OFFICE OF FINANCIAL AID

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Office hours are Monday–Friday, 9 a.m.–5 p.m.

Students can usually be seen on a walk-in basis, but when possible, we suggest scheduling an appointment.

OFFICE OF FINANCIAL AID STAFF

SUSAN CHADWICK, Director
KIM FOLKES, Associate Director/Database Manager
EMILIE LEATHER, Assistant Director
CHRISTA WILLIAMS, Assistant Director
LAVERNE GLENN, Financial Aid Data and Technology Assistant
JOANNE SANCHEZ, Senior Financial Aid Specialist

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.
Dear Students and Families,

We are thrilled to welcome you to the Bryn Mawr College community!

As the Director of the Office of Financial Aid, I hope we can empower you throughout the financial aid process and serve as a resource to help you determine the best solution for financing your college education. At Bryn Mawr, we view financing higher education as a partnership between the student and their family, the state and federal governments, and the College. We look forward to working with you and your family to navigate this process.

Bryn Mawr is committed to meeting the full demonstrated financial need of all our students, which is calculated through our financial aid application process. Each student’s application is thoroughly reviewed by our team of financial aid counselors to understand each family’s unique set of circumstances.

This handbook is a resource for you and your family that includes our policies and procedures for the 2019-2020 academic year. The most up-to-date information can be found on our website. We have also included information from our colleagues in Student Accounts, who can help you access and make payments on your student account, as well as understand billing options and payment plans. Bryn Mawr offers a transformative education, and we look forward to seeing all you will accomplish by making this life-changing investment in your future.

Sincerely,

Susan Chadwick
Director, Office of Financial Aid
POLICIES AND PROCEDURES

Bryn Mawr College believes that financing a private education is a partnership of the family, state and federal governments, and the institution. Financial aid is intended to supplement the resources of the family to meet the expenses of a Bryn Mawr education and is administered on the basis of College policy and demonstrated eligibility. Information and instructions about the deadlines and forms required to apply for aid from the College are available under the Apply for Aid section at www.brynmawr.edu/financial-aid.

STUDENT BUDGET (COST OF ATTENDANCE)

The cost of attendance at Bryn Mawr includes the billed costs of tuition, fees, room and board, and an estimated cost for personal expenses, books, and supplies ($2,000). The travel allowance varies by home state, ranging from $80 to $900.

Bryn Mawr College bills students and disburses loans and grant funds by semester. Federal Work-Study funds are paid directly to the student on a bi-weekly basis depending on hours worked and are not credited to the student billing account.

2019–20 STUDENT BUDGET/BILLED EXPENSES:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Tuition</td>
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<tr>
<td>Room and Board</td>
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<td>College Fees</td>
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<td>$375</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$71,540</strong></td>
</tr>
</tbody>
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DETERMINING FINANCIAL AID AWARD

A student’s eligibility for need-based aid is the difference between the total cost of attendance and the expected family contribution.

Cost of Attendance
- Expected Family Contribution
= Need

Bryn Mawr may meet eligibility through the following types of assistance: Federal Work-Study, Federal Direct Loan, Bryn Mawr Grant, and in some cases, Federal Pell Grant and Federal Supplemental Educational Opportunities Grant (FSEOG).

The Office of Financial Aid may estimate the student’s eligibility for federal and state assistance. College policy requires that federal and state grants, tuition benefits, and entitlements replace an equal amount of Bryn Mawr Grant and/or FSEOG Grant. The total amount of aid the student receives, including outside scholarships, cannot exceed the determined eligibility for aid or, in the case of non need-based aid, the total cost of attendance.

PARENT CONTRIBUTION

Bryn Mawr determines the expected parent contribution through a need-analysis formula applied to the information submitted on the Free Application for Federal Student Aid (FAFSA), the CSS Profile, and the federal tax returns. The need-analysis system considers the family’s income, assets, living costs based on the size of the family, number of children in college, and other information specific to the family situation.

FINANCIAL AID SELF-SERVICE

Students can view their award information online through BiONiC. By using their Bryn Mawr College user ID and password, students can access the Student Center.

Students may accept, decline, or reduce their loans online. Federal Work-Study awards are not credited to student accounts and cannot be accepted online. To decline a work-study award, a student must send written notice to the Office of Financial Aid or an e-mail to finaid@brynmawr.edu.
A standard allowance for living expenses, based on the size of the family, is used in determining financial aid eligibility. Differences in family circumstances and unusual necessary expenses, such as very high uninsured medical bills, may be considered. Siblings in graduate school and parents in college are not considered.

The parent contribution measures a family’s ability to absorb educational costs over time on a comparative basis. Most families will use a combination of current income, savings, educational loans, and a payment plan to meet the family contribution. Descriptions of these programs are available in this handbook and on our website.

When a student’s biological or adoptive parents are divorced, separated, or were never married, both are expected to provide financial information. The College is not bound by family agreement or court agreement in the awarding of its own institutional funds.

**STUDENT RESPONSIBILITY**

Bryn Mawr students are expected to contribute to the cost of their education and to apply for federal and state aid programs. The minimum expected contribution from summer savings is $2,400 for first-year students. A student who chooses not to work, is unable to work, or unable to save from summer earnings may be able to borrow a loan or obtain an outside scholarship to fill the gap. The College will not offer additional grant assistance to replace the summer savings obligation, nor will the College replace state grant funds forfeited due to a late state grant application. Each student is also expected to contribute at least one-fourth of any personal assets held in the student’s name at the time of the initial application for each year that aid is received.

