



## **ADMISSION AND FINANCIAL AID**

Bryn Mawr College does not discriminate on the basis of race, color, religion, national or ethnic origin, sexual orientation, age or disability in the administration of its educational policies, scholarship and loan programs, and athletic and other College-administered programs, or in its employment practices.

In conformity with the Civil Rights Act of 1964, as amended, it is also the policy of Bryn Mawr College not to discriminate on the basis of sex in its educational programs, activities or employment practices. The admission of only women in the Undergraduate College is in conformity with a provision of the Act. Inquiries regarding compliance with this legislation and other policies regarding nondiscrimination may be directed to the Equal Opportunity Officer, who administers the College's procedures, at 610-526-5275.

All information in this catalog is subject to change without notice.

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## ADMISSION

Bryn Mawr College is interested in candidates of character and ability who want an education in the liberal arts and sciences and are prepared for college work by a sound education. The College has found highly successful candidates among students of varied interests and talents from a wide range of schools and regions in the United States and abroad. In its consideration of candidates, the College looks for evidence of ability in the student's high-school record, the challenge of her program of study, her rank in class (if available), and her College Board, AP, or ACT tests; it asks her high-school adviser and several teachers for an estimate of her character, maturity and readiness for college.

Candidates are expected to complete a four-year secondary school course. The program of studies providing the best background for college work includes English, languages and mathematics carried through most of the school years and, in addition, history and a laboratory science. A school program giving good preparation for study at Bryn Mawr would be as follows: English grammar, composition and literature through four years; at least three years of mathematics, with emphasis on basic algebraic, geometric and trigonometric concepts and deductive reasoning; three years of one modern or ancient language, or a good foundation in two languages; some work in history; and at three courses in science, including 2 lab sciences preferably biology, chemistry or physics. Elective subjects might be offered in, for example, art, music or computing to make up the total of 16 or more credits recommended for admission to the College.

Since school curricula vary widely, the College is fully aware that many applicants for admission will offer programs that differ from the one described above. The College will consider such applications, provided the students have maintained good records and continuity in the study of basic subjects.

## Application

Bryn Mawr College accepts the **Common Application** with a required institutional supplement. The Common Application is available through the Common Application Web site, the Bryn Mawr College Office of Admissions, and many high school guidance offices. The Bryn Mawr College Common Application Supplement may be downloaded from the College's Web site as well. **Bryn Mawr exclusively accepts the Common Application and will waive the \$50.00 application fee for students who apply using the online option.** Fee waivers are available for qualified students. For more information visit:  
<http://www.brynmawr.edu/admissions/applicationoptions.shtml>.

## Admission Plans

Application to the first-year class may be made through one of three plans: Regular Admission, Early Decision I or Early Decision II.

- For all three plans applicants follow the same procedures and are evaluated by the same criteria.
- Both the Early Decision I and Early Decision II plans are binding and are most beneficial for the candidate who has thoroughly investigated Bryn Mawr and has found the College to be her clear first choice. The Early Decision II plan differs only in recognizing that some candidates may arrive at a final choice of college later than others.
- An Early Decision candidate may not apply Early Decision to any other institution but may apply to another institution under a Regular Decision plan or a non-binding Early Action plan. If admitted to Bryn Mawr College under an Early Decision plan, the student is required to withdraw applications from all other colleges or universities.

- An early decision candidate must sign the Common Application Early Decision Agreement indicating that she understands the commitment required. The Early Decision Agreement may be found on the **Common Application** Web site.
- Early Decision candidates will receive one of three decisions: admit, defer to the regular applicant pool, or deny. If admitted to Bryn Mawr, the student is required to withdraw all other applications. If deferred to the regular pool, the student will be reconsidered along with the regular admission applicants and will receive notification in early April. If refused admission, the student may not apply again that year.
- The Regular Decision Plan allows candidates to keep open several college options. The Regular Admission Plan is designed for those candidates who wish to keep open several different options for their undergraduate education throughout the admission process. Applications under this plan are accepted anytime before the January 15 deadline.

**Timetables for the three plans are as follows:**

Fall Early Decision Closing date for applications and all supporting material: November 15  
Notification of candidates: by December 15

Winter Early Decision Closing date for applications and all supporting materials: January 1  
Notification of candidates: by January 31

Regular Admission Closing date for applications and all supporting materials: January 15  
Notification of candidates: by April 1

## Entrance Tests and Interviews

Bryn Mawr is now “test flexible.” The new “test flexible” policy will allow Bryn Mawr applicants to select the standardized tests that they believe best represent their academic potential. The standardized testing requirements for students applying to the Undergraduate College under the Regular Decision, Early Decision I, or Early Decision II plans are as follows:

- The SAT Reasoning Test and a combination of two different SAT Subject Tests or AP tests or
- The ACT or
- A combination of three SAT Subject Tests and/or AP tests in the following areas:
  1. Science or Math **and**
  2. English, History, Languages, Arts or Social Sciences **and**
  3. Student’s Choice: one subject of the student’s choice but in a subject different from the other two.
    - Only one non-English language test result may be submitted.
    - If your first language is not English you may submit the results of one test in your first language, but only as your “student’s choice.” One of your remaining test results must be from subject area 1 and the other must be from subject area 2, as listed above.

