



BRYN MAWR COLLEGE

2017-18

FINANCIAL AID  
INFORMATION FOR

**GRADUATE  
STUDENTS**

## OFFICE OF FINANCIAL AID

**BENHAM GATEWAY • BRYN MAWR COLLEGE**  
**101 N. MERION AVENUE • BRYN MAWR, PA 19010-2899**

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**WEB** [www.brynmawr.edu/financial-aid](http://www.brynmawr.edu/financial-aid)  
**OFFICE HOURS** Monday–Friday  
9 a.m.–5 p.m.

Students can usually be seen on a walk-in basis, but when necessary students may schedule an appointment.

### OFFICE OF FINANCIAL AID STAFF

**ETHEL M. DESMARAIS**, Director  
**KIM FOLKES**, Associate Director/Database Manager  
**FELICIA RIVERA**, Senior Assistant Director  
**CHRISTA WILLIAMS**, Assistant Director  
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**DISCLAIMER:** *The information in this handbook was accurate at the time of publication; however, Bryn Mawr's policies, procedures and terminology may change without notice. Please feel free to contact us with questions or concerns.*

### FINANCIAL AID INFORMATION FOR GRADUATE STUDENTS

Bryn Mawr College believes that the student has the primary responsibility for financing the costs of education. Financial aid is intended to supplement the resources of the student to meet the expenses of a Bryn Mawr education and is administered on the basis of demonstrated eligibility. To meet your eligibility for assistance, the Office of Financial Aid uses funds from federal, institutional, state, and alternative sources. As stewards of these funds, we must comply with the regulations specified by these funding sources to ensure our continued ability to participate in these programs.

### DETERMINATION OF ELIGIBILITY

Eligibility for graduate grants at Bryn Mawr College is determined by Admissions and your graduate school (see Sources of Financial Aid).

The Office of Financial Aid determines eligibility for federal loans. To be eligible for federal funds, you must be a U.S. citizen, a U.S. national, or a U.S. permanent resident with an I-551 or I-551-C Permanent Resident Card; meet satisfactory academic progress standards; certify that you are not in default on a federal student loan and do not owe a refund; comply with Selective Service registration. The law suspends eligibility if you are convicted under federal or state law of selling or possessing illegal drugs.

Financial need is determined by subtracting your expected family contribution (EFC) from your cost of attendance (COA). This is the maximum amount of need-based financial aid you may receive. The EFC is the amount you (and spouse) are expected to contribute toward educational expenses. The EFC is determined by a U.S. Department of Education formula and is calculated from the information you provide on your Free Application for Federal Student Aid (FAFSA) at [www.fasfa.gov](http://www.fasfa.gov). Factors used in determining the EFC include earned and unearned income, savings and assets, family size, and number of family members attending college. The COA is an estimate of your educational expenses for one academic year. It includes tuition and fees, books and supplies, and a living allowance, which includes a small percentage for transportation. Other costs are included when appropriate. COA is adjusted to reflect your billing enrollment status and if you attend for only one semester.

### AS AN EXAMPLE, A REGULAR FULL-TIME GRADUATE STUDENT'S ESTIMATED COA FOR THE 2017-18 SCHOOL YEAR MAY INCLUDE:

COA FALL/SPRING	ARTS & SCIENCES 6 UNITS	SOCIAL WORK 10 UNITS (MSS)
<b>Tuition &amp; Fees</b>	\$42,060	\$44,000
<b>Books &amp; Supplies</b>	\$600	\$600
<b>Living Allowance</b> <i>(includes about 18% toward transportation)</i>	\$18,365	\$18,365

The Bryn Mawr College Bookshop offers a new tool to help students compare bookshop prices alongside online sites. Students can find this tool at the website: [brynmawr.verbacompare.com/](http://brynmawr.verbacompare.com/).

## VERIFICATION

Verification is the process of ensuring that the data listed on your application is accurate. Students selected for federal verification are notified by the Department of Education upon completion of the FAFSA. To satisfy federal verification requirements, a verification worksheet must be completed, tax data must be confirmed with the IRS, and conflicting information must be resolved. The Verification Worksheet is sent to your Bryn Mawr email by the Office of Financial Aid. IRS tax data confirmation may be accomplished by either using IRS Data Retrieval described below, or by submitting to the Office of Financial Aid a tax transcript directly from the IRS. Students selected for verification must submit required documentation to receive federal aid. These documents should be submitted within 30 days of the initial request, but no later than 120 days after the last day of the student's enrollment.

