

CURRY COLLEGE

CONTINUING EDUCATION AND GRADUATE STUDIES

FINANCIAL AID AWARD INFORMATION

This brochure will help you understand your financial aid offer and the procedures necessary to finalize your award. Students must be admitted to a degree program in order to receive financial aid. Institutional aid is not available for Continuing Education and Graduate students, but you may be eligible to receive Federal and State Grants and student loans.

Your financial aid award is based on the information you provided on the 2011-2012 Free Application for Federal Student Aid (FAFSA). If you have any questions after reviewing this brochure and your award letter, please feel free to contact the Student Financial Services Office at 617-333-2354 or via e-mail: fin-aid@curry.edu. We look forward to working with you to help make your education accessible.

2011 - 2012

AWARDING POLICY

Curry College awards all federal and state assistance based on financial need as demonstrated by the analysis of student, and if applicable, the family's financial resources indicated on the Free Application for Federal Student Aid (FAFSA) and required supporting documentation. These funds are known as need-based financial aid.

A need-based aid philosophy assumes the student is primarily responsible for the cost of an education to the extent of your ability, and financial aid is used to supplement your efforts. The College uses Federal Methodology, (FM) which is the formula used by the federal government to determine your Expected Family Contribution (EFC). Federal Methodology evaluates your income and assets, provides non-discretionary allowances against both resources and determines how much you can contribute. The EFC is then subtracted from your cost of attendance to calculate your financial need. Your financial need is used to determine the amount and type of aid - such as loans or grants - that you are eligible to receive, dependent on funding levels and the terms and specific eligibility requirements of each fund.

To receive need-based federal or state financial aid, you must meet certain requirements:

- Be a U.S. citizen or eligible noncitizen.
- Have a valid Social Security Number (unless you are from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).
- Be registered with Selective Service if you are male and 18 to 25 years of age (go to www.sss.gov for more information).
- Have a high school diploma or a General Education Development (GED) Certificate or pass an exam approved by the U.S. Department of Education.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program at a school that participates in the federal student aid programs.
- Not have a drug conviction for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study).
- Not owe a refund on a federal grant or be in default on a federal student loan.
- Demonstrate financial need (except for Federal Direct Unsubsidized Stafford Loans).

The Student Financial Services Office is committed to providing you with tools to assist in the education financing process. We invite you to contact us if you have any questions about the options available to you.

VERIFICATION POLICY

The US Department of Education and Curry College select particular applications for verification. The verification process requires Curry College to confirm certain information that you listed on your FAFSA. This process is conducted by reviewing copies of a student's and family's (when applicable) most recent year's federal income tax returns, including all schedules and W2 forms. We also require you to complete a Curry College Verification Form. Additional documentation may also be required.

Students must complete the Free Application for Federal Student Aid (FAFSA) in order to determine eligibility for and receive an actual financial aid award that includes - federal grant, loan and state grants according to the terms and eligibility requirements of the student (and, if appropriate, the parent's) legal state of residence. In order to be considered for need-based financial aid, students must complete a FAFSA annually.

ESTIMATED COST OF ATTENDANCE

Your financial aid eligibility is determined by taking your cost of attendance for the academic year minus your Expected Family Contribution (results of filing the FAFSA). Your cost of attendance is comprised of your direct, billed costs for tuition and fees. Additionally, you incur related education expenses for which you are not billed such as books and supplies, transportation costs, etc. The combination of your direct and indirect costs equals your cost of attendance.

The direct costs are actual expenses for the 2011-2012 academic year. Tuition costs for 2011-2012 will be posted to the college's website once available in late May. You should also expect to incur indirect costs such as costs for books and supplies. Direct costs appear on a student's tuition account, while indirect costs vary according to individual needs. Please remember that you must purchase your books each semester and charges for books will not appear on your bill.

Your Financial Aid Counselor will estimate your total cost of attendance by adding your anticipated tuition and fee cost to the following indirect expenses when determining your eligibility for financial aid:

Books/Supplies*	\$800
Room/Board**	\$7,210
Transportation	\$2,000
Personal	\$1,000
Total Indirect Costs	\$11,010

Note: Indirect expenses are based on average costs expected for the academic year.

*Average allowance based on 9 month enrollment in 12 or more credits per semester. The Books/Supplies Allowance is adjusted based on your actual anticipated enrollment.