## AP Tests

### *Math and Sciences*

Biology  
Calculus AB  
Calculus BC  
Chemistry  
Computer Science A  
Computer Science AB

Environmental Science  
Physics B  
Physics C  
Statistics

*English, History, and Languages*

Art History  
Chinese Language and Culture  
English Language  
English Literature  
European History  
French Language  
French Literature  
German Language  
Italian Language and Culture  
Japanese Language and Culture  
Latin Literature  
Latin: Vergil  
Spanish Language  
Spanish Literature  
U.S. History  
World History

*Arts*

Music Theory  
Studio Art

*Social Sciences*

Psychology  
Comparative Government & Politics  
U.S. Government & Politics  
Human Geography  
Macroeconomics  
Microeconomics

**SAT Subject Tests**

*Math and Sciences*

Mathematics Level 1  
Mathematics Level 2  
Biology (ecological)  
Biology (molecular)  
Chemistry  
Physics

*English, History and Languages*

English Literature  
World History  
U.S. History  
Chinese with Listening

French  
 French with Listening  
 German  
 German with Listening  
 Spanish  
 Spanish with Listening  
 Modern Hebrew  
 Italian  
 Latin  
 Japanese with Listening  
 Korean with Listening

All tests must be completed by the January test date.

In general, the College recommends, but does not require that one of the Subject or AP tests be taken in a foreign language because a (re-centered) score of 690 or above on the Subject test satisfies part of an A.B. degree requirement). A score of "5" on the AP test also satisfies part of an A.B. requirement (see The Academic Program for details on language exemption).

Candidates are responsible for registering with the College Entrance Examination Board, or ACT, Inc. for the tests. Information about the tests, test centers, fees and dates may be obtained by contacting the following:

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

ACT, Inc.: [www.actstudent/org.com](http://www.actstudent/org.com)

## Interview

An interview either at the College or with an alumna area representative is strongly recommended for all candidates. Interviews should be completed by the deadline of the plan under which the candidate is applying. Appointments for interviews and campus tours should be made in advance by writing or telephoning the Office of Admissions at (610) 526-5152. The Office of Admissions is open from 9 a.m. to 5 p.m. on weekdays. From mid-September through January, the office is also open on Saturdays from 9 a.m. to 1 p.m. A student who is unable to visit the College should visit: [www.brynmawr.edu/admissions/alumnae\\_interview.shtml](http://www.brynmawr.edu/admissions/alumnae_interview.shtml).

## International Students

Bryn Mawr welcomes applications from international students who have outstanding secondary school records and who meet university entrance requirements in their own countries.

Bryn Mawr College accepts the **Common Application** with a required institutional supplement. The Common Application is available through the **Common Application** Web site, the Bryn Mawr College Office of Admissions, and many high school guidance offices. The Bryn Mawr College Common Application Supplement may be downloaded from the College's Web site as well. **Bryn Mawr exclusively accepts the Common Application and will waive the \$50.00 application fee for students who apply using the online option.** Fee waivers are available for qualified students.

For more information visit: <http://www.brynmawr.edu/admissions/applicationoptions.shtml>

All applicants to Bryn Mawr should follow Bryn Mawr's "test flexible" policy (see above). Bryn Mawr requires official scores be sent by the College Board and/or ACT, Inc. This requirement may be waived only for residents of the People's Republic of China where the test is not available. The Subject Tests and /or AP exams are highly recommended but not required for those students living abroad. (For all additional testing requirements please follow the guidelines in the section entitled Entrance Tests and Interviews).

If English is not your first language, you must submit the results of the TOEFL\* examination or the IELTS\*\* exam. This requirement may be waived for students whose principal language of instruction for the past four years has been English. Bryn Mawr will accept official results of any of the TOEFL tests: computer, paper or Internet-based.

\**Test of English as a Foreign Language* <http://www.toefl.org>

\*\**IELTS* [www.ielts.org](http://www.ielts.org)

The minimum standardized testing requirement for international applicants is the SAT test. Official results from two additional SAT Subject Tests or AP Tests are recommended, but not required. International applicants may also take advantage of Bryn Mawr's "test flexible" option. Details about the "test flexible" option may be found on our Web site:

[http://www.brynmawr.edu/admissions/test\\_policy.shtml](http://www.brynmawr.edu/admissions/test_policy.shtml)

(Information about the SAT is available at [www.collegeboard.org](http://www.collegeboard.org) ) A student may opt to take the ACT test ([www.act.org](http://www.act.org)) in place of the SAT. (Because exams are only given on selected dates students should sit for their exams well in advance of the application deadline.)

