Curry College is pleased to offer you Financial Aid for the 2014-2015 academic year. This brochure will help you understand your financial aid offer and the procedures necessary to finalize your award and receive credit of your aid on your tuition account. Your award is based on the information you provided on the 2014-2015 Free Application for Federal Student Aid (FAFSA) and any supporting documentation (if appropriate) that has been received to date. If you have any questions after reviewing this brochure and your award letter, please feel free to contact the Student Financial Services Office at fin-aid@curry.edu or call (617) 333-2354.
**Awarding Policy**

Curry College awards most of its institutional funds and all federal and state assistance based on financial need as demonstrated by the analysis of student and parents, if applicable, financial resources indicated on the Free Application for Federal Student Aid (FAFSA) and federal tax information of the family. These funds are known as need-based financial aid. Additionally, the College awards a number of institutional merit based awards which do not require the filing of the FAFSA.

A need-based aid philosophy assumes the student and parents are primarily responsible for the cost of an education to the extent of their ability, and financial aid is used to supplement the efforts of the family. 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 your family 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 federal work study, 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, state or institutional financial aid, the student must meet certain requirements. You must:

- Be a U.S. citizen or eligible non-citizen.
- 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).

Financial aid comes in three forms: grants and scholarships, loans and student employment. Curry College provides our students with millions of dollars in financial aid each year. The College uses its own endowment funds; gifts from friends, foundations and corporations, alumni, parents, and other donors to be able to provide this funding to our students. Curry also receives substantial funding from various state and federal financial aid programs. We believe in the potential of every Curry College student and realize that financing a student's education can be challenging for a family. The Student Financial Services Office is committed to providing students and families with tools to assist in the education financing process.

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**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 and if applicable, room and board. 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 shown below are actual expenses for the 2014-2015 academic year. Students should also expect to incur indirect costs such as costs for books and supplies. Direct costs appear on a student's bill, while indirect costs vary according to individual needs. Please remember that students must purchase their books each semester and charges for books will not appear on a student's bill.

<table>
<thead>
<tr>
<th>2014-2015 Tuition and Fee Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Tuition</strong></td>
</tr>
<tr>
<td><strong>Fees</strong></td>
</tr>
<tr>
<td><strong>Room/Board</strong></td>
</tr>
<tr>
<td>Average Indirect Costs</td>
</tr>
<tr>
<td><strong>Books/Supplies</strong></td>
</tr>
<tr>
<td><strong>Personal</strong></td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
</tr>
<tr>
<td>#Room/Board Allowance</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
</tr>
</tbody>
</table>

* PAL Fee (if applicable) is $6,940 (credit bearing) and $6,780 (non-credit bearing) in addition to the full-time tuition rate noted above and $3,650 for supportive PAL.
** Nursing Clinical Fee added for Nursing majors.
** New Student Orientation Fee of $310 will be added for all entering students.
** Room/Board cost is an average. Additional charges may apply depending on room assignment and meal plan selection.

# Students who provide sufficient documentation of an off campus apartment rental agreement will have their allowance increased to a maximum of $8,394 resulting in a total cost of attendance of $47,809.
## This allowance is for non-resident living expenses.
INSTITUTIONAL SCHOLARSHIPS AND GRANTS
The College offers a number of merit based scholarships. During the admission process, each student who is offered admission to Curry College will automatically be considered for a merit scholarship.

For students entering the College as of September, 2013: Curry College Trustees Scholarship, Academic Achievement Scholarship, Excellence in Education Scholarship, are awarded to acknowledge past academic achievement, promising academic ability, demonstrated leadership skills, character and citizenship, community service and talent. These awards range from $3,000 to $17,000 and are renewable for three additional years provided you continue consecutive enrollment as a full-time, degree seeking student, maintain a minimum 2.7 grade point average and remain in good social and judicial standing. No additional application or FAFSA is required. Students who file the FAFSA annually and maintain consecutive, continuous enrollment as a full-time, degree seeking undergraduate student. Students must also maintain satisfactory academic progress as outlined in the Curry College Course Catalog (PDF).