Students who are not required to file a tax return must request IRS Form 4506T and check box 7 to confirm non-filing status.

## CONFLICTING INFORMATION

Bryn Mawr College Office of Financial Aid must resolve conflicting information, even if the student is not selected for verification, before federal aid can be processed and disbursed. Conflicting information could include, but is not limited to: number of household members, number in college, marital status, tax filing status, etc. Conflicting information may require a reevaluation of your prior year's federal financial aid award.

## IRS DATA RETRIEVAL AND TAX TRANSCRIPTS

IRS Data Retrieval is a faster way to provide tax information for the FAFSA. When completing the FAFSA you will be prompted to link to the IRS web site. The retrieval process will display your tax information and allow you to transfer it to your FAFSA, which simplifies the verification process.

Some students will not be able to utilize IRS Data Retrieval. In these situations, an IRS Tax Return

Transcript must be submitted. Students may request an IRS Tax Return Transcript by logging into [www.irs.gov/Individuals/Get-transcript](http://www.irs.gov/Individuals/Get-transcript). Be prepared to answer security questions to confirm your identity. The IRS will mail the Tax Return Transcript to your IRS address of record if you make the request via the website or by calling 1-800-908-9946. The IRS site purports that a Tax Transcript will arrive by mail in 5 to 10 business days. If the student and spouse filed separate returns, transcripts must be provided for both.

## SELECTIVE SERVICE

The Selective Service System (SSS) is a government agency that maintains information on those potentially subject to military conscription, commonly known as the draft. Most male U.S. citizens and male immigrant non-citizens ages of 18-25 are required by law to have registered within 30 days of their 18th birthdays. Any man required to register with Selective Service at any time must have done so to receive federal student aid. Male students may register by answering the question on the FAFSA; online at the Selective Service website ([www.sss.gov](http://www.sss.gov)); or by filling out a form available at the post office. Students who cannot confirm registration must either register or provide proof of exemption. Students who have questions about Selective Service registration may contact the Selective Service at 1-847-688-6888 or on the Web at [www.sss.gov](http://www.sss.gov).

## DRUG CONVICTIONS

Students completing the FAFSA will encounter the question: "Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid?" Students who answer "Yes" will be asked an additional series of questions to determine if the conviction affects their eligibility for federal student aid.

Students convicted of a federal or state offense of selling or possessing illegal drugs that occurred while they were receiving federal student aid are advised to still complete and submit the FAFSA to determine if they will be eligible for any type of aid. Students who leave the question blank cannot receive federal financial aid until they respond by making a correction to their FAFSA.

A student who has been convicted of possession or sale of illegal drugs loses Title IV eligibility for a period of time specified in law. The period of ineligibility depends on whether the conviction was for possession or sale of (including conspiring to sell) illegal drugs.

For information on periods of ineligibility and how to regain eligibility, please visit our website at [www.brynmawr.edu/financial-aid/policy/policy-drug-convictions-and-fafsa](http://www.brynmawr.edu/financial-aid/policy/policy-drug-convictions-and-fafsa).

## SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress (SAP) is the successful completion of degree requirements. Progress toward the degree is required by Bryn Mawr as well as by the federal government for any student receiving federal financial aid. The Deans of the respective graduate programs measure SAP. Bryn Mawr's standards and requirements are defined at the following website locations:

### GRADUATE SCHOOL OF ARTS AND SCIENCES

[www.brynmawr.edu/sites/default/files/GSAS\\_%20Catalog\\_2016-17.pdf](http://www.brynmawr.edu/sites/default/files/GSAS_%20Catalog_2016-17.pdf)

### GRADUATE SCHOOL OF SOCIAL WORK AND SOCIAL RESEARCH

[www.brynmawr.edu/sites/default/files/GSSWSR\\_Catalog\\_2015-16\\_web.pdf#page=53](http://www.brynmawr.edu/sites/default/files/GSSWSR_Catalog_2015-16_web.pdf#page=53)

## NOTIFICATION OF ELIGIBILITY

Financial Aid Award Notifications are sent to eligible students. This notification details the amounts and types of aid offered to you. Your enrollment is verified after the second week of classes. Enrollment that differs from the enrollment listed on the original award notification may require that financial aid awards be adjusted. Adjustments to awards may impact your bill. A revised award notification will be sent to you if adjustments are made to awards, verification results in corrections or if additional aid becomes available.