Students who have not been educated in English or who do not speak English as a native language must present credentials proving their proficiency in English.

For more information about the application process for students from overseas, visit [www.brynmawr.edu/admissions/intl\\_students.shtml](http://www.brynmawr.edu/admissions/intl_students.shtml) .

## Early Admission and Deferred Entrance

Each year a few outstanding students enter the College after the junior year of high school. Students who wish to apply for early admission should plan to complete a senior English course before entrance to the College and should write to the dean of admissions about application procedures. An interview, on campus or with an alumna area representative, is required of early admission candidates.

A student admitted to the College may defer entrance to the freshman class for one year, provided that she writes to the dean of admissions requesting deferred entrance by May 1, the Candidates' Reply Date.

## Credit for Advanced Placement Tests and International Exams

Students who have carried advanced work in school and who have honor grades (5 in Art History, English, Environmental Science, French, Government and Politics, History, Music Theory, Psychology and Spanish; 4 or 5 in most other subjects) on the Advanced Placement Tests of the College Board may, after consultation with the dean and the departments concerned, be admitted to one or more advanced courses in the first year at the College. Bryn Mawr accepts Advanced Placement Tests with honor grades in the relevant subjects as exempting the student from College requirements for the A.B. degree. With the approval of the dean and the departments concerned, one or more Advanced Placement Tests with honor grades may be presented for credit. Students receiving six or more units of credit may apply for advanced standing. The Advanced Placement Tests are given at College Board centers in May. For more information, visit [www.brynmawr.edu/registrar/AcadRegs/APexam.shtml](http://www.brynmawr.edu/registrar/AcadRegs/APexam.shtml) .

Bryn Mawr recognizes the academic rigor of the International Baccalaureate program and awards credit as follows:

- Students who present the full International Baccalaureate diploma with a total score of 30 or better and honor scores in three higher-level exams normally receive one year's credit.
- Those with a score of 35 or better, but with honor scores in fewer than three higher-level exams, receive two units of credit for each honor score in higher-level exams plus two for

- the exam as a whole.
- Those with a score of less than 30 receive two units of credit for each honor score in a higher-level exam.

\*Honors scores are considered to be 6 or 7 in English, French, History and Spanish; 5, 6 or 7 in other subjects.

Bryn Mawr also recognizes and awards credit for other international exams. Depending upon the quality of the examination results, Bryn Mawr may award credit for Advanced Levels on the General Certificate of Education (GCE), the French Baccalaureate, German Abitur and other similar exams.

Some placement tests are given at the College during Customs Week (Bryn Mawr's orientation program for new students) and students can consult with their dean about the advisability of taking these placement tests.

## Home-Schooled Students

Students who have received home-schooling must submit the following additional information with the Application for Admission to Bryn Mawr College.

1. Official transcripts from any high school(s) or postsecondary institution(s) attended.
2. An academic portfolio that includes:
  - A transcript of courses taken, either self-designed which includes reading lists and syllabi, or a formal document from a correspondence school or agency;
  - Evaluations or grades received for each subject;
  - A short research paper, preferably completed within the last year (including evaluator's comments);
  - Two letters of reference from sources other than parents.
3. An additional essay on the reasons for choosing home-schooling.
4. An interview (on campus or telephone) with a member of the admissions staff.

Please note that this information is in addition to those items already required of all applicants: the Common Application for Admission, The Bryn Mawr Supplement to the Common Application, and official test results from The College Board or the ACT, Inc., two teacher recommendation letters and essays as outlined on the Common Application.

## Transfer Students

Bryn Mawr College accepts the **Common Application for Transfer Students** with a required institutional supplement. Detailed instructions, as well as the **Bryn Mawr Supplement for Transfer Students** may be downloaded from the Bryn Mawr Web site. **Bryn Mawr exclusively accepts the Common Application and will waive the \$50.00 application fee for students who apply using the online option.**

Each year a number of students are admitted on transfer to the sophomore and junior classes. Successful transfer candidates have done excellent work at other colleges and universities and present strong high-school records that compare favorably with those of women entering Bryn Mawr as first-year students. Students who have failed to meet the prescribed standards of academic work or who have been put on probation, suspended or excluded from other colleges and universities will not be admitted under any circumstances.

Transfer candidates should file applications as early as possible but no later than March 15 for entrance in September, or no later than November 1 for the second semester of the year of entrance. Application forms and instructions may be requested from the transfer coordinator.

