

FINANCING Your Education



About Us

A public liberal arts university with a 100-plus year history of education in professional fields, Fitchburg State University offers small classes, attentive teaching faculty, hands-on student learning, and professional programs grounded in the traditional arts and sciences.

We offer a relevant, affordable education for a changing world, outstanding internship programs, a powerful track record of job placements for our graduates, and a strong commitment to financial aid for students demonstrating financial need. Last year alone, Fitchburg State University awarded over \$47 million in financial aid through scholarships, grants, loans, and work-study assistance.



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Financial Aid at Fitchburg State University

The purpose of financial aid is to assist those students who would be unable to attend college without financial assistance. Fitchburg State University is committed to helping motivated students find the resources they need to reach their educational goals and realize their dreams.

FINANCIAL ASSISTANCE IS OFFERED IN TWO FORMS: MERIT AID & NEED-BASED FINANCIAL AID

- **Merit Aid** is awarded to new students through the admissions application process.
- **Need-based Financial Aid** is awarded to new and returning students through the financial aid application process. Need-based financial aid includes loans, grants, and work-study funds awarded from federal, state and institutional resources.

Many students would not be able to attend college without some financial aid. Financial assistance is available to help families with demonstrated need afford a college education, if their family resources are insufficient to meet the costs of attendance.

MERIT AID PROGRAMS

Merit aid is designed to recognize students for significant academic and/or co-curricular achievement based on criteria established by the university. Merit aid exists to encourage and enable high ability students to attend Fitchburg State University, to benefit from our programs and services, and to contribute their talents and achievements to the university and community.

ELIGIBILITY GUIDELINES

- The admission application and all required supporting credentials must be received by February 1 for freshmen applicants and by June 1 for transfer applicants
- Separate scholarship applications are not required
- Scholarship funds are awarded to students based on the merits of their application and the award must be applied toward Fitchburg State University costs
- Meeting minimum eligibility requirements does not guarantee receipt of a scholarship
- Applicants must be a U.S. citizen or permanent resident
- Students must be applicants to a full-time, day program
- Massachusetts Department of Higher Education calculation guidelines are used to determine the re-calculated GPA

PLEASE NOTE: Submitting the Free Application for Federal Student Aid (FAFSA) is required for some awards. Please carefully review the criteria sections of each award description.



SCHOLARSHIPS FOR BOTH FRESHMEN & TRANSFER APPLICANTS

Paul E. Tsongas Scholarship

Value: In-state tuition and fees for up to four years for freshmen and up to three years for transfers

Criteria: 3.75 or higher re-calculated GPA in high school, and Massachusetts resident. Transfer students who graduated from high school in the last three years may be considered. Completion of FAFSA required

Renewal: Up to three additional contiguous years of full-time enrollment, with a 3.3 or higher GPA for freshmen and up to two additional contiguous years of full-time enrollment, with a 3.3 or higher GPA for transfers

John and Abigail Adams Tuition Waiver Scholarship

Value: In-state tuition, funded by the Commonwealth of Massachusetts

Criteria: Identified as eligible by the Massachusetts Department of Education, Massachusetts resident, and have completed the FAFSA

Renewal: Up to eight semesters of full-time enrollment with a 3.0 or higher GPA; not to exceed billed in-state tuition

Henry Frank Scholarship

Value: \$10,000 awarded for up to four years for freshmen and up to three years for transfers

Criteria: Graduate of a public or parochial high school in Norwalk, CT. Selection is based on academic achievement

Renewal: Up to three additional contiguous years of full-time enrollment with a 3.0 or higher GPA for freshmen and up to two additional contiguous years of full-

time enrollment with a 3.0 or higher GPA for transfers

Henry Frank STEM Scholarship

Value: This is a generous \$2,000 scholarship which is awarded for up to four years for freshmen and up to three years for transfers

Criteria: Resident of a town within 35 miles of Orange, MA and a prospective major in one of the STEM (Science, Technology, Engineering, and Mathematics) degree programs.