Alexander Graham Bell Awards
Alexander Graham Bell Awards are awarded to students who meet selection criteria and are renewable provided consecutive, continuous enrollment as a full-time, degree seeking undergraduate student. Students must also maintain satisfactory academic progress as outlined in the Curry College Course Catalog (PDF).

Curry Spirit Awards
The Curry Spirit Award in the amount of $5,000 is awarded to students who meet selection criteria and are renewable provided you complete the FAFSA annually and maintain consecutive, continuous enrollment as a full-time, degree seeking undergraduate student. Students must also maintain satisfactory academic progress as outlined in the Curry College Course Catalog (PDF).

Early Action Awards
Early Action (EA) is a non-binding application option where students who apply and complete their application under this plan by the December 1 deadline will have an admission decision mailed to you by December 15.

If you are accepted under the Early Action plan, you will automatically receive an Early Action Award of $2,000. This award is renewable for three additional years resulting in an award total of $8,000 provided you continue consecutive enrollment as a full-time, degree seeking student, maintain a minimum 2.7 grade point average and remain in good social and judicial standing. Please note, Nursing students are not eligible for the Curry Success Scholarship.

PAL Supplemental Award
The PAL Supplemental Award in the amount of $2,000 is offered to select full-time, degree seeking undergraduate students who believe will make a significantly positive impact on our campus. No additional application or FAFSA is required. The PAL Supplemental Award is a one-year grant and not a need-based scholarship. Students who file the FAFSA may also qualify for need-based financial aid.

Merit Scholarships for Students Who Entered Curry during the 2011-2012 or 2012-2013 Academic Year
If you were offered a merit scholarship at the time of Admission, your scholarship is automatically renewable as long as you continue to maintain the minimum 2.7 cumulative GPA outlined in your offer letter and remain continuously enrolled in consecutive semesters in the College as a full-time student in a degree program. You are not required to file a FAFSA to receive a merit based award but you are encouraged to do so. All merit scholarships will be credited to the student’s tuition account approximately one week after the end of the add/drop period for the semester.

- Curry College Trustees Scholarship - $12,000
- Academic Achievement Scholarship- $6,500
- Excellence In Education Scholarship - $3,000

ENDOWED OR NAMED SCHOLARSHIPS
Thanks to the generosity of our donors and friends, your financial aid award package may also include a Curry endowed or named scholarship. A separate scholarship application is not required because all eligible students are considered for funding automatically based on the criteria of the specific award. If you do receive one of Curry’s named scholarship awards, please contact the Institutional Advancement Office in order to send the donor a thank you note. The Institutional Advancement Office can be reached at (617) 333-2121.

Need-Based Curry Grants are awarded by the Curry College Student Financial Services Office to full-time, traditional, degree-seeking students who demonstrate financial need as a result of filing the FAFSA. You must apply for financial aid and file a FAFSA annually to be considered for any type of Curry Grant. All grants are credited to the student’s tuition account approximately one week after the end of the add/drop period for the semester.

Curry Grant
Awarded to full-time, traditional undergraduate degree-seeking students on the basis of demonstrated financial need and as funding levels permit. Award amounts vary.

Curry Nursing Student Grant
This grant is awarded to full-time, traditional undergraduate, degree-seeking nursing students on the basis of demonstrated financial need as a result of filing the FAFSA and as funding levels permit. Award amounts vary.

Other Curry College funds are available based on the eligibility requirements noted for each award below. You do not have to file a FAFSA for consideration of this funding.