The minimum standardized testing requirement for transfer applicants is the SAT test. Official results from two additional SAT Subject Tests or AP Tests are recommended, but not required. Transfer applicants may also take advantage of Bryn Mawr's "test flexible" option. Details about the "test flexible" option may be found on our Web site:

[http://www.brynmawr.edu/admissions/test\\_policy.shtml](http://www.brynmawr.edu/admissions/test_policy.shtml)

(Information about the SAT is available at [www.collegeboard.org](http://www.collegeboard.org) ) A student may opt to take the ACT test ([www.act.org](http://www.act.org) ) in place of the SAT. (Because exams are only given on selected dates students should sit for their exams well in advance of the application deadline.)

To qualify for the A.B. degree, students ordinarily should have completed a minimum of two years of full-time study at Bryn Mawr.

## The Katharine E. McBride Scholars Program

The Katharine E. McBride Scholars Program serves women beyond the traditional college entry age who wish to earn an undergraduate degree at Bryn Mawr. The program admits women who have demonstrated talent, achievement and intelligence in various areas, including employment, volunteer activities and home or formal study. McBride Scholars are admitted directly as matriculated students.

Once admitted to the College, McBride scholars are subject to the residency rule, which requires that a student take a minimum of 24 course units while enrolled at Bryn Mawr. Exceptions will be made for students who transfer more than eight units from previous work. Such students may transfer up to 16 units and must then take at least 16 units at Bryn Mawr. McBride Scholars may study on a part-time or full-time basis. For more information, visit the McBride Program Web page at [www.brynmawr.edu/mcbride](http://www.brynmawr.edu/mcbride), send an e-mail to [mcbrides@brynmawr.edu](mailto:mcbrides@brynmawr.edu) or call (610) 526-5373.

Bryn Mawr College accepts the **Common Application for Transfer Students** with a required institutional supplement for transfer and McBride Applicants. Detailed instructions, as well as the **Bryn Mawr Supplement for Transfer and McBride** may be downloaded from the Bryn Mawr Web site. **Bryn Mawr exclusively accepts the Common Application and will waive the \$50.00 application fee for students who apply using the online option.**

## Readmission

A student who has withdrawn from the College must apply for permission to return. She should consult her dean concerning the application process and be prepared to demonstrate that she is ready to resume work at Bryn Mawr.

# FEES AND FINANCIAL AID

## Costs of Education

The tuition fee in 2009-10 for all undergraduate students, resident and nonresident, is \$50,389 a year.

### Summary of Fees and Expenses for 2009-10

Tuition	\$37,120
Residence (room and board)	\$12,000
College fee	\$624
Self-Government Association Dues	\$290
Other Fees	
Laboratory fee (per lab per semester)	\$40
Continuing enrollment fee (per semester)	\$315

Faced with rising costs affecting all parts of higher education, the College has had to raise tuition annually in recent years. Further increases may be expected.

## Schedule of Payments

By registering for courses, students accept responsibility for the charges of the entire academic year, regardless of the method of payment. The College bills for each semester separately. The bill for the fall semester is sent in late June and is due August 3. The bill for the spring semester is sent in late November and is due January 2.

As a convenience to parents and students, the College currently offers a payment plan administered by an outside organization that enables monthly payment of all or part of annual fees in installments without interest charges. Payments for the plan commence prior to the beginning of the academic year. Information about the payment plan is available from the Controller's Office.

No student is permitted to attend classes or enter residence until payment of the College charges has been made each semester. No student may register at the beginning of a semester, graduate, receive a transcript or participate in room draw until all accounts are paid, including the activities fee assessed by the student Self Government Association officers. This fee covers class and hall dues and support for student organizations and clubs. All resident students are required to participate in the College meal plan.

A fee of \$315 per semester will be charged to all undergraduates who are studying at another institution during the academic year and who will transfer the credits earned to Bryn Mawr College, with the exception of students in the Junior Year Abroad Program.

Students are permitted to reserve a room during the spring semester for the succeeding academic year, prior to payment of room and board fees, if they intend to be in residence during that year. Those students who have reserved a room but decide, after June 15, to withdraw from the College or take a leave of absence are charged a fee of \$500. This charge is billed to the student's account.

All entering students are required to make a deposit of \$500. This deposit is applied to the student's tuition account.

## Refund Policy

Students will be refunded 100% of their previously paid tuition, room and board, and college fee if the Registrar receives written notice that the student has withdrawn from the College or begun a leave of absence before the first day of classes.

For a student withdrawing from the College or embarking on a medical or psychological leave of absence on or after the first day of classes, refunds of tuition, room and board occur according to a *pro rata* schedule available in the Controller's Office. Fall and spring breaks are not included in the calculation of refund weeks. Note that Student Government Association dues are non-refundable.

The date the student began the withdrawal process by contacting the Dean's Office orally or in writing is considered the date of withdrawal for College refunds and for the return of Title IV funds. When a student continues to attend classes or other academically related activity after beginning the withdrawal process, the College may choose to use the student's last date of documented attendance at an academically related activity as the date of withdrawal. For a student who leaves the College without notifying the College of her intent to withdraw, the College normally uses the student's last date of documented attendance at an academically related activity as the date of withdrawal. If that date cannot be ascertained, the College will consider the midpoint of the enrollment period to be the date the student withdrew.

