FINANCING YOUR EDUCATION
www.fitchburgstate.edu/admissions/financial-aid
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 $34 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 at Fitchburg State University is offered in two forms: merit aid and 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 costs of attendance.

We encourage you to explore the financial assistance options available to you at Fitchburg State University. Become familiar with the information in this brochure then talk with the financial aid counselors at the university. With all the right help, you’ll soon find yourself at Fitchburg State University.
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.

**Merit Aid Eligibility Guidelines**

- The admission application and all required supporting credentials must be received by February 1 for freshmen applicants and by April 15 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.
- Students eligible for more than one Fitchburg State merit award will receive the scholarship of greater value only.
- 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 and 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, combined CR and M SAT score of 1200 or higher (or composite ACT of 26 or higher,) 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:* This is a generous scholarship which is 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

**Henry Frank STEM Scholarship**
*Value:* This is a generous scholarship which is awarded for up to four years for freshmen and up to three years for transfers
*Criteria:* Resident of a town within 15 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

**Ying Gean and Sui King Yee Scholarship**
*Value:* This is a generous scholarship which is awarded annually for up to four years for freshmen and up to three years for transfers
*Criteria:* Asian American freshmen 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 four years for freshmen and 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

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**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:** $1,000 annually for up to four years

**Criteria:** 3.5 or higher re-calculated GPA in high school and combined CR and M SAT of 1100 or higher (or composite ACT of 24 or higher)

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

**Ethel P. Mandrus Donahue ’41 Scholarship**

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

**Criteria:** Prospective Nursing or Education major with demonstrated financial need. Applicants who wish to be considered for this scholarship must file a FAFSA form by February 1

**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 and SAT or ACT scores

**Renewal:** One-time award for freshmen

**Fitchburg Mutual Insurance Company - W. Bruce Adams Memorial Scholarship**

**Value:** Up to $1,500 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; parent adjusted gross income is considered. Applicants who wish to be considered for this scholarship must file a FAFSA form by February 1

**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:** $500 annually for up to four years  
**Criteria:** 3.2 or higher recalculated GPA in high school and combined CR and M SAT of 1000 or higher (or composite ACT of 21 or higher)  
**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, based on financial need and/or merit  
**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 33% 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

Transfer Scholarship  
**Value:** $1,000 annually for up to three years  
**Criteria:** 3.5 or higher college GPA, graduate of a public community college, full-time student, matriculation at Fitchburg State University within one semester of community college graduation  
**Renewal:** Up to two additional contiguous years, full-time enrollment with a 3.2 or higher GPA (Dean’s list)
Eligibility Guidelines

- 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.

- 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 (see glossary).

- The EFC is then subtracted from the total cost of attendance for the academic year (see page 9 for current costs of attendance). The difference is the amount of need-based financial aid that you are eligible to receive.

Grants

Federal Pell Grant

Federal Pell Grants are awarded to high need students pursuing their first undergraduate degree. Awards range from $585 to $5,775 per year, 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. The average award is $200 per year.

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 $400 to $1,100 per year, depending on the student’s EFC.

Massachusetts Cash Grant

This grant is awarded to Massachusetts residents who are enrolled at least half time in undergraduate degree programs. The average award is $1,000 per year.
**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. The average award is $450 per year.

**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. The average award is $1,000.

**Fitchburg State University Fee Grant**
Institutional funds awarded to students with demonstrated need. Average award is $1,000 per year.

**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 Perkins Loan/Nursing Student Loan**
Federal Perkins Loan/Nursing Student Loans are available to both undergraduate and graduate students enrolled at least half time. Awards range from $400 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 Stafford Loan Limits**

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Dependent</th>
<th>Independent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshmen</td>
<td>$5,500</td>
<td>$9,500</td>
</tr>
<tr>
<td>Sophomores</td>
<td>$6,500</td>
<td>$10,500</td>
</tr>
<tr>
<td>Juniors/Seniors</td>
<td>$7,500</td>
<td>$12,500</td>
</tr>
<tr>
<td>Graduate Students</td>
<td>NA</td>
<td>$20,500</td>
</tr>
</tbody>
</table>

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

A Federal Direct Loan cannot be used against the bill without a signed promissory note and award letter completed by the student.
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. The interest rate for 2015-2016 is fixed at 6.84%. Deferred repayment is available. Contact the Financial Aid Office for more information.