Family Discount
If a family has more than one student attending Curry at the same time and both are enrolled full-time as traditional undergraduates in a degree program, the second student will receive a 10% discount of their tuition. The discount only applies to regular full-time tuition charges and excludes course overload fees, room and board and any other fees. Students receiving Merit Based Scholarships are not eligible to receive this discount. There is no application process for this discount. All discounts are credited to the student’s tuition account approximately one week after the end of the add/ drop period for the semester.
Alumni Discount
If you are the child of a Curry Alum, you will receive a 10% discount on your tuition, provided you are enrolled full-time as a traditional undergraduate in a degree program. The discount applies only to regular full-time tuition charges and excludes course overload fees, room and board and any other fees. Students receiving Merit Based Scholarships are not eligible to receive this discount. There is no application process for this discount. All discounts are credited to the student’s tuition account approximately one week after the end of the add/drop period for the semester.

Resident Assistant (RA) Discount
Once you have applied, been selected and accept the role of a Resident Assistant, the Residence Life Office will notify Student Financial Services of your hired status. You will be awarded a RA discount per the terms of your hire date and employment period. All discounts are credited to the student’s tuition account approximately one week after the add/drop period for the semester.

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.

- **IBEW (International Brotherhood of Electrical Workers) - Local 103 Scholarship**
  **Value**
  $5,000 per year
  $20,000 over four years

  **Duration**
  Renewable for up to four years. Renewal is based upon the student's ability to maintain at least a 2.5 grade point average (GPA) or better while completing a minimum of 30 semester credit hours per academic year.

  **Criteria for Consideration**
  Available for IBEW - Local 103 members and their families only. Please contact the local 103-IBEW for consideration. Consideration is given to accepted full-time first-year students with a minimum grade point average (GPA) of 2.5. Decisions will be based on many factors including GPA, extracurricular activities, and test scores.

**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 and are limited to the equivalent of six years of full-time study. Pell Grant funding is set by the federal government each year. Awards for the 2014 - 2015 academic year range from a minimum of $575 to a maximum of $5,730 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.

**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. Amount awards 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. The amounts are subject to federal budget sequestrations. 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.
- 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/atsa.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.

Federal Work Study (FWS)
A federally funded program that provides part-time employment opportunities to Curry students with financial need, enrolled at least half-time. Unlike other financial aid awards, work study earnings do not reduce tuition charges and therefore, this award is not deducted from the tuition bill. This program was developed by the federal government to provide eligible students with an opportunity to help themselves in meeting some of their out-of-pocket educational expenses. The program is subsidized by the federal government and the College provides a matching allocation. Work Study students must work to earn the amount of their academic award. Students will receive a biweekly pay check for the number of hours that they work. As funds are limited, eligible students will receive notice of their eligibility to participate in federal Work Study on their Financial Aid Award letter. Students are required to complete a FAFSA annually for consideration. Curry College’s Human Resources Office manages the hiring process for students with this award. Questions about eligibility should be directed to Student Financial Services. If you have any questions about the student employment hiring process including available jobs please view the Student Work Study Employment section of the website or contact Human Resources, 55 Atherton Street, 617-333-2263.

Federal Perkins Loans
A federally funded, need-based educational loan for students with exceptional need, enrolled at least half-time. This is a loan and requires repayment. The interest rate is 5 percent. Repayment* of the full amount of the loan borrowed is required and begins nine months after a student graduates, withdraws from the College, or attends on a less than half-time basis. Depending on the total amount borrowed, the student may have up to ten years to repay this loan. Award amounts vary and funds are very limited as future loans to borrowers made from this revolving loan fund are dependent on federal funding levels and repayment by prior borrowers. There are no fees for this loan. There is no interest charged on this loan while the student is enrolled at least half-time in a degree program and for nine months after the student graduates, withdraws from the College or drops below half-time status. The maximum amount an eligible student may borrow is $4,000 per award year for a student who has successfully completed a program of undergraduate education or $6,000 per award year for a graduate or professional student. The maximum aggregate amount an eligible student may borrow is: (1) $20,000 for an undergraduate student who has completed two academic years and is pursuing a bachelor’s degree; (2) $40,000 for a graduate or professional student, including loans borrowed as an undergraduate student; and (3)
$8,000 for any student who has not completed two academic years of undergraduate work. First-time borrowers must complete an entrance interview online at http://www.mappingyourfuture.org/oslc/. Students who are awarded these funds must sign a Promissory Note before funds can be disbursed. You will be notified during the summer about completing your Promissory Note. Information that you borrowed this loan 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. 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. Federal Perkins Loans are serviced by ACS. ACS can be contacted via telephone by calling 1-800-835-4611 Monday through Friday 8:00 am - 11:00 pm EST.