**BOOKS**

Textbooks will need to be purchased at the start of each semester. The average annual cost for books is $1,000, or $500 per semester. The Bryn Mawr College Bookshop offers a new tool to help students compare bookshop prices alongside online sites. Students can find this tool at [www.brynmawr.verbacompare.com/](http://www.brynmawr.verbacompare.com/).

Students who expect to have a credit balance on their student account once a loan or federal funds are disbursed may contact Student Accounts to request funds be placed on their OneCard to purchase books at the College Bookshop. Students can find information about College refund procedures on the Student Accounts website: [www.brynmawr.edu/studentaccounts/refunds-student-accounts-andor-onecard-option](http://www.brynmawr.edu/studentaccounts/refunds-student-accounts-andor-onecard-option).

Students with work-study as part of their financial aid award may choose to work during the academic year to pay for second semester books, supplies, personal expenses, and travel.

**VERIFICATION OF YOUR FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)**

The Department of Education may send notification that the student’s FAFSA was selected for verification by the federal processor. Verification confirms the accuracy of the information submitted on the FAFSA. The College is required to complete verification for selected students and to resolve any conflicting information. To comply with these regulations, follow the instructions on the verification worksheet provided by the College via email. Be sure the worksheet contains all required signatures before returning the form to the Office of Financial Aid.

**IRS Data Retrieval:** The Office of Financial Aid encourages students to complete their FAFSA online at [www.fafsa.gov](http://www.fafsa.gov), using IRS Data Retrieval; an easier, faster way to enter federal income tax information on the FAFSA. The process allows electronically submitted tax information to complete specific elements of the FAFSA, simplifying the verification process. Data successfully transferred through the IRS Data Retrieval tool cannot be modified.

Students and parents may not be able to use the IRS Data Retrieval Tool if:

- Tax filing status is “married filing separately”
- Tax status is “head of household”
- Filed a foreign tax return
- Filed paper taxes within the last 8 weeks

Until verification is complete, Bryn Mawr cannot credit a federal grant or loan to the student’s account; the student cannot be employed under the Federal Work-Study Program; and the Office of Financial Aid will not certify a Federal Direct Loan application.

The submission of IRS tax data or IRS Tax Return Transcripts does not satisfy Bryn Mawr’s requirement that undergraduate students who apply for a non-federal Bryn Mawr Grant submit full signed and dated federal income tax returns, both personal and business, all pages, schedules and attachments, including W2 forms, to the Institutional Documentation Service (IDOC).
REVISING FINANCIAL AID AWARDS
Awards may be revised or canceled if a student withdraws, enrolls less than full-time, changes housing status to commuting from home (living with a parent or guardian in residence), has a change in family circumstances, provides information on the FAFSA that differs from other documents received, or receives outside assistance.

Students who enroll less than full-time must report all enrollment changes to the Office of Financial Aid each term.

Living Off Campus: Students who are approved by the Dean of the Undergraduate College to commute from home (with a parent or guardian in residence) must notify the Office of Financial Aid of their housing status. Eligibility for financial aid may be affected.

Eligibility for financial aid is not affected for students approved to move off-campus by the Residential Life off-campus lottery process. The Office of Financial Aid will use the same student cost of attendance budget for both on and off campus residents. The College does not offer institutional grants for living expenses that exceed the cost of living on campus. The family contribution is calculated the same way for students who live on and off campus.

RENEWING FINANCIAL AID AWARDS
Students must reapply for financial aid each year of enrollment. The financial aid deadline for continuing students is April 15. Only students who applied for financial aid from the College at the time of admission will be considered for grant assistance from the College in subsequent years of enrollment.

The College cannot guarantee that a continuing student will receive 100 percent of the determined eligibility if the application is received after the April 15 deadline.

All applicants must apply on time to their state scholarship programs each year. Some states will send grant applications. Bryn Mawr College will not replace forfeited state grants.

Tuition and fee increases are customary and are used in determining the renewal award amounts. The family contribution is reassessed each year on the basis of the new information supplied on the FAFSA, CSS Profile, and supporting documents.

The level of financial aid may change as a function of increased College costs and changes in family circumstances. The amount and type of aid is also dependent on the amount of federal and other funds that are made available to the College every year. Financial aid will be offered to students for eight semesters only. A student may appeal for a ninth semester of Bryn Mawr grant if there is a mitigating reason, such as a medical leave of absence.

APPEALING FINANCIAL AID AWARDS
Applicants may appeal a financial aid award by submitting a written request with applicable documentation to the Office of Financial Aid. Appeals will be considered if the student or family submits additional information that was not originally reviewed, or if there is a documented change in family circumstances. Appeals that require an exception to College policy will be referred to the Financial Aid Policy and Appeal Committee comprised of senior college administrators.

Institutional funding is limited. Students must exhaust all self-help opportunities before they can be considered for appeal grant funds.

The College reserves the right to implement a deadline on the appeal process.

JUNIOR YEAR ABROAD
Students who are approved to study abroad by the Foreign Studies Committee may receive federal and institutional funds for Junior Year Abroad (JYA) programs. To receive funds, students must demonstrate eligibility. Applications for financial aid must be completed and returned by April 15. Scholarships from sponsoring agencies awarded to students studying abroad will reduce the amount of the College’s JYA grants.

DOMESTIC ABROAD
Students who study as guest students at another U.S. institution are not eligible for Bryn Mawr Grant during their domestic abroad semester but may be eligible for federal grants and loans if certain conditions are met.

