
University of Rochester
School of Medicine and Dentistry

**GRADUATE STUDENT
FINANCIAL AID HANDBOOK**

August 2007

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WHAT YOU NEED TO KNOW

about....

The Financial Aid Office

Address: Financial Aid Office
University of Rochester
School of Medicine & Dentistry
601 Elmwood Ave, Box 601
Rochester, NY 14642-8601

Telephone: 585.275.4523

e-mail: finaid@urmc.rochester.edu

Location: Student Services Center G-7644

Personnel: Nancy Janson,
Director of Financial Aid
Margaret Christian,
Asst. Director of Financial Aid
Ellen Poole,
Financial Aid Advisor

This Handbook

Financing education is a major concern of most students, and this handbook should prove a helpful first step in becoming informed about sources of financial assistance. Ph.D. students receive most of their financial assistance directly through their departments. They, as well as M.P.H. and M.S. students, may also apply for Federal funds through the Financial Aid Office in the School of Medicine and Dentistry. Applicants are considered for the Federal Stafford Loan Program, the Federal Perkins Loan, and the Federal Work-Study (FWS), if requested. Information is also included on educational expenses, the billing process, financial aid policies and procedures, and loan management.

Information in this handbook is updated throughout the year through a financial aid column in the Graduate Student newsletter, *The MedGrad*.

Statement of Nondiscriminatory Policy

The School of Medicine and Dentistry offers medical education and access to financial assistance to prepare physicians regardless of sex, age, race, color, sexual orientation and national or ethnic origin. Further, the University complies with all applicable nondiscrimination laws, including those, which protect the rights of the disabled. The University of Rochester is committed to increasing underrepresented minorities in the profession.

Financial Aid Applicant Rights & Responsibilities

As a financial aid applicant you have the right to know:

1. What financial aid programs are available.
2. The deadlines for submitting applications for each of these programs.
3. How financial aid will be distributed, how decisions determining that distribution are made, and the basis for these decisions.
4. How your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books, supplies, and personal expenses are reflected in the Cost-of-Attendance budget.
5. What resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
6. How much of your financial need, as determined by the institution, has been met.
7. The characteristics of the various programs in your financial aid package.
8. The school's refund policy.
9. What portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
10. How the school determines whether you are making satisfactory academic progress, and what happens if you are not.
11. The names of associations, agencies or governmental bodies which accredit, approve or license the school and its programs and the procedures by which documents describing that activity may be reviewed. This information may be

reviewed upon written request in the Office for Medical Education in the School of Medicine and Dentistry.

As a financial aid applicant, you are expected to:

1. Complete all application forms accurately and submit them on time to the right place.
2. Provide correct information. In most instances, misreporting information on financial aid application forms is a violation of the law and may be considered a criminal offense, which could result in indictment under the U.S. Criminal Code.
3. Return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or any agency to which you have submitted an application.
4. Be responsible for reading and understanding all forms you are asked to sign and for keeping copies of them.
5. Accept responsibility for all agreements that you sign.
6. Perform the work that is agreed upon in accepting a Federal Work-Study award.
7. Be aware of and comply with the deadlines for application or reapplication for aid.
8. Be aware of the school's refund procedures.
9. Be aware that schools are obligated to provide information to prospective students about the school's programs and performance and to encourage students to consider this information carefully before deciding to enroll.

Borrower Rights & Responsibilities

As a borrower, you have the right to know:

1. The lender (holder) cannot change the terms of your loan without your consent.
2. The interest rate for your loan(s) is specified in the promissory note(s).
3. The lender must return the promissory note to you when the loan is paid in full.
4. The lender will provide you with a *repayment schedule* before the repayment period begins and must notify you of the date your repayment period begins no later than 120 days after you leave school.
5. If your lender sells the loan to another lender, or if a party other than the lender services the loan, the lender must notify you within 30 days of the transaction and send you a letter clarifying your obligations to the new lender or servicer.

6. You may have a right to a *grace period* before repayment begins after you have completed school attendance, internship and residency in an accredited program, or a fellowship training program or full-time educational activity approved by the U.S. Secretary of Education for this purpose.
7. If you qualify, you may apply for a *deferment* of your loan payments.
8. You have a right to repay the whole or any portion of the loan at any time *without penalty*.
9. Some of your loan obligations may be canceled in the event of your death or permanent and total disability in accordance with applicable Federal statutes and regulations.
10. If you are willing but financially unable to make the required payments on your loans, you may request the lender to grant *forbearance*. Forbearance is the temporary cessation of payments, allowing an extension of time for making payments, or accepting smaller payments than were previously scheduled. The lender must grant forbearance of principal, interest, or both. Forbearance requires a written agreement between borrower and lender. Unlike periods of deferment, when forbearance is granted the borrower is responsible for repayment of accrued interest charges.
11. You may be eligible to have your loans combined by a lender when you enter repayment.
12. If you are unable to resolve any student loan problems with your lender, servicer, guarantor, or school, you have the right to contact the Student Loan Ombudsman's office at:

U.S. Department of Education
FSA Ombudsman
830 First Street, NE
Fourth Floor
Washington, DC 20202-5144
877-557-2575
<http://ombudsman.ed.gov>

As a borrower, you are required to:

1. Repay your loan(s) with all accrued interest and deducted fees according to the repayment schedule provided by the lender at the time you leave school. *You must contact your lender no later than 90 days before any grace period ends.*
2. Notify your lender, in writing, within 10 days, if any of the following events happened to you:
 - you change your name, address, phone number, or social security number
 - you transfer to another school

- you enroll for less than half-time
- your graduation date changes
- you cease to participate in an activity eligible for deferment

Note: If you fail to notify your lender of changes and if your lender is unable to locate you, you will be held responsible for any fines, fees, or costs associated with a default status.

3. Properly direct all future correspondence to the new holder of your loan once you are notified in writing that your loan has been transferred to a new holder or service.

As a borrower, you are expected to:

1. Understand that you can use the proceeds of your loans only for tuition, fees, and other reasonable educational and living expenses.
2. Understand that the lender may charge an insurance premium and you will not be entitled to any refund of this premium.
3. Understand that to receive a deferment, including a deferral of the onset of the repayment period, you must, prior to the onset of the activity and annually thereafter, submit to the lender of the note evidence of your status in the deferment activity and evidence that verifies deferment eligibility of the activity. *It is your responsibility to provide the lender with all required information or other information regarding the requested deferment.*
4. Know that you have a variety of repayment options available to you. The “standard” repayment plan is a maximum of 10 years to repay your Title IV loan(s).
5. understand that if you fail to repay your student loan, you will be considered in default and the following may result:
 - It may be reported to a consumer credit bureau and have a negative effect on your credit rating.
 - You may be ineligible to receive any additional federal or state financial aid funds.
 - Your federal and state income tax refunds may be withheld.
 - Your wages may be garnished.
 - A lien may be placed on your property.
 - Written-off debt may be reported to IRS as taxable income.

INSTITUTIONAL CHARGES AND RELATED POLICIES

Institutional Charges for the 2007-2008 Academic Year

Tuition (32 credit hours @ \$1075/credit hour)	\$34,400
Mandatory Health Service fee	\$576
Standard Plan Health Insurance fee (optional)	\$1,080
or	
Aetna Family Insurance Plan fee (optional)	\$9,729*
Continuation-of-Enrollment-for-the-Ph.D., M.P.H. or M.S. Degree Tuition.....	\$860 / Semester
Leave of Absence fee	\$50 / Semester
Course Audit (per credit hour)	\$100
Copyrighting Fee.....	\$65
Microfilming Fee	\$55
Late Registration Fee	\$150 / Semester
Re-matriculation Fee	\$860
Non-matriculation Rate (per credit hour)	\$600

* Subject to increase January 1, 2008.

Health & Insurance Fees

BASIC HEALTH SERVICES – All full-time students of the University are charged a mandatory fee, which covers the cost of basic medical services at the University Health Service (UHS).

HEALTH INSURANCE – All full-time students are required to have health insurance coverage *either* under the University's group policy or under a comparable policy. Students must submit a Health Plan Options form to UHS each summer to indicate coverage preference. **All students are billed for the Standard Plan unless another plan is requested on the Options form.**

UR Standard Plan Health Insurance – Coverage is provided under an extended Blue Cross/Blue Shield contract for services not offered by UHS and for the financing of medical care when away from the Rochester area. Coverage is for a 12-month period beginning September 1 of each year. Graduating students who do not require insurance for the period between their graduation and August 31 of their last year may use a Senior Refund Request form to request a pro-rated refund from the Bursar. Insurance is billed for five months coverage for the fall billing period, and for seven months for the spring billing period.

UR Waiver Plan – Students may waive the UR Standard Plan Insurance by **annually** submitting to UHS a Health Plan Options form, selecting the Waiver Plan option and documenting equivalent insurance coverage. This is done online at www.rochester.edu/uhs. Students covered under a parent's policy who fail to request the Waiver Plan will be covered automatically by the Standard Plan policy and, must pay the Standard Plan fee because the University will have incurred the expense of the duplicative coverage.

Aetna Family Insurance Plan – Students may use the Health Plan Options form to request additional coverage if they wish to enroll a spouse and/or other dependents in this family insurance contract.

Health Insurance for Exchange Visitors (foreign national on a J-1 Visa) - The Immigration & Naturalization Service requires that all J-1 students and their J-2 dependents carry health, repatriation, and evacuation of remains insurance for the full duration of their J-program. Sponsors are permitted to require the use of a specific insurance policy to satisfy these requirements.

With so many variations of health insurance from country to country, and in some cases, health insurance being confused with life insurance, effective September 1, 1998, the University of Rochester

specified a health insurance policy to be carried by all sponsored J visa students. For students without children, the University has specified the Blue Cross/Blue Shield (BC/BS) *UR Standard Plan Health Insurance* policy described above. Married students must also use the same policy for their spouse. For students with children, the University has selected Aetna Family Insurance Plan. J visa holders should call the University Health Insurance Office at 5-2637 for their available options.

Continuation-of-Enrollment Tuition

To retain full-time enrollment status in the School of Medicine and Dentistry, students on a continuation of enrollment must pay required health fees and a Continuation-of-Enrollment tuition charge of \$860 per term. Students on such status but not in Rochester may be permitted a waiver of health fees by petitioning the Senior Associate Dean for Graduate and Postdoctoral Education.