Any student who ceases to be enrolled at least half-time in a degree program as a result of graduation, withdrawal or leaving the institution and who borrowed a Federal Perkins Loan at any time while enrolled at the College is required to complete Loan Exit Counseling either online at http://www.mappingyourfuture.org/oslc/ or in person with a representative of the Student Financial Services Office. Additionally, you are responsible for notifying ACS, the servicer for your Federal Perkins Loan, when you graduate, leave school or move. NOTE: Official withdrawal is made with the Registrar's Office at the College. You should visit the Student Financial Services Office to discuss your status change and how it impacts your student loans.

Federal Direct Loan Program
These loans are administered by the U.S. Department of Education and are federally funded. These loans, known typically as Stafford Loans (for students) and PLUS Loans (for parents 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 send a signed, written request by mail, fax or email to the Student Financial Services Office.

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. However, for loans made after July 1, 2012, interest will accrue during the grace period although no payment is required at this time.

**Note: Official withdrawal is made with the Registrar's 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 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 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 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.

Subsidized Loan Award amounts (per Academic year):
- Freshmen (0-29.5 credits) up to $3,500
- Sophomores (30-59.5 credits) up to $4,500
- Juniors & Seniors (60-120 credits) up to $5,500

Terms:
- Variable interest rate of 3.86% for loans disbursing after July 1, 2013 for the 2013 - 2014 academic year.
- Interest and principal are subsidized by the government until the student ceases to be enrolled at least half-time. Interest accrues during the grace period for loans made after July 1, 2012.
- 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 1.072% fee will be deducted from loan proceeds prior to disbursement.

Federal Direct Unsubsidized Stafford Loans - A federally 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 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 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.

Annual award amounts (per Academic year)
The combined total includes both subsidized and unsubsidized Stafford loans:
- Freshmen (0-29.5 credits) up to $5,500
- Sophomores (30-59.5 credits) up to $6,500
- Juniors & Seniors (60-120 credits) up to $7,500
- Graduate Students 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.
- Variable interest rate of 3.86% for the 2013 - 2014 academic year.
- 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 1.072% fee will be deducted from loan proceeds prior to disbursement.
and Plans visit http://studentaid.ed.gov/repay-loans. Failure to quire repayment. T o view information on Repayment Terms All FFELP and Direct Loans (Stafford, PLUS and GradPLUS) re -

Federal Loan Repayment (FFELP and Direct Loans)

<table>
<thead>
<tr>
<th>Aggregate Loan Limits – Federal Direct Stafford Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined Base Limit for Federal Direct Subsidized and Federal Direct Unsubsidized Loans</td>
</tr>
<tr>
<td>Dependent Undergraduate Students (whose parents were not denied a Federal Direct PLUS loan)</td>
</tr>
<tr>
<td>Independent Undergraduate Students (and dependent students whose parents were denied Federal Direct PLUS loan)</td>
</tr>
<tr>
<td>Graduate and Professional Students (including undergraduate Federal Direct Stafford loans)</td>
</tr>
</tbody>
</table>

Entrance Counseling & Master Promissory Note

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 credited 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 U.S. 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.

Please note that Federal Direct Loan funds will not be credited to your student account until you have completed the Entrance Counseling requirement, and the Federal Direct Loan Master Promissory Note and received confirmation from the U.S. 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 Exit Counseling either online at http://www.nslds.ed.gov 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/repay-loans. 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 1-800-848-0979.