** Allowances for living off-campus. If you reside with a family member it will be reduced to \$2,600.

FEDERAL PROGRAMS

Federal Pell Grant

A federally funded program that uses a standard formula, established by Congress, to evaluate the information you report on your FAFSA, to determine your Pell Grant eligibility. These funds are awarded to undergraduate students with exceptional financial need who are pursuing their first bachelor's degree. Pell Grant funding is set by the federal government each year. Current awards are estimated to range from a minimum of \$555 to a maximum of \$5,550 for the academic year 2011-2012 and are also based on enrollment status. Students are required to complete a FAFSA annually for consideration. Funds are credited to the student's tuition account approximately one week after the end of the add/drop period for the semester. Award amounts are ESTIMATED until final payment schedules are approved by the federal government.

Federal Supplemental Educational Opportunity Grants (FSEOG)

A federally funded program for students, enrolled at least half time, with calculated exceptional need and subject to the availability of funds. Priority is given to students who receive Federal Pell Grants. Award amounts depend on a student's need and the level of funding received by the

College. Grants range from a minimum of \$100 to a maximum of \$4,000. Students are required to complete a FAFSA annually for consideration. Funds are credited to the student's tuition account approximately one week after the end of the add/drop period for the semester.

TEACH Grant Program

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides up to \$4,000 per year in grants for graduate and undergraduate students who intend to teach full-time in high-need subject areas for at least four years at schools that serve students from low-income families. Undergraduates may receive up to \$16,000 and graduate students up to \$ 8,000. Students enrolled less than full-time are eligible, but the maximum grant will be reduced. The grant is also available for post-baccalaureate teacher certification coursework.

If you fail to complete the four-year teaching obligation, you will have to repay the grant as a loan with interest calculated retroactively to the date when the grant was disbursed.

Student Eligibility and Application Requirements

Each year, before a TEACH Grant can be disbursed, you must do the following:

- Complete the Free Application for Federal Student Aid (FAFSA), although you do not have to demonstrate financial need.
- Meet the eligibility requirements for federal student aid. You must be a U.S. citizen or eligible non-citizen. For a listing of eligibility requirements, check the U.S. Department of Education's website at <http://www.fafsa.ed.gov/faq003.htm>.
- Enroll in a program of study designated as TEACH Grant-eligible. Eligible programs are those that prepare a student to teach in a high-need area.
- Meet one of the following academic achievement requirements:
- Score above the 75th percentile on a college admissions test (e.g., SAT, ACT, GRE).
- Graduate from high school with a cumulative GPA of at least 3.25 (on a 4.0 scale) to receive a grant as a freshman.
- Earn a cumulative GPA of at least 3.25 (on a 4.0 scale) for your college coursework to receive a grant for each subsequent term.
- Complete TEACH Grant counseling by making an appointment with Student Financial Services.
- Sign a TEACH Grant "Agreement to Serve" located online at: <https://teach-ats.ed.gov/ats/index.action>. Respond the U.S. Department of Education's requests to confirm your continuing intention to meet the teaching obligation.

TEACH Grant Agreement to Serve and Promise to Pay

You must sign a TEACH Grant "Agreement to Serve" and "Promise to Pay" (service agreement) each year you receive a TEACH Grant. Both forms are available online on the Department of Education's website.

The TEACH Grant service agreement specifies the conditions under which the grant will be awarded, the teaching service requirements, and your acknowledgment that if you do not meet the teaching service requirements, you must repay the grant as a Federal Direct Unsubsidized Loan with interest accrued from the date the grant funds were first disbursed

Teaching Obligation

To avoid repaying the TEACH Grant with interest you must be a highly-qualified, full-time teacher in a high-need subject area for at least four years at a school serving low-income students. You must complete the

four years of teaching within eight years of finishing your TEACH grant-funded program. You incur a four-year teaching obligation for each educational program for which you received TEACH Grant funds, although you may work off multiple four-year obligations simultaneously under certain circumstances. Specific definitions of these terms are included below.

Highly-Qualified Teacher

You must perform the teaching service as a highly-qualified teacher, which is defined by federal law at <http://www.ed.gov/policy/elsec/leg/esea02/pg107.html>.

Full-Time Teacher

You must meet the state's definition of a full-time teacher and spend the majority (at least 51 percent) of your time teaching one of the high-need subject areas. Elementary teachers who teach many subjects would not be able to fulfill their service agreement.