Based on academic achievement

Renewal: Up to three additional contiguous years of full-time enrollment with a 3.0 or higher GPA for freshmen and up to two additional contiguous years of full-time enrollment with a 3.0 or higher GPA for transfers

Falcon Scholarship

Value: Scholarships will range from \$1500 to \$5000 per year

Criteria: Out-of-state applicants who demonstrate strong academic potential

Students who qualify for the New England Regional Student Program (NERSP) are not eligible for this scholarship

Renewal: Up to three additional contiguous years of full-time enrollment with a 2.5 or higher GPA for freshmen and up to two additional contiguous years of full-time enrollment with a 2.5 or higher GPA for transfers

Ying Gean and Sui King Yee Scholarship

Value: This is a \$750 scholarship which is awarded annually for up to four years for freshmen and up to three years for transfers

Criteria: Asian American freshman or transfer undergraduate, based on financial need and/or merit and participation in extracurricular activities and/or community service

Renewal: Up to three additional contiguous years of full-time enrollment with a 3.0 or higher GPA for freshmen and up to two additional contiguous years of full-time enrollment with a 3.0 or higher GPA for transfers

Dean's Scholarship

Value: \$1,000 annually for up to three years for transfers

Criteria: Outstanding high school and/or college record, demonstrated academic potential and participation in civic-oriented extracurricular activities at school or in the community

Renewal: Up to three additional contiguous years of full-time enrollment with a 3.2 or higher GPA (Dean's list) for freshmen and up to two additional contiguous years of full-time enrollment with a 3.2 or higher GPA (Dean's list) for transfers

SCHOLARSHIPS FOR FRESHMEN ONLY

Fitchburg State Honors Scholarship

Value: \$2,000 annually for up to four years

Criteria: Participation in the Honors Program, open to in-state and out-of-state applicants

Renewal: Up to three additional contiguous years of full-time enrollment in the Honors Program with a 3.3 or higher GPA

Presidential Scholarship

Value: \$1,500 annually for up to four years

Criteria: 3.5 or higher re-calculated GPA in high school

Renewal: Up to three additional contiguous years of full-time enrollment with a 3.2 or higher GPA (Dean's list)

Antonucci Family Scholarship

Value: \$1,000 for freshmen year ONLY

Criteria: First generation college students from the North Central Massachusetts community who demonstrate financial need. Completion of the FAFSA is required.

Renewal: Up to three additional contiguous years of full-time enrollment.

Ethel P. Mandrus

Donahue '41 Scholarship

Value: \$1,000 annually for up to four years

Criteria: Prospective Special Education major with demonstrated financial need.

Renewal: Up to three additional contiguous years of full-time enrollment continuing in the Special Education program with a 3.0 or higher GPA

Ruth Lee '79 Scholarship

Value: \$500 a year for freshman year ONLY

Criteria: Resident of North Central, MA and outstanding high school academic performance

Renewal: One-time award for freshmen

Fitchburg Mutual Insurance Company – W. Bruce Adams Memorial Scholarship

Value: Up to \$500 for freshman year ONLY

Criteria: Minimum re-calculated 3.0 or higher high school GPA; resident of Ashburnham, Ashby, Fitchburg, Leominster, Lunenburg or Westminster, Massachusetts

Renewal: One-time only award for freshmen. Must achieve a 2.75 or higher GPA fall semester to retain scholarship for spring semester

Stanley Koplik Certificate of Mastery Tuition Waiver

Value: In-state tuition, funded by the Commonwealth of Massachusetts

Criteria: Identified as eligible by the Massachusetts Department of Education, Massachusetts resident, and have completed the FAFSA

Renewal: Up to three additional contiguous years of full-time enrollment with a 3.3 or higher GPA; not to exceed billed in-state tuition

Fitchburg Freshmen Scholarship

Value: \$1,000 annually for up to four years

Criteria: 3.2 or higher re-calculated GPA in high school

Renewal: Up to three contiguous years of full-time enrollment with a 3.2 or higher GPA (Dean's list)

Jeanne M. Joyal '53 Scholarship

Value: By request of the donor, the specific dollar amount is not to be disclosed; however, this is a generous scholarship which is awarded annually for up to four years

Criteria: Resident of Western Massachusetts and prospective Elementary Education major. Demonstrated record of extra-curricular and community activities

Renewal: Up to three additional contiguous years of full-time enrollment in the Elementary Education program with a 3.0 or higher GPA

Myra McGuirk-Bonitz '14 and Arlene (Bonitz) Bentley '52 Scholarship

Value: \$1,000 for freshman year ONLY

Criteria: Resident of Worcester County, with preference given to Fitchburg and Leominster. Prospective Education major.