Remember, you are responsible for notifying your lender and/or servicer when you graduate, leave school or move. If you are not sure who your lender or servicer is, view your loan history online at the National Student Loan Data System http://www.nslds.ed.gov. 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 halftime. 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. There are no fees to consolidate. For additional information about Loan Consolidation visit http://studentaid. ed.gov/repay-loans/consolidation.

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, Connecticut, 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 and meet application deadlines and award criteria. Other states that currently allow students to use state grant funds at Curry College include Rhode Island, Vermont, New Hampshire, Connecticut, 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.

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.

Massachusetts Gilbert Grant* - Gilbert Grants are funded by the Commonwealth of Massachusetts and are awarded by Curry College to eligible Massachusetts residents enrolled full-time in a degree program seeking their first bachelor who demonstrate financial need as determined by the results of the students filing the FAFSA. Awards vary and are subject to available funding.

Massachusetts No Interest Loan (NIL)*
A loan program funded by the Commonwealth of Massachusetts and administered by the College for Massachusetts residents enrolled full-time in a degree program working toward their first bachelor's degree who demonstrate high need. This is a loan and must be repaid. No Interest Loans are subject to available funding. The minimum NIL award a student can receive is $1,000, with a maximum award amount of $4,000 per academic year. NIL award amounts are determined according to financial need. A NIL eligible student has a lifetime borrowing limit of $20,000.

You will be required to sign a promissory note and complete a Loan Entrance Interview with a representative from Student Financial Services at the start of the semester. Loan proceeds will be credited to your tuition account once the loan funds are received from the Commonwealth but no earlier than the end of the add/drop period for the semester.

Borrowers of Massachusetts No Interest Loans are required to complete an Exit Interview prior to ceasing enrollment on a half-time basis. This is completed online. You will receive a letter from the Massachusetts Department of Higher Education Office of Student Financial Assistance outlining the steps for completion of the online Exit Interview. You will be asked to log in to Educational Computer Systems, Inc (ECSI) website to complete the Exit Interview. ECSI is the loan servicing company for the Massachusetts Department of Education. You will be required to provide family information and personal references. Please be sure to have this information ready when you begin the online Exit Interview. If you have any questions regarding your Massachusetts No Interest Loan debt or the Exit Interview process, please contact our office.

*Award amounts are ESTIMATES until final payment is approved by the Commonwealth of Massachusetts.

**AWARD TERMS & CONDITIONS**

**Estimated Awards**

**Entering Students**
If you are a first-time freshman or transfer student, you will be required to submit copies of your and your parent(s) 2013 federal income tax returns, and a Curry College Family Information Form. We will process an “estimated” award for you prior to receiving all of the necessary documents. Your financial aid awards will not be “official” until you have submitted all required paperwork. Estimated awards are subject to change. If any changes are made, you will be sent a revised award letter. New students must be accepted by the Curry College Office of Admission prior to receiving a financial aid award package.

**Returning Students**
Returning student awards will be mailed once all required documentation is submitted. You may request a reduction in the financial aid package that you were awarded. A student may choose to reduce or decline a particular type of aid offered by the College. 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.

**Satisfactory Academic Progress**
Whether enrolled on a full or part-time basis, all undergraduate and Continuing Education degree-seeking students must maintain Satisfactory Academic Progress (SAP) in order to receive financial aid.

Satisfactory Academic Progress is defined as proceeding toward successful completion of degree requirements. Curry College has adopted the following SAP standards in accordance with U.S. Department of Education requirements. These SAP standards are for financial aid purposes only and do not replace or override the academic policies of the College. Eligibility to continue enrollment at the College and to participate in varsity athletics can be found in the Academic Policies and Procedures section of the Curry College Catalog and on the College website. All students are responsible for ensuring their adherence to SAP and all other academic standards.