### *When a Student Withdraws*

#### **Treatment of Title IV Federal Aid When a Student Withdraws**

This policy applies to all students receiving Federal Pell Grants, Federal Stafford Loans, Federal PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Perkins Loans, Federal Academic Competitive Grants (ACG), Federal National Science and Mathematics Access to Retain Talent Grants (National SMART Grants), and in some cases, state grants.

When a recipient of Title IV Federal grant or loan assistance withdraws or takes a leave of absence from the College during the semester, the College must determine per a federal formula, the amount of federal aid that the student may retain as of the withdrawal date. Any federal aid that the student is eligible to receive, but which has not been disbursed, will be offered to the student as a post-withdrawal disbursement. Any federal aid the student is not eligible to receive according to the federal refund policy will be returned to the federal government.

The student is entitled to retain federal aid based on the percentage of the semester she has completed. As prescribed by federal formula, the College calculates the percentage by dividing the total number of calendar days in the semester into the number of calendar days completed as of the withdrawal date. Fall and spring breaks are excluded as periods of nonattendance in the enrollment period. Once the student has completed more than 60% of the semester, she has earned all of the Title IV assistance scheduled for that period.

The amount of Title IV assistance not earned is calculated by determining the percentage of assistance earned and applying it to the total amount of grant and loan assistance that was disbursed. The amount the school must return is the lesser of:

- the unearned amount of Title IV assistance or
- the institutional charges incurred for the period of enrollment multiplied by the unearned percentage.

The order of return of Title IV funds is:

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Federal Perkins Loans
- Federal PLUS Loans
- Federal Pell Grants
- Federal Academic Competitiveness Grant
- Federal National SMART Grant
- Federal Supplemental Education Opportunity Grants (FSEOG)
- Other Title IV assistance

If the College has issued a refund of Title IV funds in excess of the amount the student has earned prior to the withdrawal date, the student is responsible for repaying the funds. Any amount of loan funds that the student (or the parent for a PLUS Loan) has not earned must be repaid in accordance with the terms of the promissory note, that is, the student (or parent for a PLUS Loan) must make scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds is called an overpayment. The amount of a grant overpayment that the student must repay is half of the unearned amount. The student must make arrangements with the College or the Department of Education to return the unearned grant funds.

The calculation of Title IV Funds earned by the student has no relationship to the student's incurred charges. Therefore, the student may still owe funds to the College to cover unpaid institutional charges.

A leave of absence is treated as a withdrawal and a return of Title IV funds may be calculated. A student may take a leave of absence from school for not more than a total of 180 days in any 12-month period.

The calculation of the Title IV refund will be done by the Financial Aid Office in consultation with the Controller's Office.

#### **Deadlines for Returning Title IV Funds**

The amount of the refund allocated to the Federal Stafford Loan and Federal PLUS Program will be returned by the College to the appropriate lender within 60 days after the student's withdrawal dates, as determined by the school.

The amount of the refund allocated to Federal Pell Grant, Federal SEOG, and Federal Perkins will be returned by the College to the appropriate federal program accounts within 45 days of the date the student officially withdrew or was expelled, or within 45 days of the date the College determined that the student had unofficially withdrawn.

The amount of the refund, if any, allocated to the student will be paid within 45 days of the student's withdrawal date or, if the student withdrew unofficially, the date that the Dean's Office determined that the student withdrew.

#### **Treatment of College Grants When a Student Withdraws**

The amount of College grant funds a student will retain is based on the percentage of the period of enrollment completed.

#### **Treatment of State Grants When a Student Withdraws**

The amount of the state grant funds a student will retain is based on the individual refund policy prescribed by the issuing state.

## Financial Aid

For general information about financial aid and how to apply for financial aid, consult the Financial Aid Office Web site at <http://www.brynmawr.edu/financialaid>. Detailed information about the financial aid application and renewal process, types of aid available and regulations governing the disbursement of funds from grant and loan programs, can be found in the Financial Aid Handbook, which is updated and published annually, and posted to our Web site.

The education of all students is subsidized by the College because their tuition and fees cover only part of the costs of instruction. To those students well qualified for education in the liberal arts and sciences but unable to meet the College fees, Bryn Mawr is able to offer further financial aid. Alumnae and friends of the College have built up endowments for scholarships; annual gifts from alumnae and other donors add to the amounts available each year. It is now possible to provide aid for more than 60 percent of the undergraduate students in the College. The value of the grants ranges from \$2,000 to \$48,000.