Leave of Absence Fee

The Leave of Absence Fee is \$50 per term. Students on a leave of absence are not required to pay health fees and do not retain their student status for purposes of loan deferment. Borrowers must have Financial Aid Office and/or Student Loan Office exit interviews before leaving campus.

Breakage Fee

Students are billed at cost for equipment broken or lost.

FINANCIAL ASSISTANCE

Graduate students receive the majority of their support through their respective departments, usually in the form of tuition and fee waivers and/or stipends. For those whose departmental support is insufficient, or for those with unusual financial needs which exceed their departmental support level, ***need-based*** loans or Federal Work Study may be available through the Financial Aid Office.

Determination of eligibility for such assistance requires the filing of a financial aid application.

Appendix B provides more detailed information about the sources of financial aid available through the Financial Aid Office.

Qualifying for Need-based Financial Assistance

No funds are awarded by the Financial Aid Office of the School of Medicine and Dentistry strictly on the basis of academic excellence. To qualify for need-based assistance, applicants must be U.S. citizens or permanent residents in good academic standing and making satisfactory progress toward their degree, and must demonstrate financial need. *Financial need* is the difference between the *student's cost-of-attendance* (tuition, fees, housing, food, personal expenses, transportation, and books) and the *expected family contribution* (see page 7).

U.S. Citizenship or Permanent Resident Requirement

The permanent resident or naturalized citizenship status of financial aid applicants is verified by the School as a routine part of the aid application process. Applicants are required to provide their U.S. Immigration and Naturalization Service (INS) identification numbers and may be asked for copies of INS documents to assist in this process.

In addition, any student employed by the University or participating in the Federal Work-Study Program, is required to complete an INS I-9 Form verifying U.S. citizenship or permanent resident status.

Good Standing/Satisfactory Progress Requirement

All Financial Aid Programs

In order to be considered eligible for any type of financial assistance administered by the Financial Aid Office a student must be considered to be in good academic standing and to be making satisfactory progress or program pursuit. Grades for graduate courses and research are reported on one of these two systems:

I		II	
A	excellent	S	satisfactory
B	good		
C	poor		
E	failure	E	failure
I	incomplete	I	incomplete
IE	incomplete & failure	IE	incomplete & failure
W	withdrawn	W	withdrawn
N	no report	N	no report

The grade S may not be used in a course in which some students are graded by the other system.

Minimum passing grades for courses and research carrying credit are C or S, although C is considered a failure for any student on probation. Any student who receives a grade of C in two courses (or one course with eight hours of credit) is considered to have an unsatisfactory record, which must be reviewed by the Senior Associate Dean for Graduate and Postdoctoral Education in consultation with the department. **Any student whose enrollment is continued is considered to be in good academic standing.**

New York State Financial Aid Programs

New York State aid recipients determined not to be in good standing or making satisfactory progress or program pursuit may obtain an application in the Financial Aid Office for a one-time waiver of this requirement. They must have an interview with the Director of Financial Aid before the application will be considered.

Federal Certification Process

In order to receive federal assistance, one must not only meet the eligibility requirements related to citizenship and financial need, but one must also:

1. Complete a Selective Service Certification, affirming that you are registered with the Selective Service, if required to do so. If not required to be registered, you must explain why.
2. Complete an annual statement of Educational Purpose certifying that you will utilize any Title IV funds received solely for educational expenses connected with attendance at this institution.
3. Attest that you (1) owe no refund on any Title IV grant, (2) are not in default on any loan, and (3) have not borrowed in excess of the loan limits under any Title IV programs at any institution. Title IV is the section of the Higher Education Amendments of 1986 which authorizes the Pell and SEOG Grant programs, the Federal Perkins and Federal Stafford Loan programs, and the Federal Work-Study program.
4. Understand that giving false or misleading information on an application for federal aid may subject you to a fine, imprisonment, or both.

These certification statements are found on the **FAFSA form**.

Federal Verification Process

Federal regulations governing the Title IV programs (Federal Perkins Loan, Federal Work-Study and Federal Stafford Student Loan) require that approximately 30% of all applications be verified by cross-checking data from the FAFSA financial statements and the federal tax form and/or a separate Verification Worksheet. The Financial Aid Office will send the necessary forms to applicants selected for this process, who should complete and return them within 30 days.

The Financial Aid Office may require that any discrepancies be explained in writing. Students will be notified via an Amended Award Notice if any previous awards change as a result of the verification process. No federal financial assistance will be disbursed until the verification process is complete.

Verification is also required of the Immigration and Naturalization Service status of all non-U.S. citizens.

Generally this process is a routine aspect of the processing of the FAFSA, but additional information may be required if the original INS database yields any discrepancy.

Selective Service registration for those required to be registered, default files at guarantee agencies and the Department of Education, and other Department of Education records related to previous student ineligibility for federal aid are routinely checked as a part of the FAFSA application process. If resolution of some sort is required, applicants are notified on their Student Aid Report (SAR). *Therefore, it is important to read the first page of the SAR when it is received to see if further information must be provided to the Financial Aid Office.*

Assessing Financial Need

Cost-of-Attendance Budgets

The Cost-of-Attendance budgets on page 9 have been approved for the 2007-2008 academic year. They are based in large part on data from an annual survey of what current students are actually spending for books and supplies, housing, food, personal expenses, and transportation.

The costs included in these budgets reflect living expenses for the time period indicated. Living expenses for non-school periods and for spouses and/or other dependents are not included because they are treated in the need analysis formula as an allowance against income rather than a direct cost. In the case of a married student, therefore, the spouse's living costs are not included in the budget but the Expected Family Contribution is reduced by the amount appropriate to maintain the spouse and home.

Some students have extenuating circumstances which may justify construction of an individual expense budget which is higher than the standard one. Such adjustments are primarily applicable for the purpose of validating need for outside loan assistance. Examples of potentially appropriate adjustments are suggested below. In all cases, appropriate documentation must be provided. Receipts, photocopies of bills, and airline ticket stubs are types of documentation that will satisfy requirements.

- ◆ Medical and dental care costs: Medical and dental care costs in excess of the benefits provided by the University Health Service if documentation is provided.

- ◆ Education debt repayment: Consideration is given if repayment of principal and/or interest is compulsory during school enrollment.
- ◆ Dependent care: Child care costs for a married student are not allowed unless spouse is working or in school.
- ◆ Other expenses may be allowed if they are necessary and related to school attendance.

A word about CARS: Note that federal student aid legislation does not permit the use of student aid monies -- even loans -- for the purchase of an automobile.

Expected Family Contribution

The Expected Family Contribution (EFC), is an amount calculated by a need analysis formula called the Federal Methodology which is contained in federal law. Data for the federal analysis is provided by an applicant on the Free Application for Federal Student Assistance (FAFSA). Forms can be obtained in the Financial Aid Office.

When analyzing student and, if appropriate, spousal resources, all income and assets are examined and special allowances are taken into account for:

- household size
- number of family members in college or graduate school
- ages and marital status
- number working in the household
- federal and state taxes paid
- FICA paid
- retirement allowances

In the analysis of financial need, University of Rochester *tuition benefits* resulting from the employment of a spouse are regarded as a student resource. The amount expected from that resource is the net benefit amount after deducting estimated taxes.

Federal Policies Regarding Parental Support

For the purpose of determining eligibility for Federal Work-Study and Federal Stafford Loan (generally referred to as Title IV) funds, parental financial information is *not* required for graduate and professional students.

New York State Policies Regarding Parental Support

For the purpose of determining eligibility for a New York State Tuition Assistance Program (TAP) award, applicants meeting the following criteria will not be required to report parental income information:

1. An individual who is 35 years of age or older on June 30 preceding the academic year for which application is made.
2. An individual who has been honorably discharged from the armed forces, was not claimed as a dependent by either parent on state or federal income tax returns for the preceding tax year, and will not be claimed for the current one.
3. An individual who has not:
 - resided for more than 6 consecutive weeks in the current, previous or subsequent calendar years, in any house, apartment or building owned or leased by parents;
 - been claimed as a dependent by parents on their federal or state income tax returns for the current or previous tax years;
 - been the recipient of gifts, loans or other financial assistance in excess of \$750 from parents in the current, or previous, or subsequent calendar years.

Packaging Need-based Financial Aid

Once financial need has been determined, the level of loan or Federal Work-Study funded employment which can be approved is established. Some available loan funds come from private lenders but require certification of cost by the Financial Aid Office. See Appendix B and the FINANCIAL AID PROGRAMS section of this Handbook (pages 14-15) for more specific information.

PART-TIME EMPLOYMENT opportunities are available as described under Student Employment on page 12. Many such jobs are funded through the Federal Work-Study (FWS) Program. Such earnings are considered financial aid and are, therefore, dependent upon financial need and may impact eligibility for other sources of need-based aid.

Treatment of Outside Aid

Students receiving need-based financial aid must report in writing to the Financial Aid Office any financial assistance received from outside the School of Medicine & Dentistry. Notification should include the name of the donor, the amount of the award, and whether it is renewable from year to year. Such assistance must be taken into account when determining a student's financial aid package. If an outside award is received after an award has been made by the School of Medicine and Dentistry, an adjustment in aid may be required.

UNIVERSITY OF ROCHESTER SCHOOL OF MEDICINE AND DENTISTRY
2007-2008 ESTIMATED *COST OF ATTENDANCE*
M.P.H., M.S., Ph.D. &
POST GRADUATE DENTAL Students

NOTE: (1) All Ph.D. students are enrolled for a 12-month period.
(2) M.P.H. and MS students may be enrolled for either a 9-month or a 12-month period.

<u>INSTRUCTIONAL EXPENSES</u>	<u>9-Month</u>	<u>12-Month</u>
Tuition (\$1,075/credit hour)	34,380*	34,380*
Health Services	576	576
Health Insurance	1,080	1,080
Subtotal	36,036	36,036
Books/Supplies	400	400
<u>LIVING EXPENSES</u> (\$1,450/mo)	13,050	17,400
Housing (\$700)	6,300	8,400
Food (\$300)	2,700	3,600
Personal Expenses (\$200)	1,800	2,400
Transportation (\$250)	2,250	3,000
<u>TOTAL EXPENSES</u>	49,486	53,836

Additional Allowable Costs:

UR Family Health Insurance Plan – \$9,729 (Aetna Family Insurance Plan)**

Dependent Care - variable with individual

Loan Fees - variable with loan

Handicapped Allowance - variable with individual

*32 credit hours

**Increase possible January 1, 2008

WHAT YOU NEED TO KNOW ABOUT....