Satisfactory academic progress includes three standards of measurement:
1. Cumulative Grade Point Average (qualitative)
2. Credits Earned (quantitative)
3. Maximum Time Frame (length of study)

**Cumulative Grade Point Average (Qualitative)**
In order to retain financial aid eligibility, all undergraduate and Continuing Education students must maintain a minimum cumulative grade point average based on the attempted number of credits:

<table>
<thead>
<tr>
<th>Attempted Credits</th>
<th>Minimum Cumulative Grade Point Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 18.99</td>
<td>1.5</td>
</tr>
<tr>
<td>19 to 59.99</td>
<td>1.8</td>
</tr>
<tr>
<td>60 or more</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Attempted credits are those credits for which a student is registered at the end of the College's official course add/drop period. Thus, attempted credits include all graded courses, accepted transfer courses, courses from which a student has withdrawn after the drop/add period (W), and courses in which a student receives an incomplete (IN).

A student's cumulative GPA is based on graded credits only. Transfer courses, withdrawals, and incompletes are not included in a student's cumulative GPA.
Credits Attempted versus Credits Earned (Quantitative)
All students must complete at least 67% of the credits which they attempted. The 67% is based on a ratio of the cumulative number of credits a student has attempted versus the cumulative number of credits a student has earned and a maximum of 180 credits.

For example:
- A student who has attempted 30 credits should have successfully completed at least 20 of those credits.
- Full-time students typically must earn at least 20 credits per year.
  In other words, the student should have earned 1/6 of the total number of credits required to complete the degree by the end of the first year, 2/6 or 40 credits by the end of the second year, etc.

Maximum Time Frame (Length of Study)
Students must complete all of their degree requirements within the maximum allowable time frame which cannot be longer than 150% of the published length of the program or the required number of credits of the student's degree program. Students enrolled full-time and earning a four-year degree are allowed up to six years or 180 attempted credits of financial aid eligibility to earn the 120 credits required for degree completion.

Regardless of whether a student is receiving financial aid during the time frame, semesters and credit hours are used toward the maximum time frame allowance. Once a student has exceeded the maximum time frame or 180 credits, the student will no longer be eligible for financial aid. If at any point within the course of their program, it becomes apparent that a student will be unable to meet SAP standards within the maximum time frame, the student will become ineligible for financial aid.

Satisfactory Academic Progress Reviews
All degree-seeking undergraduate students, including those enrolled through the Division of Continuing Education will be evaluated for Satisfactory Academic Progress at the end of the Spring semester as part of the College's regular annual review process for all three of the standards of measurement outlined in the SAP policy. Regular annual reviews will occur when all grades and credit hours have been officially recorded by the Registrar.

Students who do not meet one or more of the SAP standards will become ineligible to receive financial aid and will be notified of their ineligibility by the Student Financial Services Office. A student may appeal the loss of financial aid by following the procedures outlined in the Regaining Financial Aid Eligibility section.

Students who enroll in a semester following the annual SAP review and choose to appeal will be reviewed for adherence to the SAP standards at the end of that semester, regardless of when the appeal is received.

For example:
Students who end the spring semester on probation and choose not to appeal prior to the completion of the next period of enrollment are still required to appeal for SAP if seeking aid for future semesters. Furthermore, that next period of enrollment following the annual SAP review automatically becomes the semester in which a student will be re-reviewed for SAP compliance.

Note: The summer semester is included as a period of enrollment.

Regaining Financial Aid Eligibility
Enrolling without Financial Aid
A student who is academically eligible to continue in their program may do so without financial assistance if they are able to settle their tuition account by using other financing options. A student may regain aid eligibility for future semesters by coming into compliance with the SAP requirements.

The Right to Appeal
Eligibility for financial assistance may be regained in some cases by appeal. If the appeal is approved by the College, a student is eligible to enroll and receive financial assistance either on a Financial Aid Probation Status or an Academic Education Plan for their next semester of enrollment. A student may appeal no more than twice while attempting to earn a degree at the College.