Initial requests for financial aid are reviewed by the Financial Aid Office and are judged on the basis of the student and her family's demonstrated financial need. Students must reapply each year. Eligibility is re-established annually, assuming the student has maintained satisfactory progress toward her degree. Bryn Mawr College subscribes to the principle that the amount of aid granted a student should be based upon documented financial eligibility. When the total amount of aid needed has been determined, awards are made in the form of grants, loans and jobs.

In addition to the funds made available through College resources, Bryn Mawr participates in the following Federal Student Assistance Programs:

- The Federal Direct Stafford Loan (FFEL) Program: Low interest loans for undergraduate students.
- The Federal Direct PLUS Loan: Low interest federal loans for parents or dependent undergraduates.
- The Federal Perkins Loan: A low-interest federal loan for undergraduates with federal need.
- The Federal Work-Study Program: This program provides funds for campus jobs for students who meet the federal eligibility requirements.
- The Federal Pell Grant: A federal grant awarded to undergraduates who have not earned a bachelor's degree and who demonstrate a level of financial need specified annually by the Department of Education
- The Federal Supplemental Educational Opportunity Grant (FSEOG): A federal grant for undergraduates with exceptional financial need. Priority is given to students who receive Federal Pell Grants.
- Academic Competitiveness Grant: A federal grant awarded for the first and second year of undergraduate study to Pell eligible students who have successfully completed a rigorous high school program.
- National Science and Mathematics Access to Retain Talent Grant or National Smart Grant: A Federal grant awarded for the third and fourth year of undergraduate study to Pell eligible students who are majoring in specific federally defined fields of study.

Instructions to apply for financial aid are included in the Admissions Prospectus and on the Financial Aid Office Web page at [http://www.brynmawr.edu/financialaid/fa\\_apply\\_aid.shtml](http://www.brynmawr.edu/financialaid/fa_apply_aid.shtml).

*Required Forms and Instructions for U.S. Citizens and Permanent Residents*

### First-Year and Transfer Students

Only applicants who apply for aid at the time of initial admission will be considered for Bryn Mawr

Grant assistance during any of their subsequent years of enrollment at the College. To be considered for aid as a freshman, the applicant's response to the FA Intent question on the Common Application must be affirmative. Applicants may apply and will be considered for federal aid, including the Federal Direct Stafford Loan Program, every year regardless of applying for aid as a freshman.

*College Scholarship Service (CSS) PROFILE:* Submit the CSS PROFILE online at [www.collegeboard.com](http://www.collegeboard.com) at least two weeks before the deadline. If the student's parent is divorced, separated or were never married, the noncustodial parent must also submit the CSS Noncustodial PROFILE online at [www.collegeboard.com](http://www.collegeboard.com). CSS does not offer a paper version of the PROFILE. The Bryn Mawr College CSS code number is 2049.

*Free Application for Federal Student Aid (FAFSA):* Submit the FAFSA as soon as possible to meet the deadline, but not before January 1<sup>st</sup>. Applicants are encouraged to apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to expedite processing, but a paper version of the FAFSA is available by calling 1-800-433-3243. The Bryn Mawr College federal code number is 003237.

*Federal Tax Returns:* Submit signed photocopies of the most recent federal (no state) income tax returns, both business and personal, including all W-2 forms, statements, attachments and schedules for both custodial and noncustodial parents, stepparents and applicant by March 1<sup>st</sup>. Students and parents who are not required to file a federal tax return must still submit copies of all W-2 forms along with a Parent or Student Non-Tax-Filer Form. Parents who are self-employed or who have partnerships or corporations must include copies of the most recent business tax return with all schedules and attachments.

All federal tax return documents or non-tax-filer statements must be submitted to the College Board's Institutional Document Imaging Service (IDOC). Upon completion of the PROFILE, the College Board will send instructions on Bryn Mawr's behalf about how to submit tax returns or non-tax-filer statements at no cost to the student or parents. All documents should be submitted as one complete packet and must have an IDOC cover sheet.

*Trust Documents:* Students and parents who are beneficiaries of trust funds (other than Uniform Gift to Minor Act trusts) must submit a copy of the Trust Tax Form 1041, the beneficiary's K-1 form, the year-end investment account statement for the trust assets, and a copy of the trust instrument governing the management of the trust by the Trustee to IDOC.

## **Returning Students**

Returning students must reapply for financial aid each year. All applications and documents must be submitted by April 15. Eligibility is re-established annually and depends on the student's maintaining satisfactory progress toward the degree and on her continued demonstrated need for assistance. The financial aid award may change each year as a result of annual changes in family circumstances, such as the number of family members in college or the family's adjusted gross income. Self-help expectations - that is, the amount earned through campus employment and the amount of the federal loan a student is expected to borrow - increase each year.

*College Scholarship Service (CSS) PROFILE:* Submit the CSS ONLINE PROFILE [www.collegeboard.com](http://www.collegeboard.com) at least two weeks before the deadline. CSS does not offer a paper version of the PROFILE. If the student's parent is divorced, separated or has never been married, submit the CSS Noncustodial Parent Statement available from the Bryn Mawr web page to the College Board's Imaging Document Service (IDOC). The Bryn Mawr College CSS code number is 2049.