The Bursar's Office

Address: Bursar's Office
University of Rochester
School of Medicine & Dentistry
601 Elmwood Avenue, Box 601
Rochester, New York 14642-8601

Telephone: 585.275.4672

Location: Student Services Center G-7644

Personnel: Peg Ehmann, Bursar
Nancy Hayes, Student Account
Representative

BILLING PROCEDURES

Payment of Tuition and Fees

Payment of tuition and fees is due each term at registration. Credits are applied to a student's account either (1) as payments received from the student, family, or outside source, or (2) as University financial aid sources transferred to student accounts:

- Departmental support is credited to student accounts at the start of each billing period.
- Federal Stafford loans are credited automatically at the start of each billing period, *assuming the Financial Aid Office has received a signed promissory note.*
- University loan funds are transferred each term, *assuming the student has signed a promissory note as instructed by the Financial Aid Office.*

Students must understand that the registration process will be blocked if the student has an outstanding balance from a previous term.

It is required that payment be submitted with the registration paperwork. If the student has received scholarship/grant funding, the documentation for that funding must accompany the registration materials. If the funding is a partial scholarship/grant, the paperwork and balance of payment must be attached. If the funding has not been processed, the student is expected to pay in full at the time of registration and will be refunded when the scholarship/grant funding is in place.

Registration paperwork that is not accompanied by payment, or completed documentation of a payment plan, will not be processed and will be returned to the student.

Currently payments may be made by check, Mastercard, VISA, Discover Card, money order, or cash. Credit card payments will only be accepted for balances not covered by anticipated financial aid. It may be necessary for the School to discontinue the Mastercard, Discover, and VISA options at some point in the current academic year if cost becomes prohibitive.

NOTE: Any credit created on a student account, after a credit card payment has been applied, must be returned as a credit to the credit card company.

To expedite processing, the *Unique Student Identification* number should be written on all forms of payment. **Checks and money orders** should be made payable to the University of Rochester.

Statements will be produced and mailed for any month during which there is any activity on the student's account. To ensure processing by the due date of the 10th of the following month, **credit card payments must be received by the 5th of the month.** All payments should be sent to:

University of Rochester School of Medicine
& Dentistry
Bursar's Office, Box 601
601 Elmwood Avenue
Rochester, NY 14642-8601

Students may pay in person at the Bursar's Office (Medical Center, Room G-7644) from 8 a.m. to 5 p.m. weekdays or at the Cashier's Office at Strong Memorial Hospital. *Only the Cashier's Office accepts cash payments.*

Student Payment Agreement

It is required that all students complete, sign and submit a **Student Payment Agreement** form to the Bursar's Office, where it will be retained for the student's tenure at SMD. Please call the Bursar's Office with any questions.

Privacy Assurance (FERPA – Family Educational Rights and Privacy Act)

Federal law dictates that any student wishing to give the Bursar's Office permission to speak with another person (parent, spouse, etc.) concerning the student's account must complete and submit a Student Account Information Release Form. These forms are available in the Student Services Center.

Credit Refunds

If a credit balance remains on a student account after tuition and fees are fully paid, the credit will be refunded to the student, unless it is appropriate for the credit to be applied to the student's grant. The Bursar's Office requests checks daily, but one must anticipate a 5-8 day processing period before the refund check will be available. Students preferring to have a credit balance carried over and applied to the next semester's payment may file a Request for Disposition of Credit on Student Account form in the Bursar's Office.

Third Party Billing

If a third party paying the bill must be billed directly, the student must attach the complete billing address to the Bursar's Statement. **The student still must pay the bill on time;** third party payments received after the bill is paid will be refunded to the student. Any exceptions to this policy must be cleared in advance with the Bursar.

Employer Reimbursement Plan

Students whose employers agree to reimburse them at the completion of the term must attach documentation from the employer and a \$30 check to the Bursar's Statement in order to be enrolled in this plan. For the fall term, students will be billed in September with payment due in January. For the spring term, students will be billed in February with payment due in June. **This plan is not available to students taking summer courses.**

Students who do not complete their course work, and therefore do not receive a grade, by the end of the term, are required to pay their student bill in full. They may seek reimbursement from their employer at

the future date at which they complete their course work. Students must understand that registration for the next term will be blocked if their bill is not paid.

Late Charge

A late payment penalty of 1% per month will be assessed on the unpaid balance of all bills on their due date and every 15th of the month thereafter until payment is made in full. The Late Charge will be calculated on the amount derived by subtracting from total charges all payments made or financial aid credits received by the 10th of the month, and anticipated credits which the Financial Aid Office can document. Late charges may be waived upon written appeal to the Bursar **if failure to pay is the result of an error in the Bursar's Office.** Otherwise, late fees will not be waived.

REFUND POLICIES

Refund of Payment Upon Withdrawal

Currently, matriculated graduate students who withdraw from classes are eligible to receive a refund for their tuition according to this schedule:

- 100% refund during the first 10% of the semester
- 50% refund between the 10% and the 25% point of the semester
- 25% refund between the 25% and the 50% point of the semester
- 0% refund after the 50% point to the end of the semester

The refund policy will change substantially with the implementation of online registration within the next year. The new policies will be posted at that time.

Offices for Graduate and Postdoctoral Education defines the **exact dates** for each semester.

Financial Aid Refund

Federal regulations state that any graduate students who have received **federal student loans** who withdraw from the institution or initiate a long-term leave of absence during a term are obligated to repay the "unearned" portion of the loan immediately upon withdrawal. The amount due to be repaid is determined by a calculation based on the number of days remaining in the billing term.

Federal regulations also dictate that the funds unearned be returned in the following order:

- ◆ unsubsidized Federal Stafford loans
- ◆ subsidized Federal Stafford loans
- ◆ Federal Perkins loans
- ◆ Federal Grad PLUS loans
- ◆ Health and Human Services programs
Once the dollar amount has been determined, that amount is returned first to any HEAL loan, then to any HPSL or PCL loan. Refunds to HHS grant programs will be made only after loans are fully refunded.
- ◆ State scholarship funds are refunded or prorated according to the specific regulations of the sponsoring state. New York State Tuition Assistance Program (TAP) payments are not normally prorated, and a student withdrawing before incurring full tuition liability is not credited with a TAP award.
- ◆ institutional financial assistance programs
- ◆ privately funded grants or scholarships

Refunds are calculated according to Department of Education guidelines to ensure fair and equitable assessment for all students. Federal guidelines and examples of refund calculations are on file in the Bursar's office and may be studied upon request.

GENERAL INFORMATION

Appeals

Students wishing to appeal decisions made by Financial Aid or Bursar's Office staff can do so by meeting with or writing to the Director of Financial Aid. Appeals should include a description of the issue and the circumstances which make the particular situation worthy of an exception to institutional policy.

If a student is not satisfied with an appeal decision, he/she has the right to request further review of the matter by the Appeals Committee. The Appeals Committee is a subcommittee of the Financial Aid Committee and is drawn from the non-student membership of that group. Requests should be made in writing, addressed to the Financial Aid Appeals Committee, and sent to Box 601.

If appealing a charge on the tuition and fees bill, the student should submit a letter of explanation to the Bursar.

Change of Address

Students should notify the Financial Aid Office of any change in address, so that all financial aid and

billing correspondence is received in a timely manner. Failure to pay bills on time due to not notifying the Financial Aid Office of change of address is not an acceptable excuse for late payment of bills. Any changes in *permanent* address will be routinely reported to a student's Stafford, SLS, Grad PLUS, and/or HEAL lender(s), as required by the authorizing legislation for each of these programs.

Borrowers are also required to notify their *lenders* of address changes.

Entrance and Exit Interviews

Federal regulations require that students have an Entrance interview and complete the necessary paperwork before receiving the first disbursement of a federal loan. The purpose of an *entrance interview* is to assure understanding of the nature of the obligation being accepted and the associated rights and responsibilities. Students can fulfill their obligation by meeting with a financial aid counselor or via the web at:

<http://mapping-your-future.org>

In addition, all borrowers are required by federal regulations to have *exit interviews*. The purpose of such interviews, conducted by the Financial Aid Office or via the web at the above address, is to ascertain and assure the borrower's understanding of his or her responsibilities as the in-school period of the loan draws to a close. The School must communicate to lenders the fact that the borrower has left school and provide certain information (addresses, etc.) which will facilitate future communication between the lender and the borrower.

Many students have found the exit interview a useful tool for summarizing their indebtedness obligations and developing a realistic picture of possible repayment scenarios. Our home page, www.urmc.rochester.edu/smd/admissions/financial_aid/, has links to sites that have a calculator and other tools available to assist in this analysis and encourages students to use this resource at any time throughout their course of study.

Part-Time Employment – An Alternative to More Borrowing

A University-wide Center for Work & Career Development is located on the River Campus and any student at the University may use its resources. Students seeking employment are also encouraged to contact potential employers directly. Students eligible to participate in the Federal Work-Study Program (FWSP) may receive up to 75% of their

wages from the federal government and employers are understandably interested in hiring students eligible for this support. FWSP support is available for both academic year and summer employment. Students are particularly encouraged to explore possibilities for creating community-based jobs and service opportunities through the FWSP.

Because earnings from a FWSP job must be included in one's financial aid package, students interested in this option should provide the Financial Aid Office with estimated earnings so that their impact on other financial assistance can be ascertained. Paychecks are issued on a semi-monthly basis, depending on the job.

Under Immigration and Naturalization law, all University employees, including students, must document U.S. citizenship by filing INS Form I-9 before appointment can be confirmed. Forms are available from prospective employers, the Personnel Office, the Center for Work & Career Development, or the Financial Aid Office.

Treatment of Suspected Fraud

If, after reviewing an application for financial assistance, the School has reason to suspect that an aid applicant may have engaged in fraud or other criminal misconduct in connection with the aid application, referral will be made to the Office of Inspector General of the U.S. Department of Education or, if more appropriate, to a State or local authority.