Appeal Process
A student may file an Appeal to the Appeals Committee in order to attempt to receive financial aid. The Appeals Committee consists of the Director of Student Financial Services, Director of Financial Aid, Assistant Dean of Enrollment Management, Registrar, Associate Registrar and a member of the Academic Dean's Office.

Please note these appeals are separate from academic appeals and appeals to participate in varsity athletics while on academic probation.

Appeal Outcomes
The Student Success Coordinator will notify students in writing of the outcome of their Appeal within two weeks after the Appeals Committee has reviewed the Appeal. All decisions of the Appeals Committee are final.

Financial Aid Probation
If a student's Appeal for financial aid eligibility is approved, the student may be placed on Financial Aid Probation status. Probation status may be granted if the student’s failure to maintain SAP was due to an extraordinary circumstance beyond the student's control. A student who is placed on Financial Aid Probation status will temporarily regain financial aid eligibility for one successive payment period only. A student will then be re-evaluated at the end of that one semester of enrollment. If a student is unable to return to Satisfactory Academic Progress by the end of that semester, the student will become ineligible for future financial aid at the College until such a time as they return to SAP.

For example:
If a student is placed on Probation at the end of the Spring semester, and chooses to attend the upcoming Summer semester their SAP status will be reviewed for eligibility for the Fall semester. If the student meets the SAP standards at the end of the Summer grading period, they will remain eligible for financial aid for the Fall. If the student does not make Satisfactory Academic Progress at the end of the Summer semester, they will become ineligible for financial aid until such a time as they return to SAP.

Students who are on Financial Aid Probation, but who elect not to attend during the Summer semester will be eligible to receive financial aid for the Fall semester and will be evaluated at the end of the Fall semester. If a student meets the SAP standards at the end of the Fall grading period, they will continue to remain eligible for financial aid for the Spring semester. If a student does not meet the SAP standards at the end of the Fall semester, they will become ineligible for financial aid until such time as they return to Satisfactory Academic Progress.

For example:
Students who end the spring semester on probation and choose not to appeal prior to the completion of the next period of enrollment are still required to appeal for SAP if seeking aid for future semesters. Furthermore, that next period of enrollment following the annual SAP review automatically becomes the semester in which a student will be re-reviewed for SAP compliance.

Note: The summer semester is included as a period of enrollment.
Academic Education Plans
As a result of a SAP Appeal review process, an Academic Education Plan may be developed with the student. An Academic Education Plan may be offered as an option to students who are not meeting the SAP standards but who have a strong likelihood of regaining SAP and successful program completion while continuing to receive financial assistance.

The initial review of a student’s SAP under the Academic Education Plan will take place at the end of the first semester that a student is enrolled under the Plan and thereafter annually at the end of the Spring semester as long as the student continues to meet the terms of their Plan. Failure to meet the standards of their Academic Education Plan will result in financial aid ineligibility in subsequent semesters.

Unapproved Appeals
The College will deny Appeals from students who would be unable to meet the SAP standards within the maximum time frame allotted for them to earn their degree.

Financial Aid Course Repeat Policy
A student may repeat a course once when the initial grade is C- or lower. The second grade is recorded on the student’s transcript, as well as the first. However, only the higher grade is included in calculating the overall grade point average, and only the credits associated with the higher grade are included in credits earned toward graduation. One repeated course is permitted per semester.

Effective July 1, 2011, U.S. Department of Education requirements state that a repeated course may count toward a student’s enrollment status (full-time or part-time status) for financial aid eligibility under the following conditions:

- The course is repeatable for credit. Please see specific course descriptions for applicability.
- The student received a failing grade or withdrawal in the previous attempt and is re-taking the course to receive credit.
- The student received a passing grade and is re-taking the course for the first time in order to achieve an academic standard set by the student’s specific program (such as a minimum grade requirement in Nursing, Education, etc.) or to improve the GPA.