High-Need Subject Areas

- Bilingual Education and English Language Acquisition
- Foreign Language
- Mathematics
- Reading Specialist
- Science
- Special Education
- Other teacher shortage areas listed in the Department of Education's Annual Teacher Shortage Area Nationwide Listing at <http://www.ed.gov/about/offices/list/ope/pol/tsa.doc>.

Schools Serving Low-Income Students

Schools serving low-income students include any elementary or secondary school that is listed in the Department of Education's Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits at <https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp>.

Documentation

You must respond promptly to all requests for information or documentation from the U.S. Department of Education. You will be asked regularly to confirm that you either intend to teach or that you are teaching as required. You must provide documentation to the U.S. Department of Education at the end of each year of teaching.

If you temporarily cease enrollment in your program of study or if you encounter situations that affect your ability to begin or to continue teaching, you will need to stay in touch with the U.S. Department of Education to avoid your grants being converted to loans before you are able to complete your teaching obligation.

Failure to complete the teaching obligation, respond to requests for information, or properly document your teaching service will cause the TEACH Grant to be permanently converted to a loan with interest. Once a grant is converted to a loan, it cannot be converted back to a grant.

Federal Direct Loan Program

These loans are administered by the U.S. Department of Education and they are federally funded. These loans, known typically as Stafford Loans (for students) and PLUS Loans (for parents of dependent undergraduate students or graduate students) require repayment of the full amount of the loan. You can decline a Federal Direct Stafford Loan offered on your award letter without impacting any other forms of aid offered to you by either completing and signing the reverse side of the award letter indicating your intention to decline the offered loan or by sending a signed, written request by mail, fax or email to the Student Financial Services

Office. Each Federal Direct Stafford borrower is entitled to a six-month grace period which begins the day you graduate, withdraw** or become enrolled less than half-time. While the borrower is in a grace period, no payment is made.

**Note: Official withdrawal is made with the Registrar's Office or Continuing Education Office at the College. Additionally, you should visit the Student Financial Services Office to discuss your status change and how it impacts your student loans.

Federal Direct Subsidized Stafford Loans

A federally funded and administered loan awarded by the institution to students who demonstrate need, meet eligibility requirements and are enrolled at least half time in a degree program. A Free Application for Student Aid (FAFSA) must be filed with the school. This loan is a federally subsidized loan which means there are no interest charges while the student is enrolled. First-time borrowers at the College must complete an Entrance Counseling and sign a Master Promissory Note (MPN) before funds can be disbursed. Loan funds come directly from the federal government and are paid by crediting the student's tuition account. For first-time enrolled students, the amount of the loan awarded will be credited to the student's Curry College tuition account approximately 30 days after the start of the semester. For all other students, loan funds will be credited to the tuition account no earlier than ten days prior to the start of the semester.

Award amounts (per Academic year):

- Freshman (0-29.5 credits) up to \$3,500
- Sophomore (30-59.5 credits) up to \$4,500
- Junior & Senior (60-120 credits) up to \$5,500
- Graduate Student up to \$8,500

Terms:

- Fixed interest rate of 3.4%
- Interest and principle are subsidized by the government until the student ceases to be enrolled at least half-time
- Repayment begins 6 months after the student graduates, withdraws or stops attending school at least half-time
- Up to a 10 year repayment period - \$50 minimum monthly payment
- A 1% fee may be deducted from loan proceeds prior to disbursement

Federal Direct Unsubsidized Stafford Loans

A federal funded loan, not need-based, available to eligible student borrowers, enrolled at least half time. A Free Application for Federal Student Aid (FAFSA) must be filed with the school the student plans to attend. First-time borrowers at the College must complete an Entrance Counseling and sign a Master Promissory Note (MPN) before funds can be disbursed. For newly enrolled students, the amount of the loan awarded will be credited to the student's Curry College tuition account approximately thirty days after the start of the semester. For all other students, loan funds will be credited to the tuition account no earlier than ten days prior to the start of the semester.