If evidence of fraud or criminal misconduct is documented, the School would review the matter to determine if the student should be dismissed.

Student Aid & U.S. Income Taxes

Taxability of scholarships and grants - Students who receive scholarships, grants, tuition waivers, research fellowships, or other forms of gift assistance in excess of the cost of tuition, fees, books, and equipment should be aware that the excess amounts are subject to taxation under current federal tax law. Because the funding source is not in a position to know whether its grant will or will not be taxable, the funder has no responsibility for withholding taxes or issuing W2 forms. The fact, therefore, that such income is not reported on a W2 form does not necessarily mean that it is not taxable income.

Graduate students who received their letter of appointment prior to August 1986 may not be subject to these provisions of the tax law. More detailed information on this topic can be obtained

from departmental advisors or the Senior Associate Dean for Graduate and Postdoctoral Education.

Tax credits and deductions - Effective 7/1/98, qualified taxpayers may claim a non-refundable **Lifetime Learning Credit** for 20% of the first \$10,000 paid in a calendar year for tuition and related expenses. There is a maximum credit per family of \$2,000. Eligibility for the credit phases out as income level increases.

Student Loan interest deduction – Qualified taxpayers can deduct interest payments made on student loans. Those who have actually started repaying their student loans may be eligible for this deduction regardless of whether they itemize deductions.

As always with taxes, certain provisions do apply:

- The income levels for qualified taxpayers have been increased to: Single taxpayers, adjusted gross incomes of \$50,000 to \$65,000; Married taxpayers, adjusted gross incomes of \$105,000 to \$130,000.
- Voluntary interest payments are now deductible.

You can check out the Internal Revenue Service web site at <http://www.irs.ustreas.gov/> for further explanation of the student loan interest deduction.

Stafford Loan Negotiation and Disbursement

Students applying for a Federal Subsidized or Unsubsidized Stafford Loan will receive a promissory note from the Financial Aid Office which they must sign and return. Once a promissory note has been signed, the Financial Aid Office will certify the loan and mail the Promissory Note to the lender. When the Bursar's Office receives the loan funds, funds will be credited to the student's account.

FINANCIAL AID PROGRAMS

New York State Tuition Assistance Program (TAP)

Service Obligation: None.

Basic Requirements:

New York State residence for one year prior to application year and a U.S. citizen.

Be a full-time, matriculated student in good academic standing.

Application Procedure:

The NYS Higher Education Services Corporation (HESC) will mail preprinted applications to all NYS residents submitting a FAFSA who list a New York State school on their FAFSA form. This application should be completed and submitted to HESC as directed on the form itself. The application deadline date is May 1st.

Amount of Assistance:

Up to \$550 per year, based on net taxable income in prior tax year. See page 9 for discussion regarding exclusion/inclusion of parental income in the eligibility analysis. The extent to which the maximum amount is available in a given year is a function of the NYS budget process. For 2007-08, \$550 is the maximum award.

Special Notes/Restrictions:

May be received for no more than 4 years of graduate study and may not be received at all if TAP award was used for work toward a prior professional/doctoral degree. If received as an undergraduate, total number of years for which TAP is received cannot exceed 8.

Since TAP awards are applicable only against tuition charges, students receiving TAP awards whose tuition is fully covered by their departments will benefit their department by reducing the departmental portion of their tuition charge.

The Financial Aid Office can help assure that you obtain the most desirable types of **student loans** for which you are eligible. Some loans are offered by the School, and for some loans the choice of lender must be your own. Refer to Appendices B and C and

the Debt Management Section of this Handbook for additional information on loan selection.

Short-Term Emergency Loans

From a source funded by alumni contributions and the American Medical Association Education and Research Foundation (AMA-ERF), the School is able to offer any matriculated and registered medical or graduate student in good academic standing a non need-based, interest-free loan of up to \$600 for a maximum period of 60 days. If a student repays loans promptly, there is no limit to the number of times he or she may access this loan.

Application is made in the Bursar's Office by completing and signing an "Emergency Short-Term Loan Contract." The next business day, the student may pick up the processed contract with an attached cash voucher to take to the Cashier's Office in Strong Memorial Hospital. Students must present their current ID badge at the cashier's office to collect their loan money. The Cashier's Office will not guarantee the availability of cash on Saturdays or after 4:00 p.m. on weekdays.

Students with balances past due for more than four weeks are denied access to the fund for eighteen months. Students with substantial past due outstanding balances on their student accounts and students known to have poor credit ratings may be denied use of the fund as well.

Federal Stafford Loan (Subsidized and Unsubsidized)

The Federal Stafford Loan program is designed to make low-interest loans available to students to help them meet their educational expenses. You may qualify for a "Subsidized" Federal Stafford Loan, which is based on financial need. If you qualify for the subsidized Federal Stafford Loan the government pays the interest on the loan while you are in school, in grace, or in deferment period.

If you have a non-need-based Stafford Loan, you have an "Unsubsidized" Federal Stafford Loan, and you will be responsible for the interest during in-school and deferment periods, although you may postpone paying the interest.

For more information about the Federal Stafford loan programs refer to appendix G or visit www.ed.gov/

Federal Perkins Loan Program

The Federal Perkins Loan program provides long-term, low interest (5%) loans to students demonstrating financial need as defined by the financial aid office. The annual maximum a graduate student can receive is \$6000; the aggregate amount from all undergraduate and graduate institutions a graduate student can receive is \$40,000.

Federal Grad PLUS Loan (Unsubsidized)

The Federal Deficit Reduction Act (FDRA) of 2006 includes a provision for PLUS Loans for graduate students. Graduate and professional students will be the primary borrowers and a co-borrower is not required. Grad PLUS Loans may be used in place of a private loan to meet the gap between cost of attendance and other aid. See Appendix B for more information.

Alternative Private Loans

Students may utilize a number of *cost-based* loan programs available from private sources in cases where they are not eligible for need-based loans, or in instances where need-based loans are insufficient to cover their cost of attendance.

Most cost-based loans require that a borrower's consumer credit record be examined as part of the application process. It is generally not necessary that one have established *good* credit, but it is necessary that there be no *poor* credit experience. Refer to Appendix D for information on requesting a copy of a personal credit report from one of the national Credit Bureaus.

Educational Financing Plans

Many insurance policies held by parents or students offer loan possibilities resulting from the accumulation of dividends and interest. These may be appropriate sources of assistance in financing education provided they are not the last reserve on which a family must depend in case of emergency. In addition, there are plans designed to assist families seeking an insured tuition payment plan. Generally speaking, these plans are more costly than student loans.

DEBT MANAGEMENT AND LOAN COUNSELING

Debt management begins prior to the taking of your first loan and is a process that includes not only selection of the best loan types and lenders, but also examination of your resources and spending patterns and exploration of alternative ways of balancing your budget.

Defining Your Expenses and Budgeting

You may find the Budget Worksheet helpful in defining and organizing your expenses. A budget worksheet is provided in Appendix E.

Selecting a Loan and Understanding Its Terms

Appendices B and C provide detailed information to assist you in examining and comparing educational loan alternatives. The Financial Aid office can also provide assistance.

Examining the Promissory Note

The terms of your loan will be spelled out in a *promissory note*. The note may be on the same page as the application itself or it may be separate. It may be accompanied by a Disclosure Statement signed by the appropriate authority at the lending institution. This is a legal contract and will be recorded locally or nationally as a standing legal obligation until terminated through repayment. Read what you are sent carefully, using the following list to help you assess the terms of the loan.

1. Determine the maximum amount that may be borrowed per academic year and the maximum aggregate amount. If, even inadvertently, you sign a Promissory note for a loan amount which results in your total loans exceeding the legal aggregate maximum for that loan program, you may jeopardize your eligibility for any future federal financial aid funds.
2. Determine the interest rate.
3. Determine whether the interest is deferred until after graduation, subsidized, or payable during the in-school period.
4. Determine whether the interest, if not deferred, is payable monthly, quarterly, or annually.
5. Determine whether the interest, if not deferred, can be accrued and, if so, with what frequency the accruing interest is capitalized, i.e. added to the principal amount borrowed.

6. Determine whether the loan may be repaid at any time without penalty.
7. Determine if repayment of the principal can be deferred through internship/residency training.
8. Determine the maturity date (the date upon which the promissory note becomes due and payable).
9. Determine the grace period.
10. Determine the number of years allowed for repayment of the loan.
11. Determine whether the loan can be forgiven for practice in a physician shortage area.
12. Determine what the minimum monthly payment will be during the repayment of the loan.

Loan Servicers: While some large lenders service their own loan portfolios, most lenders hire loan **servicers** to handle the myriad details associated with managing loan accounts. *In most instances, personal contacts with holders will be through these national servicers.* Deferments and forbearance will be obtained through them and they will send bills. It is important to keep servicer(s) up-to-date regarding changes in address, name, or other pertinent information. For addresses and phone numbers of some of the most commonly-used servicers, see Appendix F.

Secondary Market: An original lender may sell a promissory note to a *secondary market*, which thus becomes the new holder. This new entity probably has its own service contract with a different national servicer. When a loan changes hands, the original owner and the new owner or servicer must send the borrower a notification letter clarifying who the servicer is, what loans are involved, where to write or call, and the current loan status. The loan terms and repayment schedule stay the same.

Projecting Debt Burden and Handling Repayment

The Financial Aid Office can provide information about repayment requirements and the various tools available to assist in managing repayment and students are encouraged to take advantage of debt management counseling at any time. In particular, the ***Exit Interview*** – required of all borrowers prior to graduation or leaving school – focuses on such issues as the best use of deferment eligibility, choice of repayment schedules, requesting forbearance when anticipated loan repayments are simply too

high, and the usefulness and cost of loan consolidation.

Contemplating Loan Consolidation

Loan consolidation is the process of repaying several “old” loans with a single “new” loan, with its own, *probably different*, terms. You may choose to consolidate your loans for the convenience of writing fewer checks each month and having fewer servicers, or you may consolidate to obtain better terms (e.g., interest rate, grace and deferment options, length of repayment period, payment plan options, and total finance charges). Examine carefully how the terms of the consolidated loan compare to the terms of your original loans, keeping in mind that it may be to your advantage to consolidate *some* of your loans as opposed to all of them. If your consolidated loan has a longer repayment period than your original loans, remember that it will generate considerably larger finance charges over its lifetime.