To be eligible for federal funds, domestic abroad students must be in good academic standing at Bryn Mawr during the term immediately prior to study away. The student’s academic dean must approve participation in the program and confirm that the courses taken will count toward the student’s Bryn Mawr degree in accordance with the College’s transfer credit policies.
Domestic abroad students must provide the Office of Financial Aid with the address of the visiting school so the College can partner with the visiting school to process federal loans and grants via a Consortium Agreement. A Consortium Agreement verifies the student’s costs and enrollment at a visiting school provided the courses taken will count toward a degree at Bryn Mawr.

OUTSIDE SCHOLARSHIPS AND ASSISTANCE

Outside scholarships are awards made by outside organizations including national or local scholarship programs, religious, fraternal, social, and scholastic organizations.

Federal and state grants, tuition benefits, and entitlements are not considered outside scholarships, but rather are considered a direct resource to the students in determining their eligibility for College aid in the same manner as the calculated family contribution and will replace an equal amount of Bryn Mawr Grant and/or FSEOG.

Students must report the sources of outside scholarships and assistance to the Office of Financial Aid so the additional funds can be incorporated in determining eligibility for need-based aid.

Treatment of outside scholarships for domestic students receiving need-based College aid

Bryn Mawr allows students to use outside scholarships and grant awards to fulfill the student responsibility portion of the financial aid award. Student responsibility includes a summer savings requirement, loan, and academic year employment. Outside awards will replace the student responsibility dollar-for-dollar.

A student may not be able to replace the entire amount of the summer savings responsibility if the student has already earned this resource as shown on the financial aid application and tax return. In some cases, a student may not be able to replace the entire amount of student responsibility with outside awards due to federal and state eligibility regulations.

An outside grant or scholarship cannot replace the expected parent contribution or the student’s asset contribution.

The Bryn Mawr Grant will only be reduced if the total of the student’s outside awards exceeds the student responsibility.

- $2,400 - Summer Savings Responsibility
- $5,500 - Federal Direct Loan
- $2,000 - Academic Year Employment

Treatment of outside scholarships and assistance for students receiving College merit aid

The amount of Bryn Mawr merit aid will not be reduced for students receiving outside scholarship and entitlements unless the total amount of the merit aid and the outside scholarship and entitlements exceed the cost of attendance, in which case the merit award will be reduced.

FEDERAL OVER-AWARDS

A federal over-award occurs when a student is receiving more need-based aid than the demonstrated need as determined by the U.S. Department of Education from the information provided on the FAFSA. If a federal over-award occurs, causing a student to lose eligibility for the Subsidized Federal Direct Loan Program, the Office of Financial Aid will advise the student of any eligibility remaining under the Unsubsidized Federal Direct Loan Program. Students are encouraged to keep their borrowing to a minimum and to borrow less if receiving outside scholarships.

A student who loses eligibility for Federal Work-Study because of an outside scholarship may still have the option to work on campus, depending on the availability of jobs, scheduling, and current College Student Employment policy.

Many announcements about local community scholarships and support are made after the College’s initial financial aid award offer. Students receiving outside scholarships must inform the Office of Financial Aid as soon as possible so they can make necessary adjustments and provide notification of award changes.

INDEPENDENT STUDENT STATUS

For purposes of federal aid only, Bryn Mawr will consider students independent who meet the federal criteria. To determine if the student meets the federal definition of independent status, go to www.fafsa.gov and view the video “FAFSA: Determining Your Dependency Status.”

For purposes of Bryn Mawr’s institutional grant, if a student receives aid as a dependent of the parents in the first award year, the student will be considered a dependent for all subsequent years at Bryn Mawr. For purposes of institutional support, this status will not change, regardless of family relationships or a change in family relationships once the student has entered college.
The types of financial aid that may appear on the student’s award letter are described below. Eligibility is determined based on unique family circumstances in compliance with institutional, federal, and state policies, and may not include all types of aid described here.

Only students who are U.S. citizens or eligible noncitizens are eligible for the federal aid programs listed here. For more information on federal eligibility, go to www.studentaid.gov/eligibility.

The College's Office of Development asks all students who are eligible to receive a Bryn Mawr Grant or Merit Scholarship to write an annual thank-you letter to the generous alumnae and friends who support our aid programs. Many donors truly appreciate hearing from the current students they help to support.

**BRYN MAWR GRANT FUNDS**

Awards are made by the College to full-time students based on need from institutional funds. Awards are given in amounts determined to meet the grant portion of the student’s eligibility after considering Federal Pell Grants and state grants. Bryn Mawr Grants are awarded for a maximum of eight terms (see Renewing Financial Aid Awards). Only students who apply for institutional aid at the time of admission are considered for institutional grant assistance during any of their subsequent years of enrollment.

**BRYN MAWR MERIT SCHOLARSHIP**

Students admitted to Bryn Mawr College as first-time undergraduate students are automatically considered for the Bryn Mawr Merit Scholarship; no additional application is required. Applicants are evaluated using Bryn Mawr’s holistic admission review process, which takes numerous factors into consideration including, but not limited to, academic coursework and performance, involvement in school and community, leadership qualities, letters of recommendation, quality and content of writing, and potential to contribute in meaningful ways to the Bryn Mawr community.

Students may receive a Bryn Mawr Merit Scholarship even with no demonstrated financial need. Merit scholarships may be awarded to U.S. citizens and permanent residents. Awards range from $12,000 to $30,000 per year. Scholarships are non-negotiable and are only awarded at the time of admission. Merit scholarships are awarded for a maximum of eight semesters and renewable provided the student is enrolled full-time at Bryn Mawr. The Bryn Mawr Merit Scholarship, in conjunction with other sources of financial aid and entitlements, cannot exceed the cost of attendance.