Award amounts (per Academic year):

- | | | |
|------------------------------------|-------------------|---------------------|
| | Dependent Student | Independent Student |
| • Freshman (0-29.5 credits) | up to \$5,500 | up to \$9,500 |
| • Sophomore (30-59.5 credits) | up to \$6,500 | up to \$10,500 |
| • Junior & Senior (60-120 credits) | up to \$7,500 | up to \$12,500 |
| • Graduate Student | N/A | up to \$20,500 |

Terms:

- Interest and principal may be deferred until student ceases to be enrolled
- Interest accrues during in-school grace and deferment periods
- Fixed interest rate of 6.8%
- Interest is not paid by the government. Borrower is responsible for all interest payments
- Repayment begins 6 months after the student graduates, withdraws or stops attending school at least half-time with a \$50 minimum monthly payment
- Up to a 10 year repayment period
- A 1% fee may be deducted from loan proceeds prior to disbursement

Aggregate Loan Limits – Federal Direct Stafford Loans

	Combined Base Limit for Federal Direct Subsidized and Federal Direct Unsubsidized Loans	Additional Limit for Federal Direct Unsubsidized Loans	Total Limit for Federal Direct Unsubsidized Loans (minus Federal Direct Unsubsidized amounts)
Dependent Undergraduate Students (whose parents were not denied a Federal Direct PLUS loan)	\$23,000	\$8,000	\$31,000
Independent Undergraduate Students (and dependent students whose parents were denied Federal Direct PLUS loan)	\$23,000	\$34,500	\$57,500
Graduate and Professional Students (including undergraduate Federal Direct Stafford loans)	\$65,500	\$73,000	\$138,500

Entrance Counseling

Federal Direct Loan Entrance Counseling is a Federal requirement for all students borrowing a Federal Direct Subsidized and/or Unsubsidized Stafford Loan for the first time at Curry College. Students are required to complete Federal Direct Loan Entrance Counseling online at www.StudentLoans.gov before the proceeds from the Federal Direct Loan can be disbursed to the student account.

The Federal Direct Stafford Loan Master Promissory Note (MPN) is a legally binding agreement to repay the student loan. This agreement is between the student and the Department of Education. A parent cannot complete the Federal Direct Stafford Loan Master Promissory Note (or Entrance Counseling) on the student's behalf. Once the student borrower signs the MPN for enrollment at Curry College, she/he will not need to sign again as long as she/he remains continuously enrolled at the College in a degree program.

We suggest Macbook or Macbook Pro users utilize Mozilla Firefox Internet Browser to avoid complications signing in to StudentLoans.gov.

Please note that Federal Direct Loan funds will not be disbursed to your student account until you have completed the Entrance Counseling requirement, the Federal Direct Loan Promissory note and received confirmation from the Department of Education that both requirements have been satisfactorily completed.

Any student who ceases to be enrolled at least half-time in a degree program and who borrowed a federal student loan (FFELP and/or Federal Direct) subsidized and/or unsubsidized at any time while enrolled at the College is required to complete Loan Exit Counseling either online at http://www.nsls.ed.gov/nsls_SA/ or in person with a representative of the Student Financial Services Office. Information that you borrowed from the Federal Direct Loan Program will be sent to the National Student Loan Data System (NSLDS), and will be accessible by guarantee agencies, lenders and institutions determined to be authorized users of the data system.

Federal Loan Repayment (FFELP and Direct Loans)

All FFELP and Direct Loans (Stafford, PLUS and GradPLUS) require repayment. To view information on Repayment Terms and Plans visit <http://studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp> Failure to repay your loan will result in a default status. Default is failure to repay a loan according to the terms agreed upon when you signed your promissory note. The consequences of default can be severe. If you are having trouble making your monthly payments, take the initiative to contact your lender as you might be eligible for an alternative repayment plan, deferment or forbearance. You may also contact the Direct Loan Servicing Center for assistance at 800-848-0979.

Remember, you are responsible for notifying your lender when you graduate, leave school or move. If you are not sure who your lender is, you can view your loan history online at the National Student Loan Data System http://www.nsls.ed.gov/nsls_SA/. To access your information on this site you will need your FAFSA PIN.

Each Stafford borrower is entitled to a six month grace period which begins the day you graduate, withdraw or become enrolled less than half-time. While the borrower is in a grace period, no payment is made.

