

Mount Holyoke College is committed to assisting Frances Perkins students in funding their college education. Students' full financial need, as determined by the College, is met with a combination of federal, state, and institutional grants, loans, and work-study. Student Financial Services staff are happy to assist with your questions and concerns throughout your time as a Mount Holyoke student. We look forward to working with you!

### HOW TO APPLY FOR FINANCIAL AID

Financial aid application deadlines are as follows:

- March 1:** New fall 2009 applicants  
**May 1:** Returning students  
**December 1:** New spring 2010 applicants

Your application will not be reviewed until all required documents have been received. If you do not have all information needed to complete your application documents, estimated information should be used. **Note that all required forms, except the FAFSA, can be downloaded from the Student Financial Services Web site at [www.mtholyoke.edu/go/sfs](http://www.mtholyoke.edu/go/sfs).**

Mount Holyoke uses the College Board's Institutional Document (IDOC) service to collect and image all financial aid application documents. This helps to eliminate errors and reduce processing time. Fall 2009 applicants will receive an email from IDOC in February with information about how to submit their application documents and the IDOC Cover Sheet directly to the College Board. Spring 2010 applicants will receive this information in the fall. Documents will not be accepted at Mount Holyoke. More information can be found at the Frequently Asked Questions section of our Web site.

**CONTACT US** If you have questions about the financial aid application process or need further information, don't hesitate to contact our staff. Our Web site, [www.mtholyoke.edu/go/sfs](http://www.mtholyoke.edu/go/sfs), is also a valuable resource.

Student Financial Services  
16 Skinner Hall  
50 College Street  
South Hadley, MA 01075-1492  
413-538-2291 (phone) 413-538-2512 (fax)  
[sfs@mtholyoke.edu](mailto:sfs@mtholyoke.edu)

### Required Forms—United States Citizens and Permanent Residents

1. 2009–2010 Frances Perkins Program Financial Aid Application
2. 2009–2010 Free Application for Federal Student Aid (FAFSA)

Students are encouraged to file the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Mount Holyoke's FAFSA school code is 002192. If you are unable to complete the form online, a paper copy may be requested from Student Financial Services. Please note that the paper FAFSA requires additional processing time so it should be submitted one month prior to your deadline date.

3. 2008 Federal Income Tax Returns

Please submit a signed copy of your and your spouse/partner's federal tax return(s), including all schedules, attachments, and W-2 form(s). If you or your spouse/partner will not, and are not required to, file a 2008 tax return, you and your spouse/partner must submit a Non-filing Statement to document taxed and untaxed income in 2008.

4. Business/Farm Supplement and 2008 Federal Tax Returns

If you or anyone in your household holds an interest in a business or farm, the Business/Farm Supplement must be completed. Also, submit a copy of the complete federal tax return for each business, as applicable.

### Required Forms—International Students

Note that international students are only required to apply for aid in their first year at Mount Holyoke College. Once an expected contribution is determined, it is fixed for all subsequent years at the College.

1. 2009–2010 Frances Perkins Program Financial Aid Application
2. 2009–2010 CSS International Student Financial Aid Application
3. **Certified verification of 2008 annual income**, such as an official letter from your employer. International students already living in the United States may instead submit a copy of 2008 federal tax and W-2 forms if filed, or a Non-filing Statement if taxes were not filed and were not required to be filed.

## FINANCIAL AID POLICIES

While most Frances Perkins students are considered to be independent, acceptance into the Frances Perkins Program does not guarantee independent status for the purposes of determining eligibility for institutional financial aid. In certain circumstances, including having attended Mount Holyoke previously as a dependent student, parent financial information may be required.

Frances Perkins students residing on campus are expected to enroll in 16 credits per semester. Off-campus students are not required to take 16 credits, but must enroll in at least 8 credit hours per semester in order to be considered for institutional aid. Limited federal financial aid may be available for students enrolling in fewer than 8 credits.

Although Mount Holyoke College will meet the full demonstrated financial need of all Frances Perkins students, it is expected that each student will be responsible for a minimum contribution toward her education. For United States citizens and permanent residents, this minimum contribution is \$3,000 in the 2009–2010 academic year. For international students the minimum contribution is \$8,000 per year.