Renewal: One-time only award for freshmen

SCHOLARSHIPS FOR TRANSFERS ONLY

MassTransfer Tuition Waiver

Value: A tuition waiver equal to 100% of the in-state tuition for up to four contiguous semesters

Criteria: Graduate of the Massachusetts MassTransfer program with a 3.0 or higher college GPA at time of graduation

Renewal: Up to three additional contiguous semesters of full-time enrollment with a 3.0 or higher GPA

Dean Scholarship

Value: \$1,000 annually for up to three years

Criteria: 3.2 or higher college GPA, 15 or more transferable college credits, full-time student

Renewal: Up to two additional contiguous years, full-time enrollment with a 3.2 or higher GPA (Dean's list)

NEED-BASED FINANCIAL AID

Financial aid is awarded from three major sources: federal, state and institutional funds. Your financial aid award is drawn from one or several of the sources depending on your financial need.



ELIGIBILITY GUIDELINES

- Your eligibility for financial aid is determined by computing the difference between your family's available resources for college and the total cost of attendance at Fitchburg State University.
- Your family's available resources are determined by an analysis of the information you submit on the Free Application for Federal Student Aid (FAFSA). This analysis considers the income and assets of you and your family, the size of your household, and the number of household members attending college on at least a half time basis. From this analysis, an Expected Family Contribution (EFC) is determined.
- The EFC is then subtracted from the total cost of attendance for the academic year. The difference is the amount of need-based financial aid that you are eligible to receive.

Cost of Attendance – EFC = Financial Need

PLEASE NOTE: Criteria subject to change.

GRANTS

Federal Pell Grant

Federal Pell Grants are awarded to high need students pursuing their first undergraduate degree. Awards vary depending on the student's enrollment status and EFC.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG funds are awarded to high need students pursuing their first undergraduate degree and who are enrolled at least half time.

Massachusetts State Grant

Massachusetts State Grants are awarded to full time undergraduate students who have been residents of Massachusetts for at least one year. Parents of dependent students also must meet residency criteria. Awards range from \$600 to \$1,400 per year, depending on the student's EFC.

Massachusetts Cash Grant

This grant is awarded to Massachusetts residents who are enrolled full time in undergraduate degree programs.

Need Based Tuition Waiver

This tuition waiver is awarded to Massachusetts residents enrolled at least half time in undergraduate day school programs. The average award is \$970 per year, not to exceed the cost of tuition.

Massachusetts Part Time Grant

This grant is awarded to Massachusetts residents enrolled part time in an undergraduate degree program. Eligibility is based upon the student's EFC.

MSCBA Grant

This grant is awarded to students living in our residence halls. Average award amount varies, not to exceed 50% of billed semester housing costs.

Special Fee Scholarship

Institutional funds awarded to out-of-state students with high financial need.

Fitchburg State University Fee Grant

Institutional funds awarded to students with demonstrated need.

EDUCATIONAL LOANS

Massachusetts No-Interest Loan

Massachusetts No-Interest Loans are available to Massachusetts residents enrolled full time in undergraduate programs. Repayment does not begin until the student graduates, withdraws or drops below half time status. Eligibility is based on the student's EFC. Awards range from \$1,000 to \$4,000 per year.

Federal Direct Student Loan

Federal Direct Student Loans are available to undergraduate and graduate students enrolled at least half time. Federally-Subsidized Direct Loans are need-based loans. Interest is paid by the government while the student is enrolled at least half time. The interest accrued on Unsubsidized Direct Loans is paid by the student.

Annual Direct Loan Limits*

Grade Level	Dependent	Independent
Freshmen	\$5,500	\$9,500
Sophomores	\$6,500	\$10,500
Juniors/Seniors	\$7,500	\$12,500
Graduate Students	NA	\$20,500

*These loan limits include both subsidized and unsubsidized amounts and cannot exceed the cost of attendance, minus other financial aid.



Alternative Financing and Work Study

In addition to need-based financial aid, there are several programs that you may want to consider in order to supplement your financial aid award. These programs may be used to finance all or part of the total cost of attendance.

ALTERNATIVE FINANCING OPTIONS

Federal Direct Plus Loan

This loan is available to qualified parents of dependent students. Parents may borrow up to the cost of attendance, minus financial aid. Deferred repayment is available.

Private Student & Parent Loans

Offered by various lenders, these loans provide students and parents with additional options should they choose to borrow outside of the Federal Direct Loan Programs.

Fitchburg State University Payment Plan

This interest-free plan divides your payments into four or five equal monthly installments per semester including an application fee. Contact the Student Accounts Office for more information.

EMPLOYMENT AND WORK STUDY OPPORTUNITIES

Federal Work Study Program

Federal Work Study is a need-based self-help program that offers students the chance to earn money by working on campus. The average award is \$2,000.

