

## IMPORTANT FACTS TO REMEMBER

- You must be enrolled in at least 8 credit hours in order to receive Mount Holyoke financial aid. Enrollment in 6 credit hours is required to be eligible for most types of federal aid.
- If you are funded as a resident student, your budget and financial aid package will be revised if you choose to move off-campus.
- If you live **on-campus**.....

You are eligible to receive Mount Holyoke financial aid only for the number of semesters required to attempt 128 credit hours, including credits transferred from other institutions. On-campus students are expected to enroll in 16 credits per semester, so each semester will count as 16 attempted credits for financial aid purposes, even if you enroll in fewer credits.

Similarly, you will be billed tuition at the full-time rate of 16 credit hours, regardless of the actual number of credits in which you are enrolled.

- If you live **off-campus**.....

You are eligible to receive Mount Holyoke financial aid until you have attempted 128 credit hours. This number is inclusive of credits transferred from other institutions.

You will be billed tuition by the credit hour. Your financial aid will also be adjusted to reflect any enrollment changes at the end of the add/drop period. You will never be charged for more than 16 credit hours, even if you register for more credits.

## Who do I talk to if I have questions?

All of the Student Financial Services staff are happy to help with any questions or concerns you may have. However, in order to enhance our ability to assist you, we work with students according to the beginning of their last name, as indicated below.

For most questions please contact our Specialists:

### A-EI

Rebecca Hernandez

### Em-La

Catherine Mancina

### Lb-Ri

TJ Griffis

### Rj-Z

Rosanne Meczywor

Depending on the nature of your questions, your Specialist may choose to refer you to the Director who will review your application in greater detail:

### A-Gr

Taryn Dunaj, Assistant Director

### Gs-Or

Kate Lang, Assistant Director

### Os-Z

Stephanie Bertagnolli, Assistant Director/  
Frances Perkins Student Coordinator

## CONTACT US

Skinner Hall Room 16  
50 College Street  
South Hadley, MA 01075-1492  
Phone: 413-538-2291  
Fax: 413-538-2512  
Email: [sfs@mtholyoke.edu](mailto:sfs@mtholyoke.edu)  
Hours: Mon.-Fri. 8:30am—5:00pm  
Phone hours: Mon.-Fri. 9:00 am—4:30 pm  
[www.mtholyoke.edu/go/sfs](http://www.mtholyoke.edu/go/sfs)

Greetings from  
Student Financial  
Services

## Questions and Answers About Reapplying for Financial Aid

## Frances Perkins Students 2009-2010



Phone: 413-538-2291  
Fax: 413-538-2512  
Email: [sfs@mtholyoke.edu](mailto:sfs@mtholyoke.edu)  
Hours: Monday—Friday  
8:30am—5:00pm  
[www.mtholyoke.edu/go/sfs](http://www.mtholyoke.edu/go/sfs)  
[www.mtholyoke.edu/go/finaidonline](http://www.mtholyoke.edu/go/finaidonline)

## Where do I submit documents?

Financial aid application documents will no longer be submitted to Student Financial Services. Instead please submit them to the **College Board's Institutional Document Service (IDOC)**. Students will receive an email from the College Board with instructions on how to submit documents. Further information can be found at our website and at the IDOC website: <https://idoc.collegeboard.com>.

## What documents do I need to submit to apply for financial aid?

### Frances Perkins Financial Aid Application

*This form may be printed from our website and from the IDOC website. A copy of the form may also be emailed to you, or printed and mailed to you, by the Student Financial Services staff upon request. —send to IDOC—*

### 2008 Federal Tax Returns and W-2 Forms

*Please submit a **signed** copy of your (and your spouse's or partner's, if applicable) tax return, including all schedules. Also include all W-2 forms. —send to IDOC—*

### Business / Farm Supplement (if applicable)

*This form is only required if you (and/or your spouse or partner, if applicable) own all or part of a business or farm. The form may be printed from the IDOC website. —send to IDOC—*

### FAFSA (Free Application for Federal Student Aid)

*Students are encouraged to file the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Please use estimated 2008 figures on the FAFSA if you have not completed your tax return at the time you complete the form.*

## May 1, 2009

Since all application items must be received by this date, we strongly encourage you to complete the FAFSA, and mail all other required documents to IDOC, by **April 25, 2009**. Students who have completed their application by the deadline will be mailed financial aid letters by late June.

If required documents are received after May 1 but before June 1, your financial aid package will reflect a \$1,000 increase in loan with a corresponding decrease in grant assistance. Applications completed after June 1 will result in a \$2,000 loan increase and a corresponding decrease of \$2,000 in grant.

In some cases, particularly for students living off-campus, your financial aid may exceed the charges you are billed by Mount Holyoke. Any excess aid is refundable to you once enrollment is finalized at the end of the drop period, and may be used for living costs, books and other educational expenses. Refunds will be processed automatically and sent to campus mailboxes.

## What kinds of loans am I receiving?

Loans are typically included as part of each student's financial aid package. These loans may include Federal Direct Loans, Federal Perkins Loans, and/or Mount Holyoke Loans. International students are offered Mount Holyoke Global Loans. The amount of loans included in the aid package will increase each year. More information about student loans, including the maximum amounts you may receive, can be found in the Types of Financial Aid/Student Loans section of the Student Financial Services website.

## How can I get help with understanding my bill?

Your Mount Holyoke eBill can be complex. Off-campus student tuition charges will fluctuate according to your enrollment and financial aid fluctuates accordingly. Anticipated financial aid is shown when funds are not yet received or paperwork is outstanding. If you should ever need assistance in interpreting your charges and financial aid credits, please contact us.

## What if I need additional funding?

If you need additional funds to support your educational expenses, please contact our office as soon as possible. You may be eligible for additional loan funding, or grant funding if your financial circumstances have changed significantly since you applied for aid. You may also seek outside scholarships. Resources are available at the Career Development Center or online at the websites below. Information about how outside scholarships affect your financial aid can be found in the 'Non-College Scholarship Policies' section of our website under Types of Financial Aid/Outside Scholarships.

**NOTE: INTERNATIONAL STUDENTS are not required to reapply for financial aid after the first year.**

[www.collegeboard.org](http://www.collegeboard.org)   [www.finaid.org](http://www.finaid.org)  
[www.college-scholarships.com](http://www.college-scholarships.com)  
[www.possiblewomanfoundation.org](http://www.possiblewomanfoundation.org)