Under current law, two consolidation options exist: the Federal Consolidation Loan Program, authorized under the Higher Education Amendments of 1992, and the more recently authorized Federal Direct Consolidation Loan Program. Both programs offer a variety of repayment plans.

If you are interested in more information on loan consolidation refer to:

<http://loanconsolidation.ed.gov>

APPENDIX A
University of Rochester School of Medicine and Dentistry
2007-2008 Financial Aid Application Instructions
for M.P.H., M.S., Ph.D. &
Post Graduate Dental Students

TO APPLY FOR LOANS and/or FEDERAL WORKSTUDY FUNDS

- Submit a FAFSA** (Free Application for Federal Student Aid) Select from the following the most convenient means of submitting your data to the federal processing center:
 1. **If you submitted a 06/07 FAFSA**, you may file a renewal FAFSA. In order to file a renewal FAFSA *via the Web* a Personal Identification Number (PIN) is required. The website to request a PIN is: www.pin.ed.gov/.
 - For 07/08 an updated FAFSA on the Web Worksheet will be available to assist you in doing your FAFSA online.
 2. If you did not file a 06/07 FAFSA you can still apply via the web by using FAFSA *on the Web* → www.fafsa.ed.gov/. ***This will be a blank application that you file on line.***
 3. Use a paper FAFSA available from public libraries or any financial aid office.
- Complete and submit a Financial Aid Graduate application form to the Financial Aid Office (FAO).** Form is available in the FAO or at our website: <http://www.urmc.rochester.edu/smd/finaid/>
- Send a photocopy of your signed 2006 federal income tax return to the FAO.**
- Submit all supporting documentation required by the Department of Education to the FAO.** When you receive your Student Aid Report from the Department of Education review the information for accuracy. Read all printed comments on the front page. If you have either an “*” or a “C” next to the EFC on the upper right side of your SAR you are required to provide additional information to the financial aid office before you are eligible to receive federal funds.

FYI, in completing your FAFSA.....

- ◆ The School of Medicine & Dentistry’s code number is **G24601**.
- ◆ If you include your e-mail address on your FAFSA, you’ll receive an e-mail with a link to your online Student Aid Report (SAR) within 5 days. Otherwise you’ll receive a paper SAR in the mail in about 2 weeks. If you don’t hear anything within 2 weeks, return to www.fafsa.ed.gov and select “Check the Status of a Submitted FAFSA.”
- ◆ If you choose to use FAFSA on the Web and encounter technical difficulty please call FAFSA on the Web Customer Service at 1-800-801-0576 or for help with a specific application question contact the Federal Student Aid Information Center at 1-800-4-FED-AID.

University of Rochester School of
Medicine and Dentistry
Financial Aid Office
601 Elmwood Avenue - Box 601
Rochester, New York 14642
(585) 275-4523
e-mail: finaid@urmc.rochester.edu

APPENDIX B
FINANCIAL AID INFORMATION FOR
M.P.H., MS, Ph.D. &
POST GRADUATE DENTAL STUDENTS
2007-2008

Financial Aid Office
Nancy Janson
Director of Financial Aid
Margaret Christian, Asst
Director of Financial Aid
Room G-7644

While many graduate students receive financial assistance from their departments, others rely on *need-based financial assistance* in lieu of or to augment departmental assistance. The chart on the next page provides information about the aid programs our students use most frequently. More detailed information is available in the Graduate Student Financial Aid Handbook which is distributed through departments or available on the Student Portal.

Eligibility for most of these resources is based on *financial need* and requires the submission of a financial statement to enable the Financial Aid Office to determine and certify eligibility. Several of the programs are federally funded and have regulatory requirements which must be addressed through the application process. Application materials can be obtained from the Financial Aid Office or found on the Student Portal.

FEDERAL EDUCATIONAL LOANS:

FIRST...a *Subsidized Stafford*: The best loan for a graduate student who is a US citizen or permanent resident is the *federally subsidized* Stafford loan. While eligibility for the subsidy -- interest payments during *in-school* or *deferment* periods -- is based upon financial need, most students qualify because parent income is not a factor in eligibility determination. Because the federal government guarantees repayment, no collateral is required nor must a borrower have an established credit history. The current amount available annually is \$8,500. See the chart for further details.

THEN...an *Unsubsidized Stafford*: Students requiring more than \$8,500 may obtain up to an additional \$12,000 through an *Unsubsidized* Stafford loan. Like the Subsidized Stafford, an Unsubsidized Stafford is federally guaranteed, but there is no interest subsidy while the borrower is in school or deferment. Generally borrowers *accrue* rather than pay the accumulating interest during this period. See the chart for further details.

Stafford loans can be obtained simply by submitting a ***Free Application for Federal Student Assistance (FAFSA)*** and additional materials as described in the Graduate Student Financial Aid Handbook.

ADDITIONAL EDUCATIONAL LOANS:

Finally, IF NECESSARY...

Most students will find the Stafford loans, in combination with family support and/or other financial aid, sufficient to meet their needs. If this is not the case for you, please refer to the Loan Chart for information on the Federal Grad PLUS Loan. Staff in the Financial Aid Office can help you compare their relative merits or provide you with alternatives

When selecting a lender for alternative loans, a number of variables impact cost. Both the *up-front fees* and the *long-term cost* may vary, depending on the lender. Cost factors to be considered include the *interest rate* and the frequency with which accrued interest is *capitalized*, or added to the principal. The ultimate cost of a loan increases with the frequency of capitalization.

Beyond cost factors, also consider *customer service*, *turn-around time in obtaining funds*, and, to make repayment easier, ascertain whether the lender intends to *sell the loan* to another collector and what entity will be *servicing* the loan during the repayment period. It is quite possible to take a series of loans from one lender, only to find that individual loan obligations have subsequently been sold to different secondary markets and hence require separate repayment processes.

FEDERAL WORK-STUDY EMPLOYMENT

Students enrolled in a masters program interested in employment subsidized through the Federal Work-Study (FWS) Program should, in addition to submitting a financial aid application, make contact with employers directly. Employers are interested in hiring students eligible for FWS because these federal funds provide up to 75% of one's earnings. FWS funds can be used to subsidize both academic year and summer employment, and both University jobs and jobs in off-campus community service agencies.

APPENDIX B -- FEDERAL STUDENT LOAN PROGRAMS

<i>LOAN PROGRAM</i>	Subsidized Stafford Loan	Unsubsidized Stafford Loan	Federal Graduate PLUS Loans	FEDERAL LOAN LENDERS*
Eligible Borrowers	US citizens/nationals who are enrolled at least half-time	US citizens/nationals who are enrolled at least half-time	US citizens/nationals who are enrolled at least half-time	Total Higher Ed (T.H.E.) http://www.northstar.org/ Lender Code: 876529 EdAmerica www.edamerica.net Lender Code: 831453 NextSTUDENT http://www.nextstudent.com Lender Code: 834051 Citibank http://studentloan.citibank.com/ Lender Code: 826878 Access Group http://www.accessgroup.org/ Lender Code: 808851
Credit Criteria	None, federally guaranteed	None, federally guaranteed	Subject to credit check	
Available Amounts	\$8,500 annual maximum.	Cost-based: Cost minus Financial Aid Annual maximum: approximately \$12,000-30,000, depending on program and year in school.	Cost-based: Cost minus other Financial Aid Annual maximum: Cost of attendance less other aid	
Interest Rate <u>While in School</u> <u>Prior to repayment</u>	0%, Government pays interest during in-school & deferment periods.	6.8% fixed for loans disbursed after 7/1/06. Variable rate of 91 day T-Bill + 1.7% for loans disbursed before 7/1/06 and not consolidated. Capitalizes once at repayment.	Fixed at 8.5%. Accrued interest is capitalized at repayment.	
Interest Rate <u>After Graduation</u> <u>In Repayment</u>	6.8% fixed on loans disbursed after 7/1/06. Variable rate of 91 Day T-Bill + 2.3% for loans disbursed before 7/1/06.	6.8% fixed on loans disbursed after 7/1/06. Variable rate of 91 day T-Bill + 2.3% for loans disbursed before 7/1/06.	Fixed at 8.5%. Borrower benefits will vary depending on the lender.	
Grace Period	6 months	6 months, interest accrues on the loan.	Within 60 days after final disbursement.	
Fees	None.	None.	3% at origination.	
Servicing	Will vary depending on lender	Will vary depending on the lender	Will vary depending on lender	
Insurance	Loan forgiven in the event of death or permanent total disability of borrower	Loan forgiven in the event of death or permanent total disability of borrower	Loan forgiven in the event of death or permanent total disability of borrower..	
Application and Further Info	FAO or lender specific website.	FAO or lender specific website.	FAO or lender specific website.	
Comments	Entrance and Exit Interviews required	Entrance and Exit Interviews required.	Entrance and Exit Interviews recommended	

* The University of Rochester recommends these lenders as a convenience because they offer superior borrower benefits (e.g. low rates and fees) and good customer service, as reported by our students and graduates, based on an annual review. The University has no agreements or relationships with these lenders and does not benefit, financial or otherwise, from their use by students. You are free to borrow from any lender you choose, whether or not it is on this list, and you should take the time to compare borrower benefits among lenders before you decide.