Loan Consolidation

If you have borrowed multiple federal student loans from different lenders, you might be eligible to consolidate them into a single loan. Note: you cannot consolidate private education loans with your federal loans. Consolidation allows you to combine multiple loans into one new loan. This process may assist you in reducing your monthly loan payment. Your new consolidated loan bears a fixed interest rate based on the weighted average of your loans interest rates at the time you consolidate and rounded up to the nearest one—eighth of a percent. The consolidated loan interest rate will not exceed 8.25%. There are no fees to consolidate. For additional information about Loan Consolidation visit <http://studentaid.ed.gov/PORTALSWebApp/students/english/consolidation.jsp?tab=repaying>

STATE PROGRAMS

State grants are based on financial need and may be offered to eligible students from their state of legal residence. Students should complete the FAFSA and follow any additional application requirements from their home state. Students should also be aware of any deadlines that are imposed by their home state. Many states such as New Hampshire, Vermont, Rhode Island, Maine, and Pennsylvania have reciprocal agreements with Massachusetts and provide funding to students who attend Massachusetts colleges. If you are eligible for state aid funds, your tuition account will be credited once the College receives the funds from your state agency for the semester but no earlier than the end of the add/drop period for the semester. Please contact your state agency for additional information regarding eligibility.

State Grants

The Commonwealth of Massachusetts awards grants to Massachusetts residents who demonstrate financial need, meet application deadlines and award criteria. Other states that currently allow students to use state grant funds at Curry College include Rhode Island, Vermont, Maine, New Hampshire, and Pennsylvania. These grants range in amounts from \$200-\$1,900 per academic year. The Commonwealth of Massachusetts also offers additional assistance to qualified eligible students who are part-time or demonstrate high academic performance in their post-secondary academic courses. All of the grants provided by the Commonwealth of Massachusetts are subject to an application deadline of May 1.

Massachusetts Grants* - A Commonwealth of MA (state) source of financial aid. Eligibility requires state residency and demonstrated financial need. Additional information about grants from the Commonwealth is available at <http://www.osfa.mass.edu/default.asp?page=aidPrograms>.

Mass State Grants* - Awards are based on exceptional financial need as determined from filing the FAFSA and availability of funds to Massachusetts residents enrolled as full-time degree-seeking students in their first bachelor's program. Awards range from \$300 to \$1,600 as set by the Commonwealth. No separate application is necessary.

Mass Part-Time Grants* - These grants are awarded by the College based on a limited allocation of funds received from the Commonwealth. Awards are made to students based on exceptional financial need as determined from filing the FAFSA and availability of funds to undergraduate Massachusetts residents enrolled at least half-time but no more than three-quarter time for the semester in a degree program seeking their first bachelor's degree. Awards are set by the Commonwealth.

** Award amounts are ESTIMATED until final payment schedules are approved by the Commonwealth of Massachusetts*

Students who file the FAFSA may qualify for need-based aid in addition to one of these scholarships:

• GI Bill Yellow Ribbon Program

This institutional and federal match program is open to eligible U.S. Veterans and does not require that you file a FAFSA for consideration. Recipients must be in a degree seeking, undergraduate program. You must contact the Veteran's Certifying Official located in Curry's Registrar's Office to have your eligibility for this program certified. The Yellow Ribbon Program is comprised of a Curry College Yellow Ribbon Grant and a federal Yellow Ribbon Match Award. You will need to complete an Enrollment Verification Form available in the Student Financial Services Office indicating your intended enrollment plans for the academic year for which you are seeking funds. Funding levels are very limited and available on a first-come basis. Funds will be credited to the student's tuition account once the federal match component is received for the semester. Students must maintain eligibility and renewal criteria as outlined by the Veterans Administration.

AWARD TERMS & CONDITIONS

You may request a reduction in the financial aid package that you were awarded. You may choose not to accept, or may wish to reduce a particular type of aid offered by the College. For example, you may decide to reduce or fully cancel a loan. To initiate this reduction or cancellation, you must complete the reverse side of the award letter and return it to the Student Financial Services Office.

In order to be eligible to receive financial aid, all full and part-time students must be making satisfactory academic progress. Standards of satisfactory academic progress for financial aid eligibility are currently under review. The revised policy will be distributed and posted to the Curry College website prior to July 1, 2011.

Financial Aid Appeals

If you experience a significant change in your financial circumstances or if you have extenuating circumstances that are not reflected on your FAFSA you may submit an appeal. You must complete the appeal form and submit all of the necessary documentation in order for your appeal to be processed. If you experience any of the following situations, please complete a Change in Circumstance Form, available online at www.curry.edu.