## ACCEPTANCE OF AWARDS

Review of your Student Account is recommended before acceptance of awards. Go online at [bionic.brynmawr.edu](http://bionic.brynmawr.edu) and click the View Student Account link. Then click the View Financial Aid link to take action on your financial aid. Important financial aid information is listed, including how to accept, reduce or decline loan offers. Bryn Mawr assumes all students will accept grant awards and therefore, grant awards are automatically

accepted. Students accepting federal loan offers for the first time at Bryn Mawr must complete a Master Promissory Note and Entrance Loan Counseling. These documents are discussed later.

## FINANCIAL AID SELF-SERVICE

Students can view their current financial aid application and award information on the web through Bionic. By using your Bryn Mawr College user ID and password, you can access your Financial Aid "To Do List" and check your awards at [bionic.brynmawr.edu](http://bionic.brynmawr.edu). Students awarded federal loan funds must accept, decline or reduce them online.

### *Financial Aid To-Do List*

- Log in to BIONIC
- Access Student Self-Service
- Click on Student Center and look under the To-Do List section
- Items listed for financial aid should be submitted to the Office of Financial Aid

### *Financial Aid Awards*

- Log in to BIONIC
- Access Student Self-Service
- Click on Student Center and look under the Finances section
- Under Financial Aid, click the View Financial Aid link
- Click the 2018 aid year
- Read the information provided

### **TO ACCEPT/REDUCE OR DECLINE YOUR AWARDS:**

- Click the green Accept/Decline button

## DISBURSEMENT OF FUNDS

If you have accepted loan funds offered to you and have funds that exceed your tuition and fees, you will receive a refund. This refund may be used to pay for books and living expenses. Refunds are processed weekly. If you change your enrollment status after the receipt of a refund check, you may be required to return all or a portion of the financial aid funds awarded (see the Withdrawal and Refund Policy section of this pamphlet). You will be notified if award adjustments have been made. If you do not have enough aid to cover your charges, you must pay the difference immediately to

the College or set up a payment plan. E-payment and payment plan enrollment are available via self-service at [bionic.brynmawr.edu](http://bionic.brynmawr.edu).

## SOURCES OF FINANCIAL AID

Grants and scholarships do not have to be repaid. Loans must be repaid with interest.

## ARTS AND SCIENCES TUITION GRANTS, FELLOWSHIPS, AND ASSISTANTSHIPS

The Graduate School of Arts and Sciences (GSAS) offers the following forms of assistance as part of the overall financial aid award: Fellowships, Grants, Research Assistantships, Teaching Assistantships, Graduate Assistantships, Tuition Awards and Partial Tuition Awards (awards that offset all or some tuition charges), and summer stipends. If you are interested in GSAS assistance, you can download the applicable applications from the GSAS website [www.brynmawr.edu/gsas/](http://www.brynmawr.edu/gsas/) **Admissions**. The Free Application for Federal Student Aid (FAFSA) must also be completed if you are interested in borrowing federal loan funds, [www.fafsa.gov](http://www.fafsa.gov). You must reapply for GSAS and federal loan assistance each academic year.

## SOCIAL WORK GRANTS

Approximately 80% of GSSWSR students receive institutional tuition grants. Eligibility for grant assistance is determined by the GSSWSR and is based on academic promise per the information presented in the application for admission. Financial need may also be taken into account. Usually students are funded at the same percentage level of tuition for each year of study. You must reapply for the Social Work Grant and loan assistance each academic year. If awarded a Social Work Grant, Master of Social Service students may receive a grant for a maximum of 18 billing units. Ph.D. students may receive grant for required coursework tuition only. Grant funding is not provided for transfer credit or courses that are waived. Generally grant funds are not awarded for repeat courses.

## OUTSIDE ASSISTANCE

Students must report outside assistance to the Office of Financial Aid. This includes employer tuition benefits. These resources must be included when eligibility for financial aid is determined and evaluated.

## 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, paying up to \$17,500 for participating students. 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 will be able to take advantage of this benefit pending college approval for the 2017-18 school year. For more information log onto [www.benefits.va.gov/GIBILL/yellow\\_ribbon/yrp\\_list\\_2016.asp](http://www.benefits.va.gov/GIBILL/yellow_ribbon/yrp_list_2016.asp)

## FEDERAL DIRECT LOAN PROGRAM

Bryn Mawr College participates in the Direct Loan Program. When you borrow a federal loan while attending Bryn Mawr, you are borrowing directly from the Department of Education (DOE). Loans made through this program include the Direct Unsubsidized, Direct PLUS and Direct Consolidation Loans.

