CURRY COLLEGE

FINANCIAL AID AWARD GUIDE
INFORMATION FOR STUDENTS AND FAMILIES
2026 - 2027

Now that you have received your financial aid award letter, we would like to provide you with information about the aid you have been offered and to explain the next steps, if any are necessary, to finalize your financial aid awards. We look forward to working with you and we invite you to contact us at **617-333-2354** or at **fin-aid@curry.edu** if you have any questions.

Inside this guide you will find information about:

- how your award was determined
- terms and conditions of your award and your rights and responsibilities
- verification policy
- grants and scholarships offered by Curry College, and through federal and state government programs
- loan eligibility and limits
- signing for your loans and completing loan counseling
- standard costs for the academic year
- refund policy
- contact information


LEARNING
COMMONS

How your award was determined?

Curry College offers both scholarships and need-based grants. During the admission process, each student who is offered admission to Curry College will automatically be considered for all merit scholarships offered by Curry College. Additionally, the College offers need-based grants based on your family's financial resources indicated on the Free Application for Federal Student Aid (FAFSA) and supporting documentation. Need-based financial aid, including grants, loans, and work study from the federal government as well as some state governments, may also be components of your financial aid package. The combined resources of both merit and need-based aid make up your financial aid award.

As a student and/or the parent of a student, you are primarily responsible for the cost of an education to the extent of your ability. Financial aid, including both merit and need-based aid, is used to supplement the efforts of the family. Students must meet certain requirements (see below) to be eligible for need-based aid.

The College uses Federal Methodology (FM), which is the formula used by the federal government to determine your Student Aid Index (SAI) when filing the FAFSA. The formula considers income, assets and size of the family to determine the SAI. It also applies standard allowances against those resources to determine how much your family can contribute. The SAI is subtracted from your cost of attendance to calculate your financial need. This is what is used to determine the types and amounts of financial aid you are eligible to receive, depending on the level of funding received by the College. Remember: The FAFSA must be filed annually to be considered for financial aid in subsequent years!

What are the requirements to receive need-based federal, state, or Institutional Financial Aid?

To receive need-based aid, the student must meet specific eligibility 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)
- 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 owe a refund on a federal grant or be in default on a federal student loan
- Demonstrate financial need (except for Federal Direct Unsubsidized Loans or TEACH Grant)

Verification Policy

The U.S. Department of Education and Curry College select particular applications for verification. The verification process requires Curry College to verify or reconfirm certain information that a student listed on their FAFSA. Additional documentation may also be required. All verification documents must be received no later than the last day of the last semester for which you are continuously enrolled in the academic year unless you meet the conditions for a late disbursement. Your financial aid award will not be official or credited to your student account until the verification process is complete. In some cases, financial aid awards will be adjusted if differences are found between the information provided on the FAFSA and verification documents. If this difference results in a change to your financial aid award, you will be notified in a revised award letter.

NOTE: Being selected for Verification may occur even after you have already received an Official Award. If this occurs, previous notices and/or payments of financial aid may be impacted dependent on the verification process outcome. 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 or work study assistance, state grant and loan funds (according to the terms and eligibility requirements of the student's and, if appropriate, the parent's legal state of residence) and institutional grant funds. 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 Student Aid Index (results of filing the FAFSA). The amount of your eligibility the College is able to fund is based on funding levels available and the eligibility terms of each funding source. Your cost of attendance is comprised of direct, billed costs for tuition and fees and if applicable, food and housing. Additionally, you incur related education expenses for which you are not billed, called indirect costs, such as books and supplies, transportation costs, etc. The combination of direct and indirect costs equals cost of attendance.

The direct costs shown below for the 2026-2027 academic year. Students should also expect to incur indirect or related educational expenses that are not billed but are incurred because you are enrolled in college such as costs for books and supplies. Indirect cost vary as they are based on the individual student's needs. Please remember that students must be prepared to purchase or rent their books each semester directly from the campus bookstore or another vendor and charges for books will not appear on a student's bill.

2026-2027 TUITION AND FEE RATES

	Resident	Commuter
*Tuition	$ 48,980	$ 48,980
**Comprehensive Fee	$ 2,305	$ 2,305
Activity Fee	$ 100	$ 100
***Food & Housing	$ 20,300	
Average Indirect Costs+		
Books/Supplies	$ 1,200	$ 1,200
Personal	$ 1,200	$ 1,200
Transportation	$ 1,000	$ 1,500
#Food & Housing Allowance		$ 2,250##
TOTAL	**$75,085**	**$57,535**

* *PAL Fee (if applicable) is $8,980 (credit bearing) additional to the full-time tuition rate noted above and $4,730 for supportive PAL.*

* *Per credit tuition if over 18 credits = $1,633.*

** *A laptop fee of $3,199 is added to the cost of attendance for all Graphic Design majors*

** *A Nursing fee of $1,000 will be assessed for all nursing students beginning their sophomore year*

** *New Student Orientation Fee of $435 will be added for all entering students.*

*** *Food & Housing cost is based on an average of food and housing costs incurred by students. Additional charges may apply depending on building, room assignment and meal plan selected. For more specific information on housing costs, please refer to Curry's website curry.edu/financialaid.*

\# *Students who provide sufficient documentation of an off campus apartment rental agreement will have their allowance increased to a maximum of $10,400 resulting in a total cost of attendance of $65,685.*

\## *This allowance is for non-resident living expenses.*

\+ *Loan fees are: First year $58, Second year $69, Third and Fourth Year $79.*

Types of Financial Aid

Financial aid comes in three forms:

- Grants and Scholarships
- Loans
- Student Employment

Grants and Scholarships are considered "gift aid" meaning they do not have to be repaid. 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 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.

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 all merit scholarships offered by Curry College.

All institutional scholarships and grants are applied to the student's cost of attendance and student's account approximately 2 weeks after the close of the add/drop period.

Curry College Trustees Scholarship, Academic Achievement Scholarship, Excellence in Education Scholarship are awarded by the