- 1) Loss of income
- 2) Loss of untaxed income or benefits
- 3) Death of a parent/spouse
- 4) Incarceration of a parent/spouse
- 5) Unusually high medical/dental bills not covered by insurance, in excess of 7.5% of AGI, not including health insurance premiums.

Adjustments to Financial Aid

Adjustments may be made at any time to your financial aid package.

Examples of the reasons why a financial aid package may be revised include, but are not limited to, the following:

- 1) Additional outside or private sources of aid being added to your award.
- 2) A change in your housing status. For example, your award is based on living with a relative but now you are in an apartment.
- 3) A change in your enrollment status. For example, you originally planned to enroll full-time but subsequently decrease your enrollment to half-time status.
- 4) For transfer students-the number of transfer credits you actually receive is different from those upon which the original award was based. For example, you list yourself as a junior level student on your FAFSA, however when your transcript is reviewed, your grade level status is determined to be sophomore.
- 5) Verification is required and results in a change to information initially reported on the FAFSA. (For more information see "Verification").

Enrollment Status

Your financial aid award will be based on your enrollment status. In order to receive a Federal Direct Stafford Loan, you must be enrolled at least half-time.

Outside Sources of Financial Aid

If you receive funds from a source outside of Curry College, you must report those funds to our office. You may do so by indicating these funds on the reverse side of your award letter and returning the award letter to our office.

Rights and Responsibilities

For general information about financial aid policies and a student's Rights and Responsibilities, view the Curry College Course Catalog.

Drug Conviction Policy

Federal regulations require the College to notify all students of federal student financial aid penalties for drug law violations.

Students who are convicted of any offense involving the possession or sale of a controlled substance under state or federal law while receiving federal Title IV financial aid benefits (including grants, loans, and work assistance) are ineligible to receive these benefits for the following time periods after the conviction:

For the first offense, the penalty for possession is one year and for sale is two years. For the second offense, the penalty for possession is two years and for sale indefinite. For the third offense, the penalty is indefinite.

A student who loses eligibility for federal financial aid may resume eligibility before the end of the determined period if:

1. The student satisfactorily completes a drug rehabilitation program that: (a) meets Federal requirements; and (b) includes two unannounced drug tests; or
2. The conviction is reversed or set aside.

Return of Title IV Funds

Any student who withdraws from all classes or takes an approved leave of absence, but attended the institution for at least one day during the semester and received or was eligible to receive financial aid, is subject to a Return of Title IV Funds calculation. This calculation is mandated by the federal government. Any student who receives Title IV funds will be subject to this policy.

The calculation is determined in the following manner. We must calculate the percentage of financial aid that a student has "earned" during the semester. This is calculated by dividing the number of days the student attended by the number of days in the semester. Students who remain enrolled through the 60% point of the semester are considered to have earned 100% of their financial aid and will not owe a repayment of the Title IV funds. Title IV funds include: Federal Pell Grants, Federal SEOG, Federal Direct Stafford Loans, Federal Perkins Loans and Federal Direct PLUS Loans. Federal Work Study is excluded from this calculation.

The calculation will be done within forty-five days of a student's withdrawal from the College. You will be notified in writing of any adjustments to your financial aid. If the College is required to return any of the Title IV funds that a student received, it may result in an amount owed to the College. Failure of the student to return funds to the federal financial aid programs in a timely manner may result in the student being ineligible to receive future financial aid.

REFUND POLICY

A student who officially withdraws from the College prior to the first day of classes receives a 100% refund on tuition. The refundable percentage of tuition declines as of the first day of classes as described in the Division of Continuing and Graduate Studies Course Catalog.

Additional Financial Resources

To assist students with meeting the full cost of attending Curry College, alternative sources of funding are available. The College will work with and process private loans for any lender of your choice. When selecting the option that is best suited for your circumstance, you should compare interest rates, borrowing limits, credit requirements, and repayment options. Visit our website at www.curry.edu for details on the method and criteria in choosing the private loan lenders listed in this brochure.

Online Payment Partners

Curry College has partnered with Tuition Management Systems (TMS) to process checking and savings transactions and accept credit/debit card payments online. TMS accepts American Express, Discover, MasterCard and VISA cards. You can simply log onto TMS' secure website at www.afford.com/curry anytime to make an online payment. There is no cost to you for using this service. Students can also access TMS' Payment Gateway directly from their online bill through their myCurry Portal.