## Funding Limitations

Institutional funding for on-campus Frances Perkins students is limited based on the total number of credits accepted for transfer at any point. Credits transferred to the College due to a semester or year of study abroad or academic leave will count toward the semester limit, whether or not financial aid from the College was provided for these credits. In determining remaining aid eligibility, please note the following ranges:

CREDITS TRANSFERRED	SEMESTERS OF AID ELIGIBILITY REMAINING
12 - 27	7 semesters of institutional aid
28 - 43	6 semesters of institutional aid
44 - 59	5 semesters of institutional aid
60 - 64	4 semesters of institutional aid

Institutional funding for commuting Frances Perkins students is limited to a cumulative total of 128 credits. This total includes transfer credits applied toward the Mount Holyoke degree. Frances Perkins students should plan their course of study with these funding limitations in mind.

## ESTIMATED 2009–2010 EXPENSES

The budget year used for Frances Perkins students covers nine months, from September 1 through May 31. Expenses will vary according to the size of your household and the number of credits in which you enroll.

<b>Resident Student</b>	<b>Commuting Student</b>
<b>Estimated Billed Fees 2009–2010:</b> (FINAL FIGURES WILL BE AVAILABLE SPRING 2009)	<b>Estimated Billed Fees 2009–2010:</b> (FINAL FIGURES WILL BE AVAILABLE SPRING 2009)
Tuition: \$39,280	Tuition: \$1,250 per credit
Room & board: \$11,550	Activities fee: \$190
Activities fee: \$190	<b>Estimated Additional Expenses:*</b>
<b>Estimated Additional Expenses:*</b>	Books & personal expenses: approximately \$23 per credit
Books & personal expenses: \$2,650	Maintenance expense: \$10,000 unmarried/ nonpartnered
One-time travel allowance: If a Frances Perkins student is relocating to the South Hadley area from outside the Northeast, her budget will include a one-time travel allowance.	Commuting expense: varies based on distance from campus
	Day care expense: if applicable

\*Estimated expenses are not charged by the College; rather they are included in the student budget to provide an approximation of student expenses; they are not intended to be exact.



# Financial Aid Application

## 2009-2010 FRANCES PERKINS PROGRAM

FINANCIAL AID DEADLINES			
	FIRST-TIME APPLICANT FALL 2009	FIRST-TIME APPLICANT SPRING 2010	RENEWAL
Frances Perkins Financial Aid Application	March 1	December 1	May 1
EAFSA	March 1	December 1	May 1
Business/Farm Supplement	March 1	December 1	May 1
Student's Income Tax Return	March 1	December 1	May 1

### APPLICANT INFORMATION

Full name \_\_\_\_\_  
*Last First Middle Prefer to be called*

Permanent home address \_\_\_\_\_

Social Security No. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth \_\_\_\_\_

Have you attended Mount Holyoke College previously?  Yes  No If so, when? \_\_\_\_\_

### HOUSEHOLD INFORMATION

Current status:  Single  Married/Partnered  Divorced  Separated

Give information for all others in your household in 2008, whether enrolled in school/college or not. Include anyone dependent on you for support or who shares the support of the household. Use a separate page to list additional members. If you expect that your household size will be different later in this academic year, explain.

FULL NAME	AGE	RELATIONSHIP	COLLEGE/UNIVERSITY

### HEALTH INSURANCE

All students are required to have health insurance per Massachusetts law. Grant coverage for the health insurance premium is available only if the student has no other coverage available.

Check here if requesting health insurance coverage through Mount Holyoke:  Yes  No

If no, name of health insurance provider in 2009-2010: \_\_\_\_\_

*Important: To obtain Mount Holyoke dependent health insurance coverage, you must complete a Dependent Health Insurance request form. This is available from the Office of Student Financial Services and should be completed and returned to that office by August 1, 2009 to begin coverage by September. Dependents will not be covered if the form is not completed and returned to the Office of Student Financial Services by this deadline.*

## FINANCIAL RESOURCES

Your occupation \_\_\_\_\_ Employer \_\_\_\_\_

Will you continue to work for this employer during the 2009–2010 school year?  Yes  No

Spouse's/partner's occupation \_\_\_\_\_ Employer \_\_\_\_\_

Do you or your spouse/partner own a business or a farm?  Yes  No

*If yes, the CSS Business/Farm Supplement is required and can be obtained from Mount Holyoke's Office of Student Financial Services Web site.*

## Income Information

Indicate your (and spouse's/partner's) expected summer/school-year income.

