount may be different than the amount indicated on your award due to the number of credits you have earned. A minimum of 24 credit hours are necessary to be classified as a sophomore for this loan; a minimum of 54 to be classified as a junior.

Federal Direct Loans are either Subsidized or Unsubsidized. A Subsidized Federal Direct Loan will not be charged interest while you are in school. Accepting an Unsubsidized Federal Direct Loan, the student is responsible for the interest which accrues while the student is in school. It is possible to defer making payments on the interest while in school; however, the borrower should be aware that the interest will be added to the principal balance when repayment of the loan begins.

First-Time Borrowers

Log onto www.studentloans.gov, you will need your Pin# used for the FAFSA, if you do not have a pin you can apply for one at the website, and complete the Entrance Counseling and your Master Promissory Note (MPN) no funds will be released to your student account until this has been completed.

Returning Students

If you have been award and accepted a Federal Direct Loan, either subsidized, unsubsidized or both, *if not completed in a subsequent year*, you will be required to log onto www.studentloans.gov. You will need your social security # and FAFSA pin# to complete the Entrance Counseling and electronically sign a Master Promissory Note (MPN) no funds will be released to your student account until this has been completed

Federal Direct Plus Loans

Through the Federal Direct Plus Loan program parents may borrow up to the entire balance that is due to Simon's Rock. This means that parents with good credit histories will be able to secure whatever funds are needed to cover the cost of attending Simon's Rock. To apply for a Federal Direct Plus Loan log onto www.studentloans.gov. You will need your Pin# used for the FAFSA, if you do not have a pin you can apply for one at the website.

Perkins Loan

The Federal Perkins Loan is a loan offered to students based upon their federal need. Thus, this loan is not available to all students, eligibility is indicated on the *Financial Aid Award Letter*. The interest rate is fixed at 5% for the life of the loan. The loan is subsidized, as long as you are enrolled at last half time (6 credits at Simon's Rock) no payments are required. Repayment will begin 9 months after you leave Simon's Rock. Should you enroll elsewhere, you will qualify for a deferment and for further details must see our Financial Aid Office at that time. Once signed a Master Promissory Note is kept on file at Simon's Rock. The note will be provided to you when you are first awarded the loan. Entrance Interviews, for first time borrowers, will also be provided at that time.

Exit Counseling

Student loan borrowers are required to complete Exit Counseling, before graduating, transferring withdrawing, or leaving the college log onto www.studentloans.gov. Students leaving during the semester should contact Director of Financial Aid. Student leaving at the end of the semester will be notified with instructions. Failure to complete the loan exit counseling process will result on a hold of future transcript requests.

V. Federal Programs

Federal Pell Grant

The Federal Pell Grant is based on the financial information you have supplied and guidelines of the Federal Government.

Once applied for (this is done simply by completing the FAFSA and designating Simon's Rock as a selected school), each applicant will receive a notice of eligibility for a Federal Pell Grant award. This notice is known as a *Student Aid Report (SAR)*.

No credit will be extended to your student account for this grant without a completed Verification Worksheet and copies of signed Federal Income Tax Forms on file.

A Federal Pell Grant is a grant and, as such, requires no repayment.

Federal Supplemental Educational Opportunity Grant (SEOG)

This grant is subject to the availability of funds from the Federal Government. Awards range from \$375 - \$1,000.

Your award is based on the financial information you have supplied and is also subject to the Federal Government's verification procedures.

SEOG funds will be credited to your account at the beginning of each semester.

Federal College Work Study (FWS)

Federal College Work Study (FWS) is NOT used as a credit against tuition and fees. Rather, it indicates funds received from earnings. Work Study funds are primarily used to cover the cost of books and personal expenses and are received on a weekly payroll after hours worked.

Although the work study program is considered a form of Financial Aid, it is the same as any other job. That is, you will apply to various jobs available and have responsibilities for which you will be paid at the Federal or State Minimum Wage.

To obtain a FWS position you should contact supervisors on campus during the first week of the semester. A list of FWS positions will be posted as available on the college website, www.simons-rock.edu. There are a limited number of work study jobs available. The likelihood of obtaining a position is directly related to the effort and initiative you demonstrate in obtaining one of the available openings.

You should not assume that you can work as many hours as you would like. For example a \$1,500 FWS award will average approximately 7 hrs per week while classes are in session, a \$1,000 FWS award will average approximately 3.5 hrs per week while classes are in session.

In order to maintain eligibility for FWS, you must maintain satisfactory academic progress and not be on academic probation.

VI. State, Local, and Other Scholarships

State Awards

The actual amount of your state grant will be determined by the State.

Some states will give grants to students meeting eligibility criteria for their program. If found eligible, the student will receive a document from a state agency certifying his/her eligibility. No credit will be given on a state award until the College is in receipt of the funds from the State.

Outside Scholarships

Outside scholarships are scholarships received from sources other than Simon's Rock or any of the Federal Aid Programs. These scholarships must be reported to the college and may reduce the amount of your Simon's Rock need based scholarships if they interfere with your eligibility for Federal Financial Aid.

BARD COLLEGE AT SIMON'S ROCK

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