APPENDIX C (continued)

DEFERMENT SUMMARY - FOOTNOTES

- 1) A 'new borrower' in a given program is one who had no outstanding balance on the date he or she signed the promissory note and who received a loan under the programs either (1) for a period of enrollment beginning on or after the indicated date, or (2) disbursed on or after the indicated date.
- 2) Eligible for deferment while engaged in at least half-time study at a participating school if the borrower obtained a GSL or SLS loan for that period of enrollment.
- 3) A Perkins Loan borrower or a new GSL or SLS borrower is eligible for deferment for periods not exceeding 12 months if the borrower is a mother with preschool-age children, is entering or re-entering the work force, and is being paid no more than \$1 above minimum wage.
- 4) A 'parental deferment' is a period not exceeding six months during which the borrower is pregnant, caring for his or her newborn child, or caring for his or her adopted child immediately following adoption. The borrower may neither be attending school nor be gainfully employed, and must have been enrolled on at least a half-time basis at a participating school at some time during the six months preceding the period of parental leave.
- 5) On loans for which the promissory note is signed on or after 10/13/92, 3 years for any borrower who has completed an accredited internship or residency training program in family medicine, general internal medicine, preventive medicine or general pediatrics and who is practicing primary care.
- 6) A borrower is considered to have an economic hardship if the borrower
 - is receiving payment under a federal or state public assistance program;
 - is working full time but earning an amount that does not exceed the greater of
 - ◇ the federal minimum wage, or
 - ◇ an amount equal to 100% of the poverty line for a family of two as determined according to section 673(2) of the Community Service Block Grant Act; or
 - meets other regulatory criteria which take into account the borrower's debt-to-income ratio as a primary factor. Specifically, the borrower may qualify if
 - ◇ he or she is working full time and has a federal educational debt burden (including defaulted loans) that is at least 20% of the borrower's total monthly gross income. The borrower's income, minus the education debt burden, must be less than 220% of the total monthly gross amount associated with minimum wage rate work or earnings equal to 100% of the poverty line for a family of two.
 - ◇ he or she is not working full time and has a total monthly gross income that does not exceed twice the minimum wage or the poverty line for a family of two, and, after deducting the borrower's monthly education loan payments, the remaining amount of the borrower's income does not exceed those amounts.
 - has been granted an economic hardship deferment under either Direct Loans, FFEL or the Federal Perkins Loan Program for the same period of time for which the economic hardship deferment is being requested.
- 7) Only true if loans being consolidated include FFEL loans made before July 1, 1993.

APPENDIX D

KEEPING TRACK OF YOUR CREDIT

Many creditors use automated scoring models to make lending decisions rather than rely on live credit analysts. You can increase your chances of receiving credit if you make sure your credit reports are accurate and up-to-date.

Keeping track of your credit is now easier thanks to the Fair and Accurate Credit Transactions Act of 2003, known as the FACT Act. Consumers benefit from new protections against identity theft, as well as the opportunity to receive free credit reports once a year from the newly established Annual Credit Report Request Service. This centralized credit reporting service is the only one authorized by Equifax, Experian and TransUnion to provide free credit reports to consumers.

To make it easier for consumers to request and receive these free credit reports, the service has established the Web site www.annualcreditreport.com. Consumers can request, view, and print one, two, or all three free credit reports via this secure Web site. Consumers can also request their free credit reports from this service:

- By phone at 877-322-8228.
- By written request mailed to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

“FIXING” YOUR CREDIT REPORT

Credit "troubles" will be highlighted on your report by either an asterisk or a box. You will probably be asked to provide an explanation for any such problems before being granted credit and it may well be necessary for you to “repair” your record before proceeding. Repairing a credit report usually requires a written explanation about why a particular account wasn't paid or was paid late. It is generally necessary to deal directly with the creditor who reported the problem to the credit bureau. When the matter is satisfactorily resolved that creditor must then inform the credit bureau.

It may also be helpful - when asking a creditor to correct erroneous information - to simultaneously contact the credit bureau with the same request. The law requires the credit bureau to follow up with the creditor and if the creditor fails to respond to the credit bureau within 30 days, the derogatory information must be removed.

If you don't have a reasonable explanation, and/or don't satisfy a creditor you may have to establish a track record of 12 to 24 months of timely payments before any one will wish to extend you credit.

The Federal Trade Commission provides more information on how to access these free credit reports and fixing your credit at www.ftc.gov.

APPENDIX E

GRADUATE BUDGET WORKSHEET FOR LIVING EXPENSES Name _____

University of Rochester School of Medicine and Dentistry

SS# _____

This worksheet can be used in conjunction with the 2007-2008 Estimated Cost of Attendance figures. If you feel that your own expenses are higher than those of the average student, use this sheet to clarify in what areas this is so and for what reasons. If your expenses can be legitimately related to being in school, it may be possible to increase your budget for purposes of enabling you to borrow additional funds. Documentation of additional expenses should be attached to this form when it is returned to the Financial Aid Office.

		FOR OFFICE USE ONLY	
		<u>Total per Academic Year</u>	<u>Standard UR Budget</u>
<u>HOUSING:</u>			
Rent/mortgage payments	_____		
Phone	_____		
Utilities	_____		
Internet Access	_____		
<u>FOOD:</u>			
Groceries	_____		
Meals away from home	_____		
<u>BOOKS/SUPPLIES:</u>			
<u>PERSONAL EXPENSES:</u>			
Clothing			
Purchases	_____		
Dry cleaning/laundry	_____		
Medical			
Insurance	_____		
Doctors/dentists	_____		
Drugs	_____		
Personal			
(Haircuts, books, postage, gifts, movies, etc.)	_____		
Student Loan fees			
Specify _____	_____		
<u>TRANSPORTATION:</u>			
Car payment *	<input style="width: 50px; height: 15px;" type="text"/>		
Car registration/insurance	_____		
Gas/oil	_____		
Repairs	_____		
Other (parking, bus, trips)	_____		
<u>MISCELLANEOUS MONTHLY EXPENSES:</u>			
_____	_____		
_____	_____		
_____	_____		
<u>MISCELLANEOUS ONE-TIME EXPENSES:</u>			
_____	_____		
_____	_____		
_____	_____		

* Include if appropriate for your planning purposes, but be aware that money spent for the purchase of an automobile is not an allowable expense to include in a need analysis for federal financial aid funds. Therefore, in determining the Cost-of-Attendance budget on which financial aid is based, this item cannot be included.

APPENDIX F

Loan Servicers

While some large lenders service their own loan portfolios, most lenders hire loan **servicers** to handle the myriad details associated with managing loan accounts. In most instances, your personal contacts with the holders of your loans will be through these national servicers. Deferments and forbearance will be obtained through them, bills will be sent by them, and their phone numbers are the ones you will need to have handy when problems arise. It is important to keep your servicer(s) up-to-date regarding changes in your address, name, or other pertinent information.

Some of the most commonly used servicers are:

ACS Education Services

(formerly AFSA Data Corp.)
2505 S. Finely RD, STE 100
Lombard, IL 60148-4899
1-630-620-2700
<https://www.acs-education.com/>

Direct Loan Servicing Center

Attn: Payment Center
PO Box 530260
Atlanta, GA 30353-0260
1-800-848-0979
<http://www.ed.gov/offices/OSFAP/DirectLoan/index.html>

Direct Consolidation Loan Program

US Department of Education
Loan Origination Center
PO Box 1723
Montgomery, AL 36102-1723
1-800-557-7392
www.loanconsolidation.ed.gov
e-mail: loan_consolidation@mail.eds.com

Educational Loan Servicing, LLC

(for Payments & Correspondence)
(formerly EFG Technologies & AMS Servicing Group)
Campus Partners
PO Box 2901
Winston Salem, NC 27102-2901
1-800-334-8609
www.mycampusloan.com

Great Lakes Servicing Center

T.H.E. Loan Servicing
P.O. Box 7860 (Correspondence)
Madison, WI 53707
1-800-236-4300
www.northstar.org

Great Lakes Servicing Center

P.O. Box 3059 (Payments)
Milwaukee, WI 53201-3059

MedLoans AAMC Loan Program

Serviced by Sallie Mae

Nellie Mae

50 Braintree Hill Office Park, Suite 300
Braintree, MA 02184
1-888-2-TUITION (1-888-288-4846)
<http://www.nelliemae.com>

Nelnet/EFS Services, Inc. *(for Correspondence)*

(now part of Nelnet)
PO Box 2304
Indianapolis, IN 46206-2304

Nelnet/EFS Services, Inc. *(for Payments)*

PO Box 826
Indianapolis, IN 46206-0826
1-800-635-1867
FAX 1-317-469-2147
www.nelnet.net/

Sallie Mae *(for Correspondence)*

PO Box 9500
Wilkes-Barre, PA 18773-9500
1-888-272-5543
<http://www.salliemae.com/>

Sallie Mae *(for Payments)*

PO Box 4600
Wilkes-Barre, PA 18773-4600

USA Group Loan Services

(Loans now being serviced by Sallie Mae)

Wells Fargo

Education Financial Services
PO Box 5185
Sioux Falls, SD 57117-9761
1-800-658-3567
<http://www.wellsfargo.com>

**APPENDIX G - Summary of Interest Rates
Stafford, PLUS, SLS and Consolidation Loans
July 1, 2007 to June 30, 2008**

Stafford Loans

91-day Treasury Bill = 4.92%

Loan Disbursed	Other Conditions	Interest Rate	Interest Rate Differential*	Interest Rate Cap
On or after July 1, 2006	Fixed rate; borrower in school, grace, deferment, repayment and forbearance.	6.80%	Not applicable	6.80%
On or after July 1, 1998	Variable rate; borrower in school, grace or deferment period.	6.62%	1.70%	8.25%
	Variable rate; borrower in other than in-school, grace or deferment period (e.g., repayment, forbearance)	7.22%	2.30%	8.25%
On or after July 1, 1995	Variable rate; borrower in school, grace or deferment period.	7.42%	2.50%	8.25%
	Variable rate; borrower in status other than in-school, grace or deferment period.	8.02%	3.10%	8.25%
On or after July 1, 1994	Variable rate; loan period includes or begins after July 1, 1994	8.02%	3.10%	8.25%
On or after Dec. 20, 1993	Variable rate; borrower had no outstanding balance on any Stafford loan when promissory note signed.	8.02%	3.10%	9.00%
On or after Oct. 1, 1992	Variable rate; borrower had no outstanding balance on any FFELP loan when promissory note signed.	8.02%	3.10%	9.00%
On or after July 23, 1992	Variable rate; 8/10% loan in 5 th year of repayment or later; borrower had outstanding FFELP loan when promissory note signed.	8.02%	3.10%	10.00%
	Variable rate; 8/10% loan not yet in 5 th year of repayment; eligible for variable rate when interest rate at 8%; borrower had outstanding FFELP loan when promissory note signed.	8.02%	3.10%	8.00%
	Variable rate; 8/10% loan in 5 th year of repayment or later; borrower had no outstanding FFELP loan when promissory note signed.	8.17%	3.25%	10.00%
	Fixed rate; 8/10% loan not yet in 5 th year of repayment; not eligible for variable rate; borrower had no outstanding FFELP loan when promissory note signed.	8.00%	Not applicable	Not applicable
	Variable rate; 9% fixed rate loan now eligible for variable rate.	8.02%	3.10%	9.00%
	Variable rate; 8% fixed rate loan now eligible for variable rate.	8.02%	3.10%	8.00%
	Variable rate; 7% fixed rate loan now eligible for variable rate.	8.02%	3.10%	7.00%
Before July 23, 1992	Variable rate; 8/10% loan in 5 th year of repayment or later	8.17%	3.25%	10.00%
	Fixed rate, 8/10% loan not yet in 5 th year of repayment; not eligible for variable rate.	8.00%	Not applicable	Not applicable
	Fixed rate loan made not eligible for variable interest rate.	9.00%	Not applicable	Not applicable
	Fixed rate loan not eligible for variable interest rate.	8.00%	Not applicable	Not applicable
	Fixed rate loan not eligible for variable interest rate.	7.00%	Not applicable	Not applicable

*amount added to 91-day Treasury bill to calculate borrower's interest rate

July 2007

The above chart is provided courtesy of the National Student Loan Program.