	Summer 2009 3 months	School year 2009–2010 9 months		Summer 2009 3 months	School year 2009–2010 9 months
Income earned from work by you	\$ _____	\$ _____	Income earned from work by spouse/partner	\$ _____	\$ _____

Indicate 2008 and expected 2009 income from these sources:

	YOURSELF		SPOUSE/PARTNER	
	ACTUAL 2008	ESTIMATED 2009	ACTUAL 2008	ESTIMATED 2009
Paid work and tips	_____	_____	_____	_____
Worker's compensation	_____	_____	_____	_____
Social Security/SSI	_____	_____	_____	_____
Child support	_____	_____	_____	_____
Alimony	_____	_____	_____	_____
Housing allowance (military, clergy)	_____	_____	_____	_____
Voluntary contributions to tax-deferred retirement program	_____	_____	_____	_____
<b>BENEFITS/RESOURCES</b>				
Day care vouchers	_____	_____	_____	_____
Food stamps	_____	_____	_____	_____
Housing assistance	_____	_____	_____	_____
Vocational rehabilitation	_____	_____	_____	_____
Veterans' benefits	_____	_____	_____	_____
Unemployment compensation	_____	_____	_____	_____
Employer tuition benefits	_____	_____	_____	_____
Assistance from friends/relatives	_____	_____	_____	_____
Other (explain)	_____	_____	_____	_____

## Asset Information

Do you or your spouse/partner rent your home?  Yes  No Monthly rent: \_\_\_\_\_

If you or your spouse/partner own your own home, complete the following:

Original purchase price: \_\_\_\_\_ Current market value: \_\_\_\_\_ Debt owed: \_\_\_\_\_

Year of purchase: \_\_\_\_\_ Monthly mortgage payment: \_\_\_\_\_ Monthly equity loan payment: \_\_\_\_\_

Investments: \_\_\_\_\_ Market Value: \_\_\_\_\_ Debt Owed: \_\_\_\_\_

Savings/Money Market \_\_\_\_\_

Mutual Funds \_\_\_\_\_

Stocks and Bonds \_\_\_\_\_

Real Estate (other than house) \_\_\_\_\_

Other (explain) \_\_\_\_\_

Are you a beneficiary of any trust(s)?  Yes  No If yes, complete the following:

Established by: \_\_\_\_\_ Is the principal available?  Yes  No Current value: \_\_\_\_\_

Is any other member of your household the beneficiary of any trust(s)?  Yes  No If yes, complete the following:

Established by: \_\_\_\_\_ Is the principal available?  Yes  No Current value: \_\_\_\_\_

## EXPECTED COURSE LOAD

Number of credits planned for 2009–2010 (do not include physical education credits:) 1st semester \_\_\_\_\_ 2nd semester \_\_\_\_\_

## HOUSING

Are you seeking on-campus housing?  Yes  No

## STATEMENT OF UNDERSTANDING

I/we understand that all information provided on this form and on other documents is complete and accurate and may be shared with agencies from which aid is requested and with donors if aid is offered and accepted. **I/we also certify that I/we will send timely word of any significant change in resources or family situation or the receipt of other scholarships or grants.**

I, the student applicant, certify that I have not defaulted on any federally supported loan (Stafford/FDSL, Perkins/NDSL, Consolidated, and/or UNSUB FDSL) for attendance at any educational institution.

Signature of applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of spouse/partner (if applicable) \_\_\_\_\_ Date \_\_\_\_\_

Mount Holyoke College admits qualified students with any disability and of any age, religion, sexual orientation, race, color, national origin, or Vietnam-era veteran status to all the rights, privileges, programs, and activities generally accorded or made available to students, and does not discriminate on the basis of these factors in the administration of its educational policies and programs.