### A NOTE ABOUT DIRECT “SUBSIDIZED” LOANS:

The Budget Control Act of 2011 discontinued graduate student participation in the Direct Subsidized Loan Program effective July 1, 2012. For periods of enrollment (loan periods) beginning on or after July 1, 2012, graduate students are no longer eligible to receive Direct Subsidized Loans.

Under the Direct Unsubsidized Loan Program, you will be charged interest from the time the loan is disbursed until it is paid in full. If you allow the interest to accrue while you are in school or during other periods of nonpayment, it will be capitalized, that is, the interest will be added to the principal amount of your loan, and additional interest will be based on that higher amount.

Students interested in the graduate Direct PLUS Loan must complete a FAFSA which is used to determine eligibility for all federal loans. The maximum amount a student may borrow is the cost of attendance minus other estimated financial assistance for the loan period.

At Bryn Mawr, you inform the Office of Financial Aid of the amount you wish to borrow by completing the Graduate Direct PLUS Loan Action Sheet. A graduate or professional PLUS borrower must not have an adverse credit history, therefore, a credit check will be performed.

**INTEREST RATES:** 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 2016-17 the interest rate was fixed at 5.31% for Federal Direct Unsubsidized Loans and 6.31% for Direct PLUS Loans. On July 1st, borrowers may view interest rates for the 2017-18 academic year at [www.studentaid.ed.gov/SA/taxes/loands/interest-rates/](http://www.studentaid.ed.gov/SA/taxes/loands/interest-rates/).

**OTHER FEES:** Students who borrow Direct Unsubsidized Loans, will be charged an origination fee of 1.069% and Direct PLUS borrowers are charged 4.276% for loans disbursed by September 30, 2017. For loans first disbursed on or after October 1, 2016, 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 when the fee amount has been determined.

**INTEREST REBATES:** An interest rebate is a repayment incentive offered to Direct Loan borrowers by the DOE. This rebate lowers the interest rate and is given up front as an incentive to establish a good repayment relationship with the DOE. To keep the interest rebate, the first twelve required monthly payments must be made on time. If all twelve payments are not made on time, the rebate amount will be added back to the loan account.

Discounts for Electronic Payments: You might be able to get a 0.25% rate discount as a repayment incentive for automatic payments. This interest rate reduction is for having payments electronically debited from your bank account and is a rebate given up front. When you make your payments on time you are taking steps toward building a solid credit history. Check with your loan servicer for this discount.

**BORROWING LIMITS:** The Direct Loan amount on your initial award letter lists your maximum unsubsidized eligibility. You must notify the Office of Financial Aid

via [bionic.brynmawr.edu](http://bionic.brynmawr.edu) Self-Service if you wish to accept, decline, or reduce your loan.

**GRADUATE ANNUAL LOAN LIMITS AND TERMS:**

Depending on the cost of attendance, graduate students may borrow up to \$20,500 annually in an Unsubsidized Loan.

Two terms represent an annual loan period. The Direct PLUS Loan annual limit is determined by student cost of attendance minus other aid received.

**BORROWER-BASED LOANS:** Borrower-Based Loans (BB) are awarded to eligible students who start the academic year in the Summer. Two terms represent an annual loan period, therefore, a BB loan includes the Summer and Fall terms as one loan period, with the Spring term starting a new loan period. Loans borrowed in the Spring BB loan period are included in the following Summer term when loan eligibility is being determined.

**AGGREGATE LIMIT:** The aggregate limit for graduate students is \$138,500. No more than \$65,500 of this amount may be in subsidized loans.

**MASTER PROMISSORY NOTES:** All Direct Loan first-time borrowers must sign a Master Promissory Note (MPN). The MPN is a multi-year promissory note good for ten years from the date your first loan is disbursed. Borrowers may complete an electronic MPN (eMPN) at [www.studentloans.gov](http://www.studentloans.gov). The eMPN speeds up the processing of your loan. Paper MPNs are available from the Office of Financial Aid.

**LOAN COUNSELING:** All first-time Direct Loan borrowers at Bryn Mawr must complete loan entrance counseling to review your rights and responsibilities as a Direct Loan borrower or as a Direct Graduate PLUS Loan borrower before funds can be disbursed. Borrowers must also complete exit counseling prior to graduation or dropping below half-time enrollment. You may satisfy these obligations on line by logging onto [www.studentloans.gov](http://www.studentloans.gov).