**FEDERAL PELL GRANTS**

Pell Grants are federal need-based grants awarded to undergraduate students who have not earned a bachelor’s or a professional degree. If the amount of Pell Grant is not known or is estimated by the Office of Financial Aid at the time of the initial award announcement, the amount of the Bryn Mawr Grant will subsequently change so the total grant aid will remain the same.

**Lifetime Pell Grant Limit:** The amount of Pell Grant funds a student may receive over their lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. More information about Pell Grant lifetime limit can be found at www.studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility.

**FEDERAL IRAQ AND AFGHANISTAN SERVICE GRANT**

If a student is not eligible for a Pell Grant but that student’s parent or guardian was a member of the U.S. armed forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001, the student may be eligible for this grant. To receive the grant, the student must be under 24 years old or enrolled in college, at least part-time, at the time of the parent’s or guardian’s death.

**FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG)**

The College awards FSEOG from federal funds allocated to Bryn Mawr to undergraduates with exceptional financial need who have not earned a bachelor’s or professional degree. In compliance with federal regulations, priority is given to students who qualify for Pell Grants.

**STATE GRANTS**

Students who are residents of Connecticut, Delaware, the District of Columbia, Maine, Maryland, Massachusetts, Ohio, Pennsylvania, Rhode Island, Vermont, or West Virginia are required to apply on time to their state grant program. State grants are awarded...
to the student by the scholarship office of the state in which the student resides. The Office of Financial Aid complies with state regulatory requirements. If the state funds have not been received at the time of Bryn Mawr’s award announcement, the Bryn Mawr Grant, and/or FSEOG will later be reduced by the amount of the state grant. If a student fails to meet the state grant deadline, the College will not replace forfeited state grant funds with the Bryn Mawr Grant.

**FEDERAL WORK-STUDY**
The College awards Federal Work-Study on the basis of need from federal funds allocated to Bryn Mawr. Eligible students may earn up to a specified amount through part-time employment. Wages are paid, in part, by the federal subsidy. The median award is $2,000. Maximum earning potential is contingent on the availability of jobs and scheduling. Please refer to the “Student Employment” section of the handbook.

**FEDERAL DIRECT LOANS FOR STUDENTS**
The Federal Direct Loan Program enables students who are enrolled at least half-time (two units) to borrow directly from the federal government. Loans made through this program include the Direct Subsidized and the Direct Unsubsidized Loans.

**Direct Subsidized Loans:** The student must demonstrate federal financial need. The U.S. Department of Education will pay (subsidize) the interest that accrues during certain periods.

**Direct Unsubsidized Loans:** Financial need is not a requirement. The student is responsible for paying the interest that accrues.

Eligibility for the Subsidized Loan is determined by the information provided on the FAFSA.

**Interest Rate:** Interest rates are determined each June for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan has a fixed interest rate for the life of the loan. The interest rate was fixed at 5.05% for undergraduate Federal Direct Loans first disbursed on or after July 1, 2018. On July 1, borrowers may view interest rates for the 2019–20 academic year at www.studentaid.ed.gov/sa/types/loans/interest-rates.

**Fees:** A loan origination fee of 1.062% will be deducted from the gross amount on all Federal Direct Loans first disbursed between December 1, 2018, and September 30, 2019. For loans disbursed on or after October 1, 2019, the loan fee may be different depending on federal budget cuts put into place by the Budget Control Act of 2011. The Department of Education will notify borrowers of fee changes and will provide additional information.

**Time Limitation on Direct Subsidized Loan Eligibility:**
First-time borrowers or students without prior loan balances who received a loan on or after July 1, 2013 are subject to a limit on the maximum period of time (measured in academic years) they can receive a Direct Subsidized Loan. Students cannot receive more than 150% of their “maximum eligibility period.” The maximum eligibility period is based on the published length of the student’s current program.

For example, for a four-year bachelor’s degree program, the maximum period for which a student can receive Direct Subsidized Loans is six years (150% of 4 years = 6 years).

**To Accept Your Loan:** Upon receipt of the final award letter or email notification, the student must log onto BiONiC to accept, reduce, or decline the Federal Direct Loan.

**Entrance Counseling:** All first-time Federal Direct Loan borrowers at Bryn Mawr must complete loan entrance counseling to review their rights and responsibilities. The student may satisfy this obligation online at www.studentloans.gov.

**Master Promissory Note:** All first-time Federal Direct Loan borrowers must sign a Master Promissory Note (MPN). The MPN is a multi-year binding legal document good for 10 years from the date the first loan is disbursed. Borrowers may complete an electronic MPN (eMPN) at www.studentloans.gov.

**Loan Disbursement:** The Department of Education will electronically transmit the loan funds to Bryn Mawr College each semester. Student Accounts will notify the student when the funds have been credited. Loan funds are scheduled to be disbursed on the first day of classes. When the student borrows for the entire year, one-half of the loan proceeds will be credited to the student’s account in the fall and the remaining half in the spring. If the student borrows for only one semester, the loan funds will be credited in a single installment during the term.

Students should take into consideration that a loan origination fee will be deducted from the loan disbursement each semester. This means that the net amount of loan funds credited to the student’s account will differ from the gross amount listed on the student’s award letter.
Exit Counseling: All borrowers must complete exit counseling prior to graduating or within 45 days of dropping enrollment below half-time. The student may satisfy this obligation online at www.studentloans.gov. Exit loan counseling is also available by appointment in the Office of Financial Aid.

