U.S. CITIZENS AND U.S. PERMANENT RESIDENTS

WHAT ARE THE COSTS AT BRYN MAWR?
For the 2015–16 academic year
- Tuition................................. $ 46,030
- Room and Board................... $ 14,850
- College Fee........................... $ 770
- Self-Government Fee .............. $ 340

Students should also anticipate annual expenditures for books, supplies, and personal expenses. Travel expenses also add to the cost of a Bryn Mawr education. Current estimates of these indirect costs, which are not billed by the College, are $1,000 for books and supplies and $1,000 for personal expenses for the nine-month period.

WHAT TYPE OF FINANCIAL ASSISTANCE DOES BRYN MAWR OFFER?
Bryn Mawr offers both need-based and merit-based assistance.

Need-based aid eligibility is the difference between the total cost for a year at Bryn Mawr and the total resources the student and her family are able to contribute. Need-based aid packages may include grant, loan and on-campus work. A grant does not have to be repaid or earned. Funding for grants is provided by the College through its endowment, alumnæ benefactors, operating funds, and federal and state grant programs. An on-campus job, funded by federal and College resources, may meet approximately $2,000 of need, based on 10 hours of work per week. A portion of need may also be met through low-interest federal loans.

Merit-based aid is awarded without regard to financial need. Bryn Mawr offers a limited number of merit-based awards for which all applicants for admission are considered. There is no separate application.

HOW IS FINANCIAL AID ELIGIBILITY DETERMINED?
Eligibility for Bryn Mawr Grant assistance is based on demonstrated need determined through an analysis of income, asset and tax information submitted on the CSS Financial Aid PROFILE, Free Application for Federal Student Aid (FAFSA) and federal income tax returns. Each student’s eligibility is determined by a thorough review of the family’s financial information. This process uses formulas and guidelines which have been carefully developed and are widely used by most of the country’s leading colleges. With these formulas and guidelines, financial aid counselors determine a family’s ability to absorb college expenses over time. An “expected contribution” from the family is established.

The student’s own resources are considered along with those of her parents. The student is expected to contribute approximately $2,400 from summer earnings. A portion of her own assets will be considered to be available in each of her years as well.

WILL MY FAMILY QUALIFY?
Each application is reviewed carefully. The factors which have the greatest impact on the family contribution are current income and assets, size of family, and number of children enrolled in undergraduate colleges.

IS BRYN MAWR COLLEGE “NEED-BLIND”?
In 2014–15, the College supported 71% of the entering class students with grant assistance, demonstrating a substantial commitment to financial aid. The admissions committee does not have access to a student’s finances when determining her eligibility for admission. Once admisssibility is determined, funds are distributed until the financial aid budget has been exhausted. If there are places remaining to be filled in the class, a student’s eligibility for aid may have to be taken into account.

CAN BRYN MAWR COLLEGE PROVIDE ME WITH AN ESTIMATE OF MY AID ELIGIBILITY?
Bryn Mawr College provides a web-based “Net Price Calculator” which will estimate a student’s need for financial assistance. The calculator works from numbers provided by students and their families. View the calculator on our website: https://npc.collegeboard.org/student/app/brynmawr.

HOW DO I APPLY FOR BRYN MAWR’S NEED-BASED FINANCIAL AID ASSISTANCE?
Students must submit the FAFSA and CSS Financial Aid PROFILE, tax and income documentation. Additional information will be required if your family includes a noncustodial parent, a business, or a trust. Visit our website for up-to-date application instructions and deadlines: www.brynmawr.edu/financial-aid/undergraduate-applicants.

IF I RECEIVE NEED-BASED FINANCIAL AID FOR MY FIRST YEAR, WILL I ALSO GET AID IN THE FOLLOWING YEARS?
If you continue to demonstrate eligibility for need-based financial assistance and your academic work satisfies the minimum standards, you will continue to receive financial aid. Need-based awards are not automatically renewed; students must reapply each year. Financial aid awards may change as a result of annual changes in family circumstances, such as the number of family members enrolled in college or the family’s gross income. Self-help expectations (the amount earned through summer savings, campus employment and the amount of federal loan a student is expected to borrow) may increase each year.