Work Study positions are an ideal work experience for students—since campus offices are sensitive to the demands of the student's academic load. All student employment opportunities are posted online through the Human Resources Jobsite.

Trust Fund Positions

On-campus jobs are available to students who are not eligible for Federal Work Study. A listing of campus offices with trust-funded positions is posted on the Human Resources Jobsite.

Off Campus Employment

Students can find information regarding off campus employment opportunities through the Career Center.



Estimated Cost of Attendance

Your cost of attendance is based on your enrollment status and place of residence while enrolled at Fitchburg State University, and contains the following expenses: fixed expenses for tuition, fees, room and board, and estimated costs for books, supplies, transportation, and personal expenses.

The estimated cost of attendance is shown below. If you are attending on a less than full-time basis, your budget will be different. Please refer to our website for more detailed information.

COST TO ATTEND 2019-2020

Total Direct Costs

STUDENT CLASSIFICATION	COST
Massachusetts Resident	
On Campus Student*	\$21,806 per year
Commuter Student	\$10,523 per year
Out-of-State Resident	
On Campus Student*	\$27,896 per year
Commuter Student	\$16,603 per year
New England Regional Student Program**	
On Campus Student*	\$22,301 per year
Commuter Student	\$11,008 per year

Other Indirect Costs

CATEGORY	COST
Books	\$1,200 per year (estimate)
Transportation***	\$350 - \$1,000 per year
Personal Expenses	\$1,500 per year
Student Health Insurance	\$3,444 (if not currently covered)

*On Campus charges are dependent on housing assignment and meal plan selection.

**For students whose home state public institutions do not offer their intended majors.

***Varies whether commuting or resident student.

PLEASE NOTE: Estimates are based on the schedule of fees available at the time of publication. All costs are subject to change.

Financial Aid Services

Your college education is the most important investment in your future. Financial planning for college can be a complex and sometimes confusing process, but our Financial Aid Office can help. With personal assistance from our financial aid professionals, we will take the time to go over financial aid awards and explain all of your options including payment plans, alternative loans, and work study possibilities. Fitchburg State offers financial aid services to all applicants. Feel free to stop by the Financial Aid Office during your visit to campus, or call for an appointment.

Take care of this vital part of your application process early—so you can have everything in place to begin your college experience with ease.

IMPORTANT PHONE NUMBERS

Federal Student Aid Information Center

Toll Free(800) 433-3243

Fitchburg State University

FINANCIAL AID OFFICE

LocationAnthony Building

MailingFinancial Aid Office

AddressFitchburg State University

160 Pearl Street

Fitchburg, MA 01420-2697

Phone.....(978) 665-3156

Fax.....(978) 665-3559

E-mailfinaid@fitchburgstate.edu

Websitefitchburgstate.edu/finaid

FAFSA Code.....002184

ADMISSIONS OFFICE

Phone.....(800) 705-9692

Fax.....(978) 665-4540

E-mailadmissions@fitchburgstate.edu

Websitefitchburgstate.edu/admissions

STUDENT ACCOUNTS

Phone.....(978) 665-4126

Fax.....(978) 665-3559

E-mailstuaccnts@fitchburgstate.edu

Internal Revenue Service (IRS)

FOR ORDERING TAX TRANSCRIPTS

Phone.....(800) 908-9946

Websitewww.irs.gov



FINANCIAL AID TIPS

- Meet all deadlines and respond to all requests immediately. The amount of financial aid that you receive is directly related to the date that the federal processor receives your FAFSA and the date that you complete your financial aid file at Fitchburg State University.
- You must reapply for financial aid annually.
- Include the student's name and ID on all documents sent to the university.
- Scholarships or benefits received from sources other than the university must be reported to both the Financial Aid and Student Accounts Offices. It is the policy of Fitchburg State University to reduce self-help (loan or work awards) before reducing grant or scholarships whenever possible. Our financial aid policies state that students may not receive need-based and/or merit-based aid in excess of the established cost of attendance.

PRIORITY CONSIDERATION

- **By February 15:** Complete the FAFSA at www.fafsa.gov. Be sure to list Fitchburg State University our **Title IV school code: 002184**.
- **After March 1:** Be prepared to submit official tax transcripts, W-2s and documentation of non-taxable income if requested.
- **Please note:** Students applying for admission late and/or applying for financial aid late should be prepared to pay their bill in full prior to the start of the term. Students are not permitted to begin classes until all charges have been satisfied.





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