**LOAN DISBURSEMENT:** Your Direct Loan funds will be electronically transmitted to Bryn Mawr each semester. The Student Accounts office will notify you when the funds have been credited to your account. If you borrow for a loan period that covers two terms, one-half of your

loan proceeds will be credited to your student account in the first term and the remaining half in the second term. If you borrow for one semester, your loan funds may be credited in two separate installments during the term for which you borrowed. However, most one semester loans will be credited in a single installment. NOTE that loan fees will be subtracted from your loan. This means that the amount received at the College will be different than what you see on your award notification. The net amount of your loan is what is credited to your student account.

**REPAYMENT:** Direct Loan repayment begins 6 months after you cease to be enrolled on at least a half-time basis. The repayment term ranges from 10 to 25 years depending on the repayment plan you choose. The minimum monthly payment is \$50. If you borrow a small amount, you will have shorter repayment terms. If you borrow a large amount, your repayment term will be longer. When you are entering repayment, you should review your options at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

Repayment for the Direct Graduate PLUS Loan begins on the date the loan is fully disbursed. The first payment is due within 60 days after the date the loan is fully disbursed. A Graduate PLUS Loan borrower who drops below half-time enrollment is not entitled to a grace period and goes into repayment immediately. Graduate PLUS Loan borrowers may receive a deferment while enrolled at least half-time at an eligible institution. Verification of enrollment is performed by the College's Registrar's Office and is sent to your lender automatically each term.

### GENERAL LOAN REPAYMENT

Comprehensive repayment plans and schedules, along with an interactive calculator, are available at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

The federal government provides various ways for you to pay back federal loans based on income rather than amount borrowed. The Office of Financial Aid recommends you work with your loan servicer when choosing a repayment plan.

### AVAILABLE REPAYMENT PLANS INCLUDE:

PLAN TYPE	MONTHLY PAYMENT	TIME FRAME
<b>Standard</b>	Payments are a fixed amount.	Up to 10 years/ 30 years for consolidated loans
<b>Graduated</b>	Payments are lower at first and then increase, usually every two years	Up to 10 years/ 30 years for consolidated loans
<b>Extended</b>	Payments may be fixed or graduated	Up to 25 years
<b>In-come-Based</b>	10 or 15% of discretionary income, payments change as income changes (other conditions apply)	Up to 25 years
<b>Revised Pay As You Earn</b>	10% of discretionary income, payments recalculated each year based on income and family size (other conditions apply)	Up to 25 years
<b>Pay As You Earn</b>	Maximum monthly payment is 10% of discretionary income, payments change as income changes (other conditions apply)	20 years
<b>Income-Contingent</b>	Payments are calculated each year based on income, family size, and amount of loans	25 years
<b>Income-Sensitive</b>	Payment is based on income and changes as income changes	15 years

**PUBLIC SERVICE LOAN FORGIVENESS** programs were created to encourage students to enter and continue work, full-time, in public service jobs. Remaining balances on federal Direct Program Loans are forgiven after 120 qualifying monthly payments are made, beginning after October 2007. Full-time employment by a public service organization is required at the time of repayment. Qualifying employment is any employment with a federal, state, or local government agency, entity, or organization or a not-for-profit organization that has been designated as tax-exempt by the Internal Revenue

Service (IRS) under Section 501(c)(3) of the Internal Revenue Code (IRC). The type or nature of employment with the organization does not matter for PSLF purposes. Additionally, the type of services that these public service organizations provide does not matter for PSLF purposes. A private not-for-profit employer that is not a tax-exempt organization under Section 501(c)(3) of the IRC may be a qualifying public service organization if it provides certain specified public services. These services include emergency management, military service, public safety, or law enforcement services; public health services; public education or public library services; school library and other school-based services; public interest law services; early childhood education; public service for individuals with disabilities and the elderly. The organization must not be a labor union or a partisan political organization. Eligibility and employment requirements should be discussed with your loan servicer and can be explored at the following link: [studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service](http://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service)

### **FEDERAL PERKINS LOANS**

Under the Federal Perkins Loan Program Extension Act of 2015, Bryn Mawr College can no longer award Federal Perkins Loan funds to graduate students. The act changes the rules of the program and graduate students are no longer eligible at Bryn Mawr College. Over the next two years, the Perkins program is being phased out by the federal government for all students. More information about the discontinuance of the Federal Perkins Loan Program will be available at [www.studentloans.gov](http://www.studentloans.gov) over the next several months.