Summary of Interest Rates
Stafford, PLUS, SLS and Consolidation Loans
July 1, 2007 to June 30, 2008

PLUS Loans

91-day T-Bill: 4.92%

1-Year Constant Maturity T-Yield: N/A

Loan Disbursed On or after	Other Conditions	Interest Rate	Interest Rate Differential*	Interest Rate Cap
July 1, 2006	Fixed rate	8.50%	Not applicable	8.50%
July 1, 1998	Variable rate based on 91-day Treasury bill	8.02%	3.10%	9.00%
July 1, 1994	Variable rate based on 1-Yr Constant Maturity T-Yield	N/A	3.10%	9.00%
Oct. 1, 1992	Variable rate based on 1-Yr Constant Maturity T-Yield	N/A	3.10%	10.00%
July 1, 1987	Variable rate based on 1-Yr Constant Maturity T-Yield	N/A	3.25%	12.00%
Nov. 1, 1982 to July 1, 1987	Fixed rate	12.00%	Not applicable	12.00%
Oct. 1, 1981 to Nov. 1, 1982	Fixed rate	14.00%	Not applicable	14.00%
Jan 1, 1981 to Oct. 1, 1981	Fixed rate	9.00%	Not applicable	9.00%

**amount added to 91-day Treasury bill or 1-Year Constant Maturity Treasury Yield to calculate borrower's interest rate*

SLS (formerly ALAS) Loans

1-Year Constant Maturity T-Yield: N/A

Loan Disbursed On or after	Other Conditions	Interest Rate	Interest Rate Differential*	Interest Rate Cap
Oct. 1, 1992	Variable rate based on 1-Yr Constant Maturity T-Yield	N/A	3.10%	11.00%
July 1, 1987	Variable rate based on 1-Yr Constant Maturity T-Yield	N/A	3.25%	12.00%
Nov. 1, 1987 to July 1, 1987	Fixed rate	12.00%	Not applicable	Not applicable
Oct. 1, 1987 to Nov. 1, 1982	Fixed rate	14.00%	Not applicable	Not applicable
Jan. 1, 1981 to Oct. 1, 1981	Fixed rate	9.00%	Not applicable	Not applicable

**amount added to 91-day Treasury bill or 1-Year Constant Maturity Treasury Yield to calculate borrower's interest rate*

Consolidation Loan Interest Rates

91-day T-Bill Rate:

4.92%

Loan Disbursed or Loan Application Received	Other Conditions	Interest Rate	Interest Rate Differential*	Interest Rate Cap
Loan application received Oct. 1, 1998 to July 1, 2003	Fixed interest rate is weighted average of interest rate on loans consolidated rounded up to nearest 1/8%**	Weighted Average	Not applicable	8.25%
Loan application received Nov. 13, 1997 to Oct. 1, 1998	Variable interest rate based on 91-day Treasury bill**	8.02%	3.10%	8.25%
Loan application received October 1, 1998 to July 1, 2003 or Nov. 13, 1997 to Oct. 1, 1998 that includes HEAL Loans	Variable interest rate on HEAL portion of consolidation loan is based on the average of the bond equivalent rate of the 91-day Treasury bills auctioned for the quarter prior to July 1 (Note: 2 nd quarter 2007 91-day T-bill = N/A)	N/A	3.00%	Not applicable
Loan disbursed July 1, 1994 to Nov. 13, 1997	Fixed interest rate is weighted average of interest rate on loans consolidated, rounded up to nearest whole percent	Weighted Average	Not applicable	Not applicable
Loan disbursed before July 1, 1994	Fixed interest rate is weighted average of interest rate on loans consolidated, rounded to nearest whole percent, minimum interest rate is 9.00%	Weighted Average	Not applicable	Not applicable

**amount added to 91-day Treasury bill to calculate borrower's interest rate*

July 2007

The above charts are provided courtesy of the National Student Loan Program

APPENDIX H

SOURCES OF INFORMATION ON STATE GRANTS AND FEDERAL STAFFORD LOANS

Now that the School of Medicine and Dentistry is a participant in the Federal Loan Program, students will not be borrowing Stafford loans through state agencies. However, the following list may provide useful information for those students borrowing Stafford loans through state agencies in the past and for those students seeking state grants.

ALABAMA

Alabama Commission on Higher Education
P.O. Box 302000
Montgomery, AL 36130-2000
(334) 242-2274

State Department of Education
Gordon Persons Office Building
P.O. Box 302101
Montgomery, AL 36130-2010
(334) 242-8059

ALASKA

Alaska Commission on
Postsecondary Education
3030 Vintage Boulevard
Juneau, AK 99801-7109
(907) 465-2962, (800) 441-2962

State Department of Education
Goldbelt Place
801 West 10th Street, Suite 200
Juneau, Alaska 99801-1894
(907) 465-2800

ARIZONA

Arizona Commission for Postsecondary
Education
2020 North Central Avenue
Suite 550
Phoenix, AZ 85004-4503
(602) 258-2435

State Department of Education
1535 West Jefferson
Phoenix, AZ 85007
(602) 542-7469

ARKANSAS

Arkansas Department of Higher Education
114 East Capitol Street
Little Rock, AR 72201-3818
(501) 371-2000

Arkansas Department of Education
4 State Capitol Mall, Room 107A
Little Rock, AR 72201-1071
(501) 682-4396

CALIFORNIA

California Student Aid Commission
P.O. Box 419026
Rancho Cordova, CA 95741-9026
(916) 526-7590, (800) 367-1589

COLORADO

Colorado Commission on Higher Education
380 Lawrence Street
Suite 1200
Denver, CO 80204
(303) 866-2723

U.S. Department of Education
201 East Colfax Avenue
Denver, CO 80203
(303) 866-6600

CONNECTICUT

Connecticut Department of Higher Education
61 Woodland Street
Hartford, CT 06105-2326
(860) 947-1800

DELAWARE

Delaware Higher Education Commission
Carvel State Office Building
820 North French Street
Wilmington, DE 19801
(302) 577-3240

Delaware Department of Education
Townsend Building
Federal & Lockerman Streets
P.O. Box 1402
Dover, DE 19903-1402
(302) 739-5622

DISTRICT OF COLUMBIA

Department of Human Services
Office of Postsecondary Education,
Research and Assistance
2100 Martin Luther King, Jr. Ave., S.E.
Suite 401
Washington, DC 20020
(202) 698-2400

District of Columbia Public Schools
Division of Student Services
825 North Capitol St., NE
Washington, DC 20019
(202) 442-5110

DC Tuition Assistance Program
441 4th Street, NW, Suite 400
Washington, DC 20001
(202) 727-2824

FLORIDA

Florida Department of Education
Office of Student Financial Assistance
State/Federal Programs
124 Collins Building
325 W. Gaines Street
Tallahassee, FL 32399-0400
(850) 410-5190, (850) 410-5180

GEORGIA

Georgia Student Finance Commission
State Loans & Grants Division
2082 East Exchange Place, Suite 220
Tucker, GA 30084
(770) 724-9000

State Department of Education
Twin Towers East, 17th Floor
205 Butler Street
Atlanta, GA 30334
(404) 657-0183

HAWAII

Hawaii State Postsecondary Education
Commission
2444 Dole Street, Room 209
Honolulu, HI 96822-2302
(808) 956-8213

Hawaii Department of Education
641 18th Avenue
Building V, Room 201
Honolulu, HI 96816-4444
(808) 733-9124

IDAHO

Idaho State Board of Education
P.O. Box 83720
Boise, ID 83720-0027
(208) 334-2270

State Department of Education
650 W. State Street
Boise, ID 83720-0027
(208) 332-6800

ILLINOIS

Illinois Student Assistance Commission
1755 Lake Cook Road
Deerfield, IL 60015-5209
(847) 948-8500

APPENDIX H (continued)

INDIANA

State Student Assistance
Commission of Indiana
150 West Market Street, Suite 500
Indianapolis, IN 46204-2811
(317) 232-2350

IOWA

Iowa College Student Aid Commission
200 10th Street, 4th Floor
Des Moines, IA 50309-3609
(800) 383-4222

KANSAS

Kansas Board of Regents
700 S.W. Harrison, Suite 1410
Topeka, KS 66603-3760
(785) 296-3517

State Department of Education
Kansas State Education Building
120 East South 10th Ave.
Topeka, KS 66612-1103
(785) 296-4950

KENTUCKY

Kentucky Higher Education
Assistance Authority
1050 U.S. 127 South
Frankfort, KY 40601-4323
(800) 928-8926
www.kheaa.com

State Department of Education
500 Mero Street
1919 Capital Plaza Tower
Frankfort, KY 40601
(502) 564-3421

LOUISIANA

Louisiana Student Financial
Assistance Commission
P.O. Box 91202
Baton Rouge, LA 70821-9202
(800) 259-5626

State Department of Education
P.O. Box 94064
626 North 4th Street, 12th Floor
Baton Rouge, LA 70804-9064
(225) 342-2098

MAINE

Maine Education Assistance Division
Finance Authority of Maine
5 Community Drive
P.O. Box 949
Augusta, ME 04332-0949
(207) 623-3263, (207) 626-8200