Repayment: Loan repayment begins six months after the student ceases to be enrolled on at least a half-time basis. The repayment term ranges from 10 to 25 years depending on the amount borrowed and the repayment plan chosen. There are additional requirements for each repayment plan. You can read more about each of the plans at www.studentaid.ed.gov/repay.

Deferment/Discharge/Cancellation: Under certain conditions, federal regulations allow students to defer loan repayment. The most common deferments are for enrollment on at least a half-time basis, unemployment, and economic hardship. An active duty military deferment is available for loans first disbursed on or after July 1, 2001. Complete information about loan deferments will be provided during the entrance and exit interview processes. Additional information can be found online at www.studentaid.gov/repay.

NSLDS: The National Student Loan Data System (NSLDS) is the U.S. Department of Education’s central database for student financial aid records. The secure NSLDS web site, www.nslds.ed.gov, allows the student to track and manage federal grants and student loans from when they are approved until they are paid in full. Using the Federal Student Aid (FSA) ID (the same ID used when completing the FAFSA), the student can access this website 24 hours a day. Please note that loan information at NSLDS is accessible to authorized users at schools and to lender and guaranty agencies.

FEDERAL DIRECT PLUS LOANS (PARENT LOAN FOR UNDERGRADUATE STUDENTS)

Dependent undergraduate students whose parents are applying for a PLUS Loan must complete a FAFSA. The Federal Direct PLUS is a non-need based loan program designed to help parents provide funds for the parental contribution.

To apply the parent borrower must sign on to www.studentloans.gov with a Federal Student Aid ID or FSA ID. A borrower without an FSA ID can get more information and create one at http://fsaid.ed.gov. Borrowers can request a specific amount they wish to borrow, or can request that Bryn Mawr determine the maximum amount they are eligible to receive by selecting the Maximum Amount Indicator. Borrowers can indicate whether they want any remaining credit balance to be paid to the parent borrower or to the student.

Interest is charged on PLUS Loans during all periods, beginning on the date of the first loan disbursement. A PLUS borrower may pay the interest as it accrues during deferment, or allow it to accrue and be capitalized at the end of the deferment period.

Bryn Mawr College administers the PLUS Loan application process and the funds are provided by the U.S. Department of Education. A PLUS loan applicant must pass a credit check.

Interest Rate: Interest rates are determined each June for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. Each loan has a fixed interest rate for the life of the loan. For PLUS Loans borrowed between July 1, 2018, and June 30, 2019, the interest rate was fixed at 7.6%. On July 1, borrowers may view interest rates for the 2019–20 academic year at www.studentaid.ed.gov/repay.

Other Fees: A loan origination fee of 4.248% will be deducted from the gross amount on all Federal Direct PLUS Loans first disbursed December 1, 2018, through September 30, 2019. For loans first disbursed on or after October 1, 2019, the loan fee may be different depending upon the federal budget cuts put into place by the Budget Control Act of 2011. The Department of Education will notify borrowers of fee changes and will provide additional information.

Borrowing Limits: The yearly amount is limited to the difference between the student’s cost of attendance minus any other financial aid the dependent student receives, including Federal Direct Loan assistance. There are no aggregate PLUS loan limits. You can read more about borrowing at www.studentaid.ed.gov/repay.

Direct PLUS Master Promissory Note: The PLUS Master Promissory Note (MPN) is a multi-year promissory note which a parent needs to sign only once, at the time he/she first borrows for that dependent. Parents may complete an electronic MPN (eMPN) at www.studentloans.gov.

Disbursement: When the parent borrows for the academic year, loan proceeds are disbursed in two equal installments, one per semester. If the parent borrows for only one semester, the loan funds are
credited in a single installment during the term for which the loan was borrowed. Parents should take into consideration that a loan origination fee of 4.248% will be deducted from the loan disbursement each semester. This means that the net amount of PLUS loan funds credited to the student’s account will differ from the gross amount borrowed.

**Repayment:** Repayment begins on the date of the last disbursement. Parent PLUS loan borrowers whose funds were first disbursed on or after July 1, 2018, 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.

**PRIVATE ALTERNATIVE LOAN**

Private loans are non-federal education loans offered by a lender such as a bank or credit union. Students should consider applying for a private loan only after exhausting all other possible sources of funds. Private loans often have variable interest rates, require a credit check, and may have less attractive repayment plans than federal loans. Many lenders require a credit-worthy co-signer. In general, students may borrow up to the cost of attendance minus all other financial aid received. Students who choose to borrow a private loan must select a lender of their choice and complete the lender’s application process. A list of private lenders used by Bryn Mawr students over the past three years is posted on our website at www.brynmawr.edu/financial-aid/aid/loans-private-alternative-loans.

**FSA OMBUDSMAN**

The Federal Student Aid Ombudsman was created by the Department of Education to help resolve disputes and solve other problems with federal student loans. The Ombudsman’s Service Line: 1-877-557-2575
Fax number: 1-606-396-4821
You may also write to:
U.S. Department of Education
FSA Ombudsman
PO Box 1843
Monticello, KY 42633

**STUDENT EMPLOYMENT**

Students awarded need-based Federal Work-Study or Campus Employment may work on campus to earn money to cover the costs of books, supplies, and personal expenses. Students’ maximum earning potential is contingent on availability of jobs and scheduling. Earnings are paid directly to students on a bi-weekly basis and are not credited to student billing accounts. Current College policy requires that all first year students work with the dining services department. First year students will receive information about this opportunity during the summer in a mailing from the Dean’s Office.