### **DEFERMENT/FORBEARANCE/ DISCHARGE/CANCELLATION**

Under certain conditions, federal regulations allow you to defer loan repayment. The most common deferments are for enrollment on at least a half-time basis, unemployment and economic hardship. Active and Post-Active military deferments are also available. Complete information about loan deferments will be provided during the entrance and exit counseling process. Additional information can be found online at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**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.nsls.ed.gov](http://www.nsls.ed.gov), allows you to track and manage your federal student loans from when they are approved until you pay them off. Using your FSA ID (the one you use when completing your FAFSA), you can access this web site 24 hours a day. Please note that loan information at NSLDS is accessible to authorized users at schools and to lender and guaranty agencies.

### **PRIVATE ALTERNATIVE LOANS**

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 different repayment plans than federal loans. Many lenders require a credit-worthy co-signer. In general, students may borrow up to the cost of education 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: [www.brynmawr.edu/financial-aid/current-undergraduate-students/types-aid](http://www.brynmawr.edu/financial-aid/current-undergraduate-students/types-aid).

### **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 is 1-877-557-2575.  
Fax number: 1-202-275-0549.

### **YOU MAY ALSO WRITE TO:**

U.S. Department of Education FSA Ombudsman  
830 First Street, NE Fourth Floor  
Washington, DC 20202-5144

### **WITHDRAWAL AND REFUND POLICY**

Withdrawing from a class or classes may affect the amount of financial aid you are entitled to receive. Financial aid awards are based on the cost and number of units you are enrolled per semester and a change to your enrollment could change your financial aid award. If you intend to completely withdraw, you must submit

written notice to your Dean. Bryn Mawr's refund policy will be applied if you receive institutional funds and withdraw completely from your courses. This policy requires the Office of Financial Aid to determine if a portion of your institutional funds should be returned to the awarding program. NOTE: The College fees are non-refundable. Federal financial aid refund and repayment policies will be applied if you receive federal financial aid funds and withdraw completely from your classes. These federal policies require the Office of Financial Aid to determine if a portion of your financial aid must be returned and/or repaid to the Title IV programs. Per federal regulations, the Return of Title IV Funds Policy will be applied to all students who receive federal financial aid funds and completely withdraw from classes at or before the 60% point of the semester. Students must "earn" the financial aid that is received. The amount of aid earned is determined by the length of time you are enrolled. If you withdraw during the 60% period, you should expect that a portion of your financial aid funds will need to be returned. If you withdraw after the 60% point of the semester, you will have earned 100% of your financial aid funds. If a refund or repayment is required, federal funds will be returned to the programs in the following order: Direct Unsubsidized Loans, Direct Graduate PLUS, other Title IV programs.

## **RENEWING FINANCIAL AID AWARDS**

Federal financial aid is not automatically renewed each school year. You must reapply. The Free Application for Federal Student Aid (FAFSA) application is available October 1 of each year. The Bryn Mawr School Code is 003237. Graduate Arts & Sciences applications are available in January. The Graduate School of Social Work and Social Research Financial Aid Application is generally available at the end of January.

## **STUDENT RIGHTS AND RESPONSIBILITIES**

### **STUDENTS HAVE THE RIGHT TO KNOW:**

- The Office of Financial Aid location, hours and counseling procedures.
- The financial aid programs available at Bryn Mawr College.
- The application procedures and deadlines.

- The criteria for selecting financial aid recipients.
- The criteria for determining need.
- The method for determining the amounts and types of awards.
- The costs that were considered in determining eligibility for aid.
- The method and timing of financial aid payments.
- The basis for determining satisfactory academic progress to continue receiving financial aid and what happens when progress is not made.
- The portion of aid that must be repaid, the portion that is grant, and the portion that must be earned through employment.
- 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 considerations and only when authorized by the student.

### **STUDENTS ARE RESPONSIBLE FOR:**

- Completing all application forms accurately and submitting them on time to the appropriate place.
- Providing all documentation, verification, corrections and/or other scholarship information requested by the Office of Financial Aid or other scholarship agencies.
- Reporting enrollment changes to the Office of Financial Aid
- Reading and understanding all forms that are distributed and retain copies.
- Performing the work that is agreed upon if a work-study position is offered and accepted.
- Reporting name and address changes directly to the Registrar and lenders of all educational loans received.
- When filing U.S. taxes, include as taxable income all grant aid that exceeds the cost of tuition, fees, books and supplies.

## **BILLING, PAYMENT, AND STUDENT ACCOUNT RELATED INFORMATION**

### ***Self Service for Student Accounts***

Students will receive billing statements and may view their student account via the College's electronic billing and payment processor, Nelnet Business Solutions (NBS). Students can authorize access to others who may want to view and pay bills online using Self Service on BIONIC.