MARYLAND

Maryland Higher Education Commission
Jeffrey Building
16 Francis Street
Annapolis, MD 21401-1781
(410) 260-4565

Maryland State Dept. of Education
200 West Baltimore Street
Baltimore, MD 21201-2595
(410) 767-0480

MASSACHUSETTS

Massachusetts Higher Education Coordinating
Council
330 Stuart Street
Boston, MA 02116-5251
(617) 727-9420

State Department of Education
350 Main Street
Malden, MA 02148-5023
(617) 388-3300, (781) 338-3300

MICHIGAN

Michigan Higher Education Assistance
Authority
Office of Scholarships and Grants
P.O. Box 30462
Lansing, MI 48909-7962
(517) 373-3394

State Department of Treasury
P.O. Box 30008
608 West Allegan Street
Lansing, MI 48909
(517) 373-3394, (888) 447-2687

MINNESOTA

Minnesota Higher Education
Services Office
14500 Energy Park Drive, Suite 350
St. Paul, MN 55108-5277
(800) 657-3866

State Department of Education
712 Capitol Square Building
550 Cedar Street
St. Paul, MN 55101
(651) 582-8280

MISSISSIPPI

Mississippi Postsecondary Education
Financial Assistance Board
3825 Ridgewood Road
Jackson, MS 39211-6453
(601) 432-6663

State Department of Education
P.O. Box 771
550 High Street, Room 501
Jackson, MS 39205-0771
(601) 359-3513

MISSOURI

Missouri Coordinating Board for Higher
Education
3515 Amazonas Drive
Jefferson City, MO 65109-5717
(573) 751-2361

State Department of Elementary and
Secondary Education
P.O. Box 480
205 Jefferson Street, 7th Floor
Jefferson City, MO 65102-0480
(573) 751-1668

MONTANA

Montana University System
2500 Broadway, P.O. Box 203101
Helena, MT 59620-3101
(406) 444-6570

State Office of Public Instruction
P.O. Box 202501
Helena, MT 59620-2501
(406) 444-4422

NEBRASKA

Coordinating Commission for
Postsecondary Education
P.O. Box 95005
140 N. 8th Street, Suite 300
Lincoln, NB 68509-5005
(402) 471-2847

Nebraska Department of Education
P.O. Box 94987
301 Centennial Mall South
Lincoln, NB 68509-4987
(402) 471-2789

NEVADA

Nevada Department of Education
700 East Fifth Street
Carson City, NV 89710-5096
(775) 687-9200

NEW HAMPSHIRE

New Hampshire Postsecondary Education
Commission
2 Industrial Park Drive
Concord, NH 03301-8512
(603) 271-2555

APPENDIX H (continued)

State Department of Education
State Office Park South
101 Pleasant Street
Concord, NH 03301-3860
(603) 271-6051

NEW JERSEY

State of New Jersey
Office of Student Financial Assistance
4 Quakerbridge Plaza, CN 540
Trenton, NJ 08625
(800) 792-8670

State Department of Education
P.O. Box 500
Trenton, NJ 08625-0500
(609) 984-6314

NEW MEXICO

New Mexico Commission on Higher Education
1068 Cerillos Road
Santa Fe, NM 87501
(505) 827-7396

State Department of Education
Education Building
300 Don Gaspar
Santa Fe, NM 87501-2786
(505) 827-6648

NEW YORK

New York State Higher Education Services
Corporation
One Commerce Plaza
Albany, NY 12255
(888) 697-4372

NORTH CAROLINA

North Carolina State Education
Assistance Authority
10 Alexander Drive
P.O. Box 13663
Research Triangle Park, NC 27709
(919) 549-8614, (800) 700-1775

State Department of Public Instruction
Education Building
Division of Teacher Education
301 N. Wilmington St.
Raleigh, NC 27601
(919) 807-3369

NORTH DAKOTA

North Dakota University System
North Dakota Student Financial
Assistance Program
600 East Boulevard Avenue – D215
Bismarck, ND 58505-0230
(701) 328-4114

State Department of Public Instruction
State Capitol Building, 11th Floor
600 East Boulevard Avenue
Bismarck, ND 58505-0440
(701) 328-2317

OHIO

Ohio Board of Regents
88 E. Broad St, Suite 350
Columbus, OH 43215
(614) 466-7420, (614) 752-9488

State Department of Education
65 South Front Street, Room 1009
Columbus, OH 43266-0308
(614) 466-2761

OKLAHOMA

Oklahoma State Regents for Higher Education
Oklahoma Tuition Aid Grant Program
P.O. Box 3000
Oklahoma City, OK 73101-3000
(405) 234-4300, (800) 442-8642

State Department of Education
Oliver Hodge Memorial Education Building
2500 North Lincoln Boulevard
Oklahoma City, OK 73105-4599
(405) 521-3301

OREGON

Oregon Student Assistance Commission
1500 Valley River Drive, Suite 100
Eugene, OR 97401
(541) 687-7375

PENNSYLVANIA

Pennsylvania Higher Education Assistance
Agency
1200 North 7th Street
Harrisburg, PA 17102-1444
(717) 720-2860

RHODE ISLAND

Rhode Island Higher Education Assistance
Authority
560 Jefferson Boulevard
Warwick, RI 02886
(800) 922-9855

State Department of Education
255 Westminster Street
Providence, RI 02903
(401) 222-4600, ext. 2194

SOUTH CAROLINA

South Carolina Higher Education Tuition
Grants Commission
101 Business Park Blvd., Suite 2100
Columbia, SC 29203
(803) 896-1120

State Department of Education
605-a Rutledge building
1429 Senate Street
Columbia, SC 29201
(803) 734-8116

SOUTH DAKOTA

Department of Education and Cultural Affairs
700 Governors Drive
Pierre, SD 57501-2291
(605) 773-3134

TENNESSEE

Tennessee Student Assistance Corporation
Parkway Towers, Suite 1950
404 James Robertson Pkwy.
Nashville, TN 37243-0820
(615) 741-1346

State Department of Education
710 James Robertson Parkway
Andrew Johnson Towers, 6th Floor
Nashville, TN 37219-5335
(615) 741-2731; (800) 342-1663 (TN residents)

TEXAS

Texas Higher Education Coordinating Board
1200 E. Anderson Lane
Austin, TX 78711
(800) 242-3062

Texas Education Agency
William B. Travis Building
1701 N. Congress Avenue
Austin, TX 78701
(512) 463-9734

UTAH

Utah Higher Education Assistance Authority
355 West North Temple
3 Triad Center, Suite 550
Salt Lake City, UT 84180-1205
(801) 321-7206

Utah State Office of Education
250 East 500 South
Salt Lake City, UT 84111
(801) 538-7779

APPENDIX H (continued)

VERMONT

Vermont Student Assistance Corporation
Champlain Mill, P.O. Box 2000
Winooski, VT 05404-2601
(800) 642-3177 (802)655-9602

VIRGINIA

State Council of Higher Education for Virginia
James Monroe Building
101 North 14th Street
Richmond, VA 23219-2120
(804) 786-1690
(804) 225-2877

WASHINGTON

Washington State Higher Education
Coordinating Board
917 Lakeridge Way, S.W.
P.O. Box 43430
Olympia, WA 98504-3430
(360) 725-6025

State Department of Public Instruction
P.O. Box 47200
Olympia, WA 98504-3211
(360) 753-2858

WEST VIRGINIA

Central Office, State College and University
Systems of West Virginia
1018 Kanawha Blvd. East, Suite 700
Charleston, WV 25301
(304) 558-4614

State Department of Education
1900 Canal Blvd. East
Building 6, Room 358
Charleston, WV 25305-0330
(304) 588-7010

WISCONSIN

Higher Education Aids Board
P.O. Box 7885
Madison, WI 53707-7885
(608) 267-2206

State Department of Public Instruction
125 S. Webster Street
P.O. Box 7841
Madison, WI 53707-7841
(608) 266-2364

WYOMING

Wyoming Community College Commission
2020 Carey Avenue, 8th Floor
Cheyenne, WY 82002
(307) 777-7763

State Department of Education
Hathaway Building
2300 Capitol Avenue, 2nd Floor
Cheyenne, WY 82002-0050
(307) 777-6265

AMERICAN SAMOA

American Samoa Community College
Board of Higher Education
P.O. Box 2609
Pago Pago, American Samoa 96799-2609

GUAM

University of Guam
303 University Drive
Mangilao, GU 96923
(671) 735-2287 (671) 475-0457

NORTHERN MARIANA ISLANDS

Northern Marianas College
P.O. Box 1250
Saipan, MP 96950
(670) 234-6128

Commonwealth of the Northern
Mariana Islands
State Board of Public Education
School System
P.O. Box 1370, CK
Saipan, MP 96950

PUERTO RICO

Council on Higher Education
P.O. Box 19900
San Juan, PR 00910-1900
(787) 724-7100

Department of Education
P.O. Box 759
Hato Rey, PR 00919
(787) 758-2200

VIRGIN ISLANDS

Department of Education/Virgin Islands
Board of Education
Federal Programs
No. 44-46 Kongens Gade, Charlotte Amalle
St. Thomas, VI 00801
(809) 774-0100, (340) 774-4546,
(340) 774-0100

FEDERATED STATES OF MICRONESIA, MARSHALL ISLANDS

Federated States of Micronesia
1725 N Street, N.W.
Washington, DC 20036
(202) 223-4383

Republic of The Marshall Islands
RMI Scholarship Grant and Loan Board
P.O. Box 1436
3 Lagoon Road
Majuro, MH 96960
(692) 625-3108

REPUBLIC OF PALAU

Palau Community College
Office of Admission and Financial Aid
P.O. Box 9
Koror, Republic of Palau, TT 96940
(680) 488-1003

U.S. DEPARTMENT OF EDUCATION

Office of Postsecondary Education
Student Financial Assistance Programs
Pell and State Grant Section
U.S. Department of Education
400 Maryland Ave., S.W.
ROB-3, Room 3045
Washington, DC 20202
(202) 708-4607

Division of Higher Education Incentive
Programs
Higher Education Programs
Office of Postsecondary Education
U.S. Department of Education
400 Maryland Ave., S.W.
Washington, DC 20202