The Student Employment Office serves as a resource for students who need assistance finding jobs or with employment-related issues on campus. Contact information for the Student Employment Office can be found at www.brynmawr.edu/humanresources/student-employment-office-0.

Students who have not been previously employed at the College or who have had not worked at the College for more than two years must complete an I-9 form before they can be hired. Students will be required to show the following documentation for the I-9:

- One document that establishes both identity and employment authorization such as a U.S. Passport, Permanent Resident Card, Alien Registration Card, or a foreign passport with an I-551 stamp.
  OR
- One document that establishes identity such as a driver’s license, state ID card, voter’s registration card, or military dependent’s ID card.
  AND
- One document that establishes employment authorization such as: Social Security Card, birth certificate, U.S. Citizen Card, or an employment authorization document issued by the Department of Homeland Security.

For a complete list of acceptable I-9 documents please contact the Human Resources Office at 610-526-5261 or the Student Employment Office at 610-526-7941.

Certified copies of birth certificates are acceptable. All other documents must be original.

**Community Service Jobs:** Bryn Mawr’s Civic Engagement employs Federal Work-Study eligible students during the academic year through a variety of community service related jobs. Civic Engagement’s work-study employment programs provide students with opportunities to make meaningful contributions to local organizations and communities while also learning about community issues and developing professional skills. Participation is limited to students enrolled in their second, third, and fourth years at Bryn Mawr
Fellowships: Bryn Mawr students may apply for a number of prestigious fellowships. These fellowships may provide funding for the last years of undergraduate education, or graduate education, both in the US and abroad. Please see the website for more information about fellowships at www.brynmawr.edu/fellowships.

Internships: Bryn Mawr students may also participate in internship opportunities. Civic Engagement partners with several organizations to offer paid summer internships. First-years, sophomores, and juniors are eligible to apply. Please visit www.brynmawr.edu/summerfunding/lilac-internship-partners for more information about internships.

The Yellow Ribbon Program: The Yellow Ribbon GI Education Enhancement Program is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. It is a supplement to the “Post GI Bill Benefit in Pennsylvania” also known as Chapter #33 and expands veterans’ higher-education benefits. Students applying to Bryn Mawr may also be eligible for additional aid beyond the VA benefit. All VA benefits, including housing allowances and book stipends sent directly to the student, will be considered resources before Bryn Mawr Grant eligibility is calculated. Eligible students admitted to degree programs in Bryn Mawr’s undergraduate college will be able to take advantage of this benefit pending college approval for the 2019–20 school year. For more information visit www.benefits.va.gov/GIBILL/yellow_ribbon/yrp_list_2018.asp.

REQUIREMENTS AND RESPONSIBILITIES

SATISFACTORY ACADEMIC PROGRESS
Satisfactory Academic Progress for the continuation of federal and institutional financial aid is monitored for undergraduates each semester by the Committee on Academic Standing. The Satisfactory Academic Progress Policy for Undergraduates can be found on the Dean’s webpage: www.brynmawr.edu/deans.

FAILURE TO MAINTAIN SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS
When a student fails to meet one or more of the satisfactory academic progress standards, the Committee on Academic Standing will place the student on academic warning. Financial aid recipients on academic warning are eligible to receive financial aid for one term with a financial aid warning status. If, after the financial aid warning period, the Committee on Academic Standing does not deem the student to be maintaining satisfactory academic progress, the student will become ineligible to receive financial assistance.

SATISFACTORY ACADEMIC PROGRESS APPEALS
A student who fails to meet the satisfactory academic progress standards for two consecutive semesters may appeal to the Committee on Academic Standing for permission to continue for an additional semester of academic probation and financial aid probation. Appeals must be submitted directly to the Committee on Academic Standing. Examples of extenuating circumstances which may cause a student to appeal are prolonged illness under a doctor’s care, illness or accidents requiring hospitalization, or death of an immediate relative.

If the Committee on Academic Standing approves the appeal, the student is eligible for a financial aid probation semester. While on financial aid probation, students will be required to meet regularly with their dean and instructors may be asked to submit mid-semester reports regarding the student’s academic work. At the end of the financial aid probation period, the Committee on Academic Standing will determine if the student has met specified standards and/or regained good academic standing.
REINSTATEMENT

A student who has been denied financial aid because of failure to make satisfactory academic progress can have eligibility reinstated once the student is in good academic standing. A student who has not regained academic standing, but who has satisfied the specific terms of an academic plan set forth by the Committee on Academic Standing, may appeal to continue on an additional semester of financial aid probation.

STUDENT RIGHTS AND RESPONSIBILITIES

Students have the right to know:

1. The Office of Financial Aid's location, hours, and counseling procedures.
2. The financial aid programs available at Bryn Mawr College.
3. The application procedures and deadlines.
4. The criteria for selecting financial aid recipients.
5. The criteria for determining need.
6. The method for determining the amounts and types of aid awarded.
7. The costs that were considered in determining eligibility for aid.
8. The method and timing of financial aid payments.
9. The basis for determining satisfactory academic progress to continue to receive financial aid and what happens when progress is not made.
10. The portion of aid that must be repaid, the portion that is grant, and the portion that must be earned through employment.
11. If offered a Federal Work-Study award, the nature of the job, the required number of work hours, job duties, the pay, and the method and timing of payments.