*Renewal Free Application for Federal Student Aid (FAFSA):* Submit the Renewal FAFSA as soon as possible to meet the deadline, but not before January 1<sup>st</sup>. Applicants are encouraged to apply

online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to expedite processing. A paper version of the FAFSA is available by calling 1-800-433-3243. The Bryn Mawr College federal code number is 003237.

*Federal Tax Returns:* Continuing students and their parents must submit signed copies of federal (no state) income tax returns, including all schedules and attachments, both business and personal, along with all W2 forms to the College Board Institutional Document Service (IDOC). Students and parents who are not required to file a federal income tax return must submit copies of all W-2 forms along with a Parent or Student Non-Tax-Filer Form to IDOC. All documents should be submitted to IDOC as one complete packet and must have an IDOC cover sheet.

Submission Dates	PROFILE	Tax Returns	FAFSA
Early Decision	November 15	March 1	After January 1st
Winter Early Decision	January 15	March 1	After January 1st
Regular Decision	February 5	March 1	After January 1st
Fall Transfer	March 1	March 1	After January 1st
Returning Students	Submit all documents by April 15		

*Required Forms and Instructions for International Students:*

**First Year and Transfer**

*College Scholarship Service (CSS) International Application:* This form can be downloaded from the Bryn Mawr web page at [http://www.brynmawr.edu/financial/intl\\_students\\_financial\\_shtml](http://www.brynmawr.edu/financial/intl_students_financial_shtml) and also will be mailed to all admission applicants.

*Statement of Parental Earnings:* Each of the applicant’s parents must submit letters (in English) from their employers stating the parents’ gross income and value of any perquisites, subsidies and benefits.

The International Financial Aid Application and parental earnings statements must be submitted directly to the Financial Aid Office by the applicant’s admission deadline date.

**Returning Students**

Continuing international students are not required to re-submit a financial aid application annually. College grants and loans are automatically renewed. Only international students who were awarded aid upon entrance to the College are eligible for college grant and loan support in subsequent years at Bryn Mawr.

For a list of scholarship funds and prizes that support the awards made, see the **scholarship funds page**. These funds are used to enhance Bryn Mawr's need-based financial aid program. They are not awarded separately. For information on loan funds, see the **loan funds page**.

## Loan Funds

### Federal Direct Stafford Loans

The Federal Direct Stafford Student Loan Program enables students who are enrolled at least half-time (two units) to borrow from eligible lenders at a low interest rate to help meet educational expenses. The interest on the Federal Direct Stafford Loan may be subsidized or unsubsidized. Eligibility for the interest subsidy is determined by a federal needs formula based upon the information the student and her parents provide on the Free Application for Federal Student Aid (FAFSA). If a student qualifies for the subsidized loan, the federal government pays the interest until repayment begins. If a student does not qualify for the interest subsidy, she may borrow under the unsubsidized program and will be responsible for paying the interest from the time the loan is disbursed until it is paid in full. Under both programs, the principal is deferred as long as the student is enrolled at least half-time.

Repayment begins six months after the student is no longer enrolled at least half-time at an accredited institution. The repayment term ranges from 10 to 25 years depending on the amount borrowed and the repayment plan chosen. The minimum monthly payment is \$50. If the student borrows a smaller amount, she will have shorter payment terms. If the student borrows a larger amount, she may wish to consolidate her loan to extend the repayment term. The student should review her options at <http://www.ed.gov/DirectLoan>. The interest rate for Subsidized Federal Direct Loans first disbursed on or after July 1, 2009 is 5.6%.

The interest rate for Unsubsidized Federal Direct Stafford Loan is fixed at 6.8%. A loan origination fee of 0.5% will be deducted from the gross amount on all Federal Direct Stafford Loans first disbursed on or after July 1, 2009 and before July 1, 2010.

The charts below outline the annual loan limits for the Federal Direct Stafford Loan.

<b>Dependent Undergraduates (Except Students Whose Parents Cannot Borrow PLUS Loan)</b>	<b>Base Amount</b>	<b>Additional Unsubsidized Loan</b>	<b>Maximum</b>
1st-year undergraduate	\$3,500	\$2,000	\$5,500
2nd-year undergraduate	\$4,500	\$2,000	\$6,500
3rd/4th-year undergraduate	\$5,500	\$2,000	\$7,500
<b>Independent Undergraduates and Dependent Students Whose Parents Cannot Borrow PLUS Loan</b>	<b>Base Amount</b>	<b>Additional Unsubsidized Loan</b>	<b>Maximum</b>
1st-year undergraduate	\$3,500	\$4,000	\$6,000
2nd-year undergraduate	\$4,500	\$4,000	\$6,000
3rd/4th-year undergraduate	\$5,500	\$4,000	\$6,000

Additional information on the Federal Direct Stafford Loan Program is available from the financial aid office or the Financial Aid Handbook (which is also available online.)