Mandatory Health Insurance

Effective September 1, 1989, the Massachusetts law C.15A,s. 18 requires that every full-time and part-time student enrolled in an institution of higher learning in Massachusetts participate in a Student Health Insurance Program (SHIP) or in a health benefit plan with comparable coverage. A part-time student is defined as a student participating in at least 75% of the full-time curriculum or at least 9-credits in a given semester. As a result, full-time and part-time students taking 9-credits or more are automatically billed for individual membership in the health insurance plan sponsored by their colleges or universities. Students must purchase the school-sponsored health plan or show proof of comparable coverage in an alternate health plan in order to enroll in the college/university of their choice. Students must prove comparable coverage by completing a Student Health Insurance Waiver Form online at www.universityhealthplans.com. A notice regarding Student Health Insurance enrollment and waiver deadlines will be mailed to your mailing or permanent address if you register for at least 9 credits. You will have 14 days to complete a waiver if you can prove comparable coverage. Late waivers will not be considered.

Credit Balances

If your cash payments and financial aid, including any disbursements of Federal Title IV funds such as Federal Pell Grants or Federal Direct Loans, create a credit balance on your student account, we will retain these credits on your student account to be used against the charges of future terms of enrollment, only if you complete a Credit Balance Authorization Form (CBA Form). Otherwise, a student refund check, made payable to the student, will be mailed to your permanent address according to the time-frame established by the Federal government.

Student Refund Checks

You may request a student refund check for the credit balance on your student account. Refund checks will only be issued for actual credit balances and will not be issued based on "PENDING" payments. Student refund checks normally require approximately 2 weeks to process. All student refund checks will be made payable to the student. We will mail your check to your mailing or permanent address or you may request to pick it up at the Milton campus.

Bookstore Vouchers

You may request a Bookstore Voucher up to the amount of your expected credit balance, including pending financial aid payments. Pending Tuition Management System (TMS) monthly payment plans will not be considered for this purpose. The vouchers may be used to purchase textbook in the Campus Bookstore. All vouchers expire 30 days from the date of issue. Unused voucher amounts will be returned to your student account within 60 days of their expiration date.

Check your CCWIS/MyCurry portal and your Curry email for updates from Student Financial Services.

FERPA

The Family Education Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of a student education, financial and academic records. For the student's protection, FERPA limits release of student record information without the student's explicit written consent.

If you would like to allow Student Financial Services to share financial information (billing, financial aid application and award records) with a person other than you the student, please complete a Family Education Rights and Privacy act (FERPA) Release Form available online at www.curry.edu.

CODE OF CONDUCT

An institutional financial aid professional, or any other College administrator involved in Title IV fund management or processing, is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, these employees should:

- Refrain from taking any action for his or her personal benefit.
- Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves.
- Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity.
- Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.

Policy Statement:

Curry College is committed to a policy of equal opportunity in every aspect of its operations. The College values diversity and seeks talented students, faculty and staff from a variety of backgrounds. Curry College admits students of any race, color, national or ethnic origin, age, disability, gender, religion, sexual orientation or veteran status to all the rights, privileges, programs, and activities generally accorded or made available to all students at the school. It does not discriminate on the basis of any of these categories in the administration of its educational policies, scholarship or loan programs, athletic or other college administered programs.

Note: All information contained in this brochure is subject to change due to regulation by the U.S. Department of Education, state authorities, lending institutions and/or Curry College.

IMPORTANT CONTACT INFORMATION:

CURRY COLLEGE CONTACTS

Student Financial Services Office

Phone: (617) 333-2354

Fax: (617) 333-2915

Email: studentaccounts@curry.edu

fin-aid@curry.edu

HELP RESOURCES

U.S. Department of Education

<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>

U.S. Department of Education Direct Loan Program

www.StudentLoans.gov

Customer Service Department: 800-848-0979

Direct Loan Servicing Center

Borrower Services Department

PO Box 5609, Greenville, TX 75403-5609

National Student Loan Data System

www.nslds.ed.gov/nslds_SA/

Massachusetts Office of Student Financial Assistance (OSFA)

www.osfa.mass.edu/default.asp

U.S. Department of Education Ombudsman Office

U.S. Department of Education

FSA Ombudsman

830 First Street, NE

Fourth Floor

Washington, DC 20202-5144

Phone number 1-877-557-2575

Fax number 202-275-0549

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