Financial aid applications are confidential. Information concerning financial aid applicants will be released only to agencies that require the information for scholarship consideration and only when authorized by the student and family.

Students are responsible for:

1. Completing all application forms accurately and submitting them on time to the appropriate location.
2. Providing all documentation, verification, corrections, and/or other scholarship information requested by the Office of Financial Aid or other scholarship agencies.
3. Reporting any changes in enrollment and housing to the Office of Financial Aid.
4. Reading and understanding all forms that are distributed and retaining student copies.
5. Performing the work that is agreed upon in accepting a work-study position.
6. Reporting name and address changes directly to the Registrar and lenders of all education loans that have been received.
7. When filing U.S. taxes, include as taxable income all grant aid that exceeds the cost of tuition, fees, books, and supplies.

CONSUMER INFORMATION

The Higher Education Opportunity Act (HEOA) of 2008, which reauthorized the Higher Education Act of 1965, requires Bryn Mawr College to make available to enrolled students a number of consumer notices and disclosures. These disclosures provide information about some of the College's policies and practices, including academics, tuition and costs, financial aid, student life, campus safety, student success, and student outcomes. The student can find more information regarding Bryn Mawr College consumer information at www.brynmawr.edu/consumer-information.
BILLING, PAYMENT, AND STUDENT ACCOUNT RELATED INFORMATION

SELF-SERVICE FOR STUDENT ACCOUNTS
Students will receive email notification to access their online billing statements and may view their student account via the College's electronic billing and payment processor, Nelnet Campus Commerce. Students can authorize access to family and others who may want to view and pay the bills online using Student Account Self-Service on BiOnIC.

In compliance with the Family Educational Rights and Privacy Act of 1974, (FERPA), commonly called the Buckley Amendment, all Bryn Mawr College billings and student accounts are in the student’s name. All students acknowledge their responsibility for the cost of tuition and fees through registration.

BILLING INFORMATION AND PAYMENT DUE DATES
The College bills tuition and fees by semester through Nelnet Campus Commerce. Email notifications are sent to a student’s Bryn Mawr email account when a billing statement has been generated and is available to view. Students may add an authorized party to their Nelnet account to receive billing notifications, view billing statements, and make payment by accessing their student account through BiOnIC. The College does not send paper bills. Students may print a copy of their bill from Nelnet if a paper copy is needed. Please reference the College's Student Accounts web page for more information: www.brynmawr.edu/studentaccounts.

• Bills for the Fall semester are available the first week of July and payment is due August 1.
• Bills for the Spring semester are available the first week of December and payment is due January 2.

Monthly bills are sent when student accounts have outstanding balances. Student accounts are expected to be paid in full before students participate in registration, pre-registration, room draw, graduation, and access official transcripts.

BILL PAYMENT OPTIONS
Monthly Payment Plan
Bryn Mawr College contracts with Nelnet Campus Commerce to offer an interest-free monthly payment plan. This option allows monthly payments for a $25 per semester enrollment fee.

Payment plan information can be found at www.brynmawr.edu/studentaccounts/monthly-payment-plan.

Prepaid Plan
Two prepaid tuition plans are offered to those students who are not receiving financial aid and those students who have only a Bryn Mawr Merit Scholarship. These plans offer no tuition increases for four years. Payment for the current year and all future years must be paid in full by August 1st. The prepaid plans can be utilized for tuition only, or for tuition, fees, and room and board. This does not pertain to the Student Government Fee.

A credit for all four years’ tuition, or tuition, fees, room and board will be placed on the account. Each semester’s bill will reflect only that semester’s credit.

PAYMENT
• Payment by check should be in U.S. dollars, drawn on a U.S. bank, payable to Bryn Mawr College. Do not post-date checks; the College is unable to hold checks. Be sure to include the student’s College ID number on the check. Make check payable to and mail to:
  Bryn Mawr College
  Student Accounts-Cartref Building 2nd Floor
  101 North Merion Avenue
  Bryn Mawr, PA 19010-2899

• Electronic checks (e-checks) and credit cards may be used to pay student account balances through the online payment processor, Nelnet Campus Commerce, which can be accessed using the link at www.brynmawr.edu/studentaccounts/making-payments.

• MasterCard, Visa, Discover, and American Express cards are accepted for payment. A 2.75% fee will apply. The fee is not charged by Bryn Mawr College, and will be reflected as a separate transaction on the credit card statement. The 2.75% fee will never be reflected on a student’s Bryn Mawr College student account.

• Students are able to establish Authorized Parties to pay the bill online. Visit the Student Account Services website at www.brynmawr.edu/studentaccounts/making-payments/make-payment-check-or-credit-card/how-authorize-payers.
Payments from outside the United States exchanging foreign currency can be processed via the Flywire Education website: www.flywire.com/pay/brynmawr.

- To wire funds, call (610) 526-5500 for instructions.

**BANKING INFORMATION**

- An ATM machine, funded by TD Bank, is located on campus in the Campus Center for student use.
- Bryn Mawr College is located within walking distance to local and national banks to accommodate student banking needs.

**UNDERSTANDING THE TUITION BILL (BILLING STATEMENT)**

**How Financial Aid Funds are Credited:** Students must complete the financial aid application process before funds can be credited to their student account. Students selected for federal verification must complete verification. Estimated awards are not finalized and cannot be credited. Financial Aid not yet disbursed may result in an outstanding balance on the student’s account. Until student accounts are paid in full, participation in registration, pre-registration, room draw, graduation, and processing of transcripts are withheld.