### ***To View Student Account, Access Online Payment, and Create Authorize Payers:***

- Log in to BIONIC
- Access Self-Service
- Click on Student Center and look under the Finances section
- Click on View My e-Bill/Make an e-Payment
- Follow instructions to register self and/or authorize payers (parents, guardians, or sponsors) to receive student bills

### ***For Authorized Payers***

*(Parents, Guardians, or Sponsors)*

- Access QuikPAY at the following website: [quikpayasp.com/brynmawr/studentaccounts/authorized.do](http://quikpayasp.com/brynmawr/studentaccounts/authorized.do)
- Enter Login and Password provided by the student for QuikPAY access
- Follow instructions to provide payment information

### ***To Authorize Federal Funds to Pay Miscellaneous Charges and to Receive 1098-T Forms Online:***

- Under the Finances section (mid-page), click the "other financial...field" option on the drop down menu and choose View Student Permissions
- Click the double arrows to access permissions

### ***E-Billing Information and Payment Due Date:***

The College bills by semester via an electronic "e-bill". An email notification is sent to the student's Bryn Mawr email address when an e-bill is ready to access online. Students retrieve the e-bill on the Bryn Mawr College website by logging into BIONIC. Students may forward the e-bill or set up a parent or other third party as an "authorized" payer to view or receive the e-bill. The College does not send paper bills, but students may

print their e-bill. The College can only send an e-bill notification to the student's address due to FERPA regulations:

- E-bills for Summer Session I are available the first week of May and payment is due May 15, 2017.
- E-bills for Summer Session II are available the second week of June and payment is due June 26, 2017.
- E-bills for Fall semester are available the third week of July and payment is due September 5, 2017.
- E-bills for Spring semester are available the third week of December and payment is due January 22, 2018.

Monthly bills are sent when student accounts have outstanding balances. Participation in registration, pre-registration, room draw, graduation, and transcripts are withheld until accounts are paid in full.

### ***Monthly Payment Plan:***

- Bryn Mawr College contracts with Nelnet Business Solutions (NBS) to offer an interest-free monthly payment plan. This option allows monthly payments for a \$25 enrollment fee each semester. Payment plans for Summer sessions are not offered.
- To calculate a semester's payment plan amount, use the Total Amount Due figure on the enclosed Worksheet. To determine monthly payments and enroll in the NBS payment plan, visit: [www.brynmawr.edu/studentaccounts/enroll-monthly-payment-plan-automatic-payment](http://www.brynmawr.edu/studentaccounts/enroll-monthly-payment-plan-automatic-payment).

### ***Making Payments:***

- 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 as 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**

Attn: Controller's Office-Student Accounts Office  
101 North Merion Ave., 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 Business Solution's, QuikPay, which can be accessed via the Student Accounts website: [www.brynmawr.edu/](http://www.brynmawr.edu/)

### ***studentaccounts/making-payment-quickpay.***

- MasterCard, 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 Payer(s) to pay the bill online. Visit the Student Accounts website at: [www.brynmawr.edu/studentaccounts/making-payments/make-payment-check-or-credit-card/how-authorize-payers](http://www.brynmawr.edu/studentaccounts/making-payments/make-payment-check-or-credit-card/how-authorize-payers).
- Payments from outside the United States should be processed via the "Flywirer Education" website: [brynmawr.flywire.com](http://brynmawr.flywire.com).
- 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.
- Student Banking: Bryn Mawr College is located within walking distance to local and national banks.

### **UNDERSTANDING THE TUITION BILL**

Students must complete the financial aid application process and accept their aid on BIONIC Self Service with their username and password before funds can be disbursed to their student account. Estimated awards are not finalized and cannot be disbursed. Financial Aid not yet disbursed may result in an outstanding balance on the student account. Until student accounts are paid in full, participation in registration, pre-registration, 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 to the student's account is ten days before the start of classes each term. Federal loan refunds are normally disbursed on the first day of classes.

### ***How Financial Aid Appears on the Bill:***

- Students must accept, reduce, or decline their loans online through BIONIC Self Service using their ID and password.
- **GRANTS/SCHOLARSHIPS:** Bryn Mawr Grants and Scholarships will be credited prior to billing. State grants and outside scholarships are credited upon receipt of the funds from the state agency or private donor.
- **FEDERAL DIRECT LOAN:** First time borrowers must electronically sign a Federal Direct Master Promissory Note (MPN) and complete a Federal Direct Loan Entrance Interview before funds can be credited.
- **FEDERAL DIRECT GRADUATE PLUS LOAN:** Students must electronically sign a Federal Direct PLUS Master Promissory Note (MPN) before funds can be credited.
- **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 Business Solutions (NBS) monthly payment plan, each payment is credited to the account as payments are received from NBS. 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.

### **Refunds for Enrolled Students and Title IV Recipients:**

A 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 by Student Accounts as quickly as possible to be distributed by the Accounts Payable Office on the nearest upcoming Monday per their processing calendar. Refunds resulting from an overage from Alternative Loan funds or other sources must be requested in writing, preferably on the Refund Request Form downloaded at [www.brynmawr.edu/sites/default/files/Refund\\_Request\\_Form-15\\_0823\\_0.pdf](http://www.brynmawr.edu/sites/default/files/Refund_Request_Form-15_0823_0.pdf). Students who prefer to have their available refund

amount rolled over to the next semester must submit a written request.

Bryn Mawr College provides a permission feature through BIONIC Self-Service to expedite the processing of federal funds relating to student accounts. Granting "Title IV Permission" will authorize federal funds to pay for miscellaneous charges, (health center fees, parking fines, etc.) and therefore, accelerate the payment of bills and any applicable refund. **Go to BIONIC and under the Finances section, click the "...other financial" field and choose View Student Permissions. Then click the double arrows (>>) to access permissions.**

Refunds can be directly deposited to a bank account. The Direct Deposit Form can be downloaded from [www.brynmawr.edu/sites/default/files/DirectDepositFormupdated42010.pdf](http://www.brynmawr.edu/sites/default/files/DirectDepositFormupdated42010.pdf), completed and sent to the Controller's Office.

*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.*

## BILL VS. FINANCIAL AID WORKSHEET FOR GSSWSR STUDENTS

This worksheet can help determine the estimated amount due the College, or excess financial that will be refunded for the 2017-18 school year. College fees may vary per student.

NOTE: Federal loans are not applied to student accounts until all required forms are completed. Federal loan fees are subtracted by the lender before a loan is credited to the student account, so the amount credited is less than the award amount.

### SEMESTER 1:

Tuition	\$ 4,370 per unit/course
	X _____ # courses
Total Term Tuition	\$ _____
Estimated College Fees	+ \$ 150
Estimated Term Charges =	\$ _____

### REFER TO YOUR AWARD LETTER TO:

Subtract Semester 1 grant:	\$ _____
Subtract expected Semester 1 loan funds	\$ _____
Remainder is estimated amount due the College	\$ _____ (1)
If excess financial aid, amount refunded to student	\$ _____ (2)

### SEMESTER 2:

Tuition	\$ 4,370 per unit/course
	X _____ # courses
Total Term Tuition	\$ _____
Estimated College Fees	+ \$ 150
Estimated Term Charges =	\$ _____

### REFER TO YOUR AWARD LETTER TO:

Subtract Semester 2 grant:	\$ _____
Subtract expected Semester 2 loan funds	\$ _____
Remainder is estimated amount due the College	\$ _____ (1)
If excess financial aid, amount refunded to student	\$ _____ (2)

<b>TOTAL AMOUNT DUE TO COLLEGE AFTER FINANCIAL AID</b>	\$ _____(1+1)
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<b>TOTAL AMOUNT REFUNDED TO STUDENT FOR 2017-18</b>	\$ _____(2+2)
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# OFFICE OF FINANCIAL AID

**PHONE / 610.526.5245**

**FAX / 610.526.5249**

**EMAIL / [finaid@brynmawr.edu](mailto:finaid@brynmawr.edu)**

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## **BRYN MAWR FINANCIAL AID FORMS WEBSITE:**

**[www.brynmawr.edu/financial-aid/  
forms-and-publications](http://www.brynmawr.edu/financial-aid/forms-and-publications)**

## **STUDENT ACCOUNTS:**

**[studentaccounts@brynmawr.edu](mailto:studentaccounts@brynmawr.edu)  
610-526-5500**

## **FEDERAL STUDENT AID:**

**[www.studentaid.ed.gov](http://www.studentaid.ed.gov)**

## **FAFSA ON THE WEB:**

**[www.fafsa.gov](http://www.fafsa.gov)**

## **NATIONAL STUDENT LOAN SITE:**

**[www.nsls.ed.gov](http://www.nsls.ed.gov)**

## **LOAN COUNSELING WEB SITE:**

**[www.studentloans.gov](http://www.studentloans.gov)**

## **GRADUATE SCHOOL OF ARTS AND SCIENCES**

**610.526.5500**

## **GRADUATE SCHOOL OF SOCIAL WORK AND SOCIAL RESEARCH**

**610.520.2600**