The Perkins Loan Program is administered by the College from allocated federal funds. Eligibility for a Perkins Loan is determined through a federal needs test. The 5% interest rate and repayment of the loan begin nine months after graduation, withdrawal from the College or dropping below half-time status. No interest accrues on the loan until repayment begins. Cancellation and deferment of loan payments are possible under certain circumstances, which are detailed in the loan promissory note. Awards range from \$500 to \$4,000 per year and are based on financial eligibility and the availability of funds.

The Federal Direct PLUS Loan is a federally subsidized loan program designed to help parents of dependent undergraduates pay for educational expenses. Repayment begins on the date of the last disbursement. Parent PLUS loan borrowers whose funds were first disbursed on or after July 1, 2009 have the option of delaying their repayment on the PLUS loan either 60 days after the loan is fully disbursed or six months after the dependent student is not enrolled at least half-time. During this time, interest may be paid by the parent or capitalized.

Interest rate on the PLUS Loans borrowed on or after July 1, 2006, the interest rate is fixed at 7.9%. A loan origination fee of 2.5% will be deducted from the gross amount on all Federal Direct Plus Loans first disbursed on or after July 1, 2009 and before July 1, 2010.

## Scholarship Funds

The following scholarship funds are used to enhance Bryn Mawr's need-based financial aid program. They are not awarded separately.

The Barbara Goldman Aaron 1953 Undergraduate Scholarship Fund was established by Barbara Goldman Aaron '53. The fund shall be used to provide undergraduate financial aid. (2005)

The Baird Scholarship Endowment was established by Bridget Baird '69 and the Cameron Baird Foundation. Income from this fund shall be used to support financial aid for minority undergraduate students. (2008)

The Martha Carlsen Fund was established by Barbara J. Carlsen '95 in memory of her mother-in-law. The Carlsen Fund is intended to provide financial assistance to students who have matriculated under the Katharine McBride program and who face unanticipated expenses. (2008)

The Class of 1957 Endowed Scholarship Fund was established by members of the Class of 1957. The fund provides support for undergraduate financial aid. (2007)

The Margaret Jackson Clowes Scholarship Fund was established by Margaret Jackson Clowes '37. The Clowes Scholarship Fund provides support for an undergraduate student at Bryn Mawr. (2008)

The Dean's Fund was established by Sandra Berwind, M.A. '61, Ph.D '68 in honor of Karen Tidmarsh '71. The purpose of this Fund shall be to provide financial aid to students who have matriculated at the College. Preference is to be given to graduates of Philadelphia area public high schools. (2007)

The Lucy Norman Friedman Scholarship Fund was established by Lucy Norman Friedman '65. The fund provides support for undergraduate students with substantial need. (2007)

The Sara Mann Ketcham 1942 Fund was established by bequest of Sara Mann Ketcham '42. The fund supports a freshman who is a graduate of Philadelphia High School for Girls. The fund will provide support for all four years at the College, assuming ongoing financial need. (2007)

The Vi and Paul Loo Scholarship Fund was established by Violet '56 and Paul Loo. The Fund is intended to support an undergraduate student with documented financial need and demonstrated academic promise, with preference given to students from Hawaii. (2006)

The Carol McMurtrie Scholarship Fund was established by Carol Cain McMurtrie '66. The fund provides support for undergraduate financial aid. (2007)

The Barbara Paul Robinson Scholarship Fund was established by Barbara Paul Robinson '62. The fund shall provide financial assistance to a student with who demonstrates the highest academic promise, a determined spirit and a personal commitment to public service and the values of Bryn Mawr College. (2007)

The Elizabeth Vogel Warren '72 Scholarship Fund provides undergraduate financial aid in perpetuity. (2008)

The William H. Willis Endowed Scholarship Fund was established by Caroline C. Willis '66 in her father's memory. Income from this fund shall be used to support financial aid for undergraduate students, with preference for students from the South or Classical Studies students. (2008)

**International Funds**

The Ann Updegraff Allen '42 and Ann T. Allen '65 Endowed Scholarship Fund was established by Ann Updegraff Allen '42. The fund provides financial aid for students in good academic standing, with preference for international students. (2008)

The Suetse Li Tung '50 and Mr. and Mrs. Sumin Li Scholarship Fund for International Students was established by Suetse Li Tung '50. Income from the fund supports financial aid for undergraduate international students, preferably students from China. (2008)

The Elizabeth G. Vermey Scholarship Fund was established by friends of Elizabeth G. Vermey '58, Director of Admissions at Bryn Mawr College from 1965 to 1995. Income from the fund supports financial aid for international undergraduate students. (2008)