Wages earned through Federal Work-Study or Campus Employment are paid directly to the student on a bi-weekly basis and are not applied toward the bill. Grant and loan funds are disbursed to the student’s account one-half in the fall and one-half in the spring. The earliest that federal grant and loan funds can be disbursed is ten days before the start of classes each term. At Bryn Mawr College, federal loans and grants are disbursed on the first day of classes if the student has accepted the loan online, signed the loan promissory note, and completed entrance counseling.

**Grants and Scholarships:** Bryn Mawr Grants and Scholarships will be credited prior to billing. State grants and outside scholarships are credited when the College has received the funds from the state agency or private donor. Federal Pell Grants are credited once the College receives final authorization from the Department of Education.

**Federal Direct Loan:** First time borrowers must sign a Federal Direct Master Promissory Note (MPN) before funds can be credited. A Federal Origination Fee is subtracted from the proceeds. Loan fees are federally regulated and subject to change.

**Federal Direct PLUS Loan:** Parents must sign a Federal Direct Master Promissory Note (MPN) before funds can be credited. A Federal Origination Fee is subtracted from the proceeds. Loan fees are federally regulated and subject to change.

**Federal Work-Study and Campus Employment:** Wages earned are paid directly to the student on a bi-weekly basis and are not applied toward the bill.

**HOW PAYMENTS APPEAR ON THE BILL**

**Payment Plans:** If enrolled in the Nelnet Campus Commerce monthly payment plan, each payment is credited to the account as payments are received from Nelnet. Payment plans are for each semester only.

**Payments made online are posted in real time:** Payments made in person will normally be posted within 24 hours.

**Payments received via U.S. mail will normally be posted within 24 hours of receipt.**

**Prepaid Plans:** One semester’s portion of the total Prepaid Plan will be credited to the student’s account each semester.

**REFUNDS FOR ENROLLED STUDENTS AND TITLE IV RECIPIENTS**

The student’s account becomes eligible for a refund when the balance is exceeded by the credits posted to it. Refunds are processed once a week. Refunds resulting from an overage from Title IV aid funds are automatically processed. Refunds resulting from an overage from Alternative Loan funds or other sources must be requested in writing. If a student prefers to have their available refund amount rolled over to the next semester, a written request is required.

Bryn Mawr College provides a permission feature through BiONIC Self-Service to allow students to authorize the use of Title IV funds for non-institutional charges such as health center fees or parking fines. Current permissions can be viewed by accessing the Student Center and selecting view student permissions under the Finances section. To make changes to current permissions, students can utilize the update bio-demo page in Self-Service.

Refunds can be directly deposited into a bank account.
WITHDRAWAL AND REFUND POLICIES

TREATMENT OF COLLEGE CHARGES
Students will be refunded 100% of their previously paid tuition, room and board, and College fees if the Registrar receives written notice that the student withdrew from the College or began a leave of absence before the first day of classes.

For students 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 and room and board occur according to a pro-rata schedule up to 60% attendance. No refunds are processed for withdrawals after 60% of the semester. Fall and spring breaks are not included in the calculation of refund weeks. Note that Student Government Association dues and a portion of the College Fee are non-refundable.

The date the student began the withdrawal process by contacting the Dean’s Office verbally, 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 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.

TREATMENT OF TITLE IV FEDERAL AID
This policy applies to all students receiving Federal Pell Grants, Federal Direct Loans, Federal PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Iraq Afghanistan Service 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 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 they are periods of nonattendance in the enrollment period. Once the student has completed more than 60% of the semester, the student 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 Loans
- Subsidized Federal Loans
- Federal PLUS Loans
- Federal Pell Grants
- Federal Iraq Afghanistan Service Grants
- Federal Supplemental Education Opportunity Grants (FSEOG)
- Other Title IV assistance

**DEADLINES FOR RETURNING TITLE IV FUNDS**

The amount of the refund allocated to the Federal Direct Loan, Federal PLUS Program, Federal Pell Grant, and Federal SEOG 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.
CONTACT

Office of Financial Aid  (610) 526-5245  finaid@brynmawr.edu
(610) 526-5249 (fax)
Student Accounts  (610) 526-5500  studentaccounts@brynmawr.edu
(610) 526-7870 (fax)
Admissions Office  (610) 526-5152  admissions@brynmawr.edu
(610) 526-7471 (fax)
Academic Transcripts Request  (610) 526-5142  transcripts@brynmawr.edu
(610) 526-5520 (fax)
Registrar  (610) 526-5041  registrar@brynmawr.edu
Payroll Office  (610) 526-5267  payroll@brynmawr.edu
One Card Office  (610) 526-7930
Bookshop  (610) 526-5323

QUESTIONS ABOUT CHARGES AND FINES

Tuition, Fees, Room, and Board: Student Accounts  (610) 526-5500  studentaccounts@brynmawr.edu
Haverford College Charges: HC Bursar  (610) 896-1251  bwilson@haverford.edu
Health Center Charges: Health Center  (610) 526-7360
Late Registration Fee: Registrar  (610) 526-5140
Library Fines: Library  (610) 526-5276  library@brynmawr.edu
Lost Keys: Facilities Service  (610) 526-7930
Parking Fines: Public Safety  (610) 526-7911
Returned Check Charge: Controller’s Office  (610) 526-5251
Room Damage/Room Charges: Facilities Service  (610) 526-7930

FINANCIAL AID QUICK RESOURCES

Loan Counseling website  www.studentloans.gov
Request a Tax Transcript  www.irs.gov/transcript or call 1 (800) 908-9946