Repeated courses cannot count toward enrollment status for financial aid eligibility in the following case:

- The student has already taken and passed the course more than once and is repeating the course again. Please note: Students may not re-take a course more than one time without written permission of the faculty member and/or the student’s advisor. If permission is granted, the repeated course will not count toward enrollment for financial aid purposes.

All repeated courses, regardless of whether they are eligible for financial aid, count toward the student’s attempted credits, for the purpose of determining satisfactory academic progress and progress toward degree completion within the maximum allotted timeline for financial aid eligibility.

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 Special 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 on campus in the residence halls but now you are a commuter.
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 award is initially based on full-time enrollment (12 or more credits per semester). If your status drops from full to part-time status prior to or within the add/drop period of classes, your financial aid award(s) may be adjusted. For example, if you drop from 12 to 9 credit hours during the first week of classes and have a Mass Grant and Gilbert Grant, these awards must be cancelled. Additionally, other awards may be subject to reduction or cancellation.

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. Curry College will allow private sources of aid, for example a local town scholarship, to fill your unmet financial need prior to reducing any funds from your financial aid package. Once your unmet need is filled, Federal Work Study funds will be reduced or canceled. If you are still in receipt of funds in excess of your financial need, we will reduce either your Federal Perkins Loan or your MA State No Interest Loan before reducing any need-based institutional grant funds.

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.

Return of Commonwealth of Massachusetts 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 Commonwealth of Massachusetts funds is subject to a state withdrawal calculation.

Refund Policy

A student who officially withdraws from the College prior to Check-In Day receives a 100% refund on tuition and certain other fees. The refundable percentage of tuition declines as of the day of Check-In as described in the Course Catalog. Please refer to the Course Catalog for the refund policy for room and board charges if you are a resident student.

Refund Schedule

• Prior to the day of check-in, a student who officially withdraws from the College is eligible to receive a 100% refund on tuition and certain other fees. Should a student be suspended from the College, he/she will not receive a refund and will remain responsible for the full cost of tuition and fees for the semester from which they were suspended.
• The refundable percentage of tuition declines as of the day of check-in.

New and Transfer Students:

• Withdrawal during the First Week 90%
• Second Week 80%
• Fourth Week 70%
• Sixth Week 60%
• Eighth Week 40%
• Thereafter 0%

Returning Students:

• Withdrawal during the First Week 90%
• Second Week 50%
• Fourth Week 25%
• Sixth Week 25%
• Thereafter 0%
• Third Week 50%
• Fifth Week 25%
• Seventh Week 25%
• If you are a resident student, please refer to the College Catalog ‘Financial Information’ for room and meal plan refund information and termination costs associated with departing from the College.

Credit Balances and Refunds

If your cash payments and financial aid, including any disbursements of Federal Title IV funds such as Federal Pell Grants or federal 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). Otherwise, a student refund check, made payable to the student, will be mailed to the permanent address according to the time frame established by the Federal government.

Student Refund Checks

You may request a student refund check for any portion of any credit balance on your student account even if you have filed a CBA Form (see “Credit Balances” above). 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 unless the result of the credit is solely from Federal Direct PLUS loan proceeds of which a check will be issued to the borrower. We will mail the check to the permanent address or the student may request to pick it up. Please be aware that institutional based funds will not post to your student account until approximately one week after that semester’s Add/Drop deadline. Refer to the Academic Calendar for Add/Drop dates.

Bookstore Vouchers

You may request a Bookstore Voucher up to the amount of your expected credit balance, including pending financial aid payments. Students must have a Credit Balance Authorization Form (CBA) on file to be eligible for a voucher. However, pending Tuition Management Systems (TMS) monthly payment plan payments will not be considered for this purpose. The vouchers may be used to purchase textbooks 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.

Study Abroad

Enrollment in a program of study abroad approved for credit by the College may be considered enrollment at Curry College for purposes of applying for federal and state student financial aid. Students seeking study abroad opportunities are encouraged to speak with a financial aid counselor to discuss their individual circumstances.

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 Educa-
tion 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.*