**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. Contact the Financial Aid Office for more information.

**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.

<table>
<thead>
<tr>
<th></th>
<th>Massachusetts Resident</th>
<th>Out-of-State Resident</th>
<th>New England Regional Student Program**</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TUITION</strong></td>
<td>$970 per year</td>
<td>$7,050 per year</td>
<td>$1,455 per year</td>
</tr>
<tr>
<td><strong>FEES</strong></td>
<td>$8,965 per year</td>
<td>$9,210 per year</td>
<td></td>
</tr>
<tr>
<td>Average Room</td>
<td>$6,080 per year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Board</td>
<td>$3,130 per year</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL DIRECT COSTS</strong></td>
<td>$19,163 per year</td>
<td>$9,953 per year</td>
<td></td>
</tr>
<tr>
<td>Massachusetts Resident</td>
<td>On-Campus Student</td>
<td>$19,163 per year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commuter Student</td>
<td>$9,953 per year</td>
<td></td>
</tr>
<tr>
<td>Out-of-State Resident</td>
<td>On-Campus Student</td>
<td>$25,243 per year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commuter Student</td>
<td>$16,033 per year</td>
<td></td>
</tr>
<tr>
<td>New England Regional Student Program**</td>
<td>On-Campus Student</td>
<td>$19,648 per year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Commuter Student</td>
<td>$10,483 per year</td>
<td></td>
</tr>
<tr>
<td><strong>OTHER INDIRECT COSTS</strong></td>
<td>$800 per year (estimate)</td>
<td>$350 - $1,000 per year</td>
<td>$1,500 per year</td>
</tr>
<tr>
<td>Books</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student Health Insurance</td>
<td>$2,292 (if not currently covered)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

** The New England Regional Student Program is for students whose home state public institutions do not offer their intended majors. For eligible programs, visit [www.fitchburgstate.edu/admissions/financial-aid](http://www.fitchburgstate.edu/admissions/financial-aid).

*** Varies whether commuting or resident student.
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 Counselors, 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.
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. The priority deadline is March 1 of each year.

- Include the student’s name and ID on all documents and letters mailed to the university.

- Establish a financial aid file for yourself. Make and keep copies of everything before mailing and record the date mailed.

- Complete, sign and return one copy of your award letter and keep a file copy for yourself.

- 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 Deadlines

- **January 1**: File the FAFSA via the Internet at www.fafsa.gov. Complete and file your FAFSA as soon as possible, but not before January 1.

- **By February 15**: Complete the FAFSA no later than February 15. Be sure to list Fitchburg State University on your form. **Title IV code: 002184**.

- **After March 1**: Be prepared to submit official tax transcripts, W-2s and documentation of non-taxable income if requested.

- **Make sure your financial aid file is complete.** Contact the Financial Aid Office if you have any questions.

- **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.
Do I have to be accepted by Admissions in order to apply for financial aid?
No. We recommend that you file your FAFSA as soon as possible after January 1st.

I don’t think that I will qualify for financial aid. Should I still apply?
Yes. We recommend that all incoming students apply for financial aid. Please note that criteria for some scholarships include filing the FAFSA; therefore, students who wish to be considered for these scholarships must apply for financial aid.

What if I just want a loan?
A student loan is considered financial aid; therefore, to receive a student loan you must apply for financial aid.

When will I receive my financial aid award letter?
Once we have received the results of your FAFSA from the federal processor, and you have been accepted by Fitchburg State’s Admissions Office, you will receive an award letter from the Financial Aid Office beginning March 1.

Who should I call if I have questions about my financial aid award?
The Financial Aid Office staff are available to answer your questions and to assist you with the financial aid application process. Please contact them with your questions and concerns at 978-665-3156 or finaid@fitchburgstate.edu.
Federal Methodology (FM): The name of the formula used by Fitchburg State University to calculate a student’s Expected Family Contribution (EFC).

Cost of Attendance: The total of tuition, fees, room, board, books, supplies, transportation and miscellaneous expenses for an academic year. The cost of attendance will vary depending on your state of residence, whether you live on- or off-campus, and whether you are attending full-time or part-time.

Expected Family Contribution (EFC): The amount of money the federal government determines your family can afford to pay toward the cost of attending college. The EFC is calculated by filing the FAFSA and is based on such factors as income, assets, family size, and number of students in college.

Free Application for Federal Student Aid (FAFSA): The form used to determine eligibility for all federal and state aid. The FAFSA must be received by the federal processor no later than March 1 in order to meet our financial aid priority deadline. Therefore, we recommend that it is filed no later than February 15. File online at www.fafsa.gov. Title IV code: 002184.

Grants: Awards, based on financial need, which do not have to be repaid.

Loans: Funds made available through a variety of sources that require repayment after a student graduates, withdraws from the university, or attends on less than a half-time basis.

Need-based Aid: Awards to students who demonstrate financial need.

Scholarships: Awards, often based on academic merit, which do not have to be repaid.

Fitchburg State University is committed to a policy of affirmative action, equal opportunity, non-discrimination, and diversity for its students and employees.