IF I DO NOT QUALIFY FOR NEED-BASED AID, WHAT ARE MY OPTIONS?
Bryn Mawr College offers a monthly payment plan, and parents and students can borrow from the Federal Parent PLUS Loan and the Federal Direct Loan, respectively. Please visit our website for more information regarding financing options: www.brynmawr.edu/financial-aid.

IF I DO NOT APPLY FOR FINANCIAL AID AS A FIRST-YEAR STUDENT, MAY I APPLY IN SUBSEQUENT YEARS?
You must apply for aid from the College as a first-year student to be considered for institutional grant assistance during any of your four years at the College. You may apply and will be considered for Federal aid, including the Federal Direct Loan Program, every year whether or not you applied for institutional aid as a first-year student.

To be considered for aid from the College as a first-year student your response to the Financial Aid Intent question on the Common Application must be “Yes.”
WILL AN OUTSIDE SCHOLARSHIP AFFECT MY BRYN MAWR AWARD?

Our need-based policies are designed to supplement a family’s own resources, so that all students demonstrating eligibility for institutional need-based aid can attend the College with the full amount of assistance that they need.

Any additional grant or scholarship aid you receive is a resource and will replace a portion of our need-based award to you. You are required to disclose any outside assistance you receive to the Financial Aid office.

College policy does not allow outside grant or scholarship assistance, including tuition benefits, to replace the parent or student expected family contribution. For more information about the College’s Outside Scholarship Policy visit our website: www.brynmawr.edu/financial-aid/forms-and-publications.

Note: College policy requires that all federal and state grants, tuition benefits and entitlements replace an equal amount of Bryn Mawr need-based grant.

WHEN WILL I HEAR THE ANSWER TO MY REQUEST FOR FINANCIAL AID?

Financial aid award notifications are announced simultaneously with admission decisions for students whose financial aid applications are complete by our deadlines. To ensure full aid consideration, please apply on time.

QUESTIONS? CONTACT:
Financial Aid
Bryn Mawr College, 101 N. Merion Avenue
Bryn Mawr, PA 19010–2899 • (610) 526–5245
finaid@brynmawr.edu

Bryn Mawr College does not discriminate on the basis of race, color, religion, national or ethnic origin, sex, age or handicap in administration of its educational policies, admissions policies, scholarship and loan programs, and athletic and other College-administered programs. 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. In conformity with the Act.

For details about these programs, including loan interest rates, terms, limits and available amounts visit our website: www.brynmawr.edu/financial-aid/current-undergraduate-students/types-aid.

FEDERAL DIRECT LOAN LIMITS

| First Year | $3,500 Subsidized/Unsubsidized + $2,000 Unsubsidized* |
| Second Year | $4,500 Subsidized/Unsubsidized + $2,000 Unsubsidized* |
| Third and Fourth Year | $5,500 Subsidized/Unsubsidized + $2,000 Unsubsidized* |

*Independent students and dependent students whose parents are denied a PLUS Loan are also eligible to borrow additional Unsubsidized loan funds: first- and second-year students may borrow an additional $4,000, and third- and fourth-year students may borrow an additional $5,000.

The Federal PLUS Loan is a loan for parents of undergraduate dependent students. Parents may borrow up to the full cost of attendance (less any other financial aid received) through the Federal PLUS loan program. Need is not a criterion, but the applicant must be creditworthy.

For details about these programs, including loan interest rates, terms, limits and available amounts visit our website: www.brynmawr.edu/financial-aid/current-undergraduate-students/types-aid.

The graph below indicates average grant awards only. A thorough review of each family’s situation is required to make a complete aid determination.

AVERAGE 2014–15 FIRST-YEAR TOTAL GRANT AWARDS BY FAMILY INCOME LEVEL

<table>
<thead>
<tr>
<th>Family Income Level</th>
<th>% Aid Applicants Awarded Grant Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $20,000</td>
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<tr>
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<tr>
<td>&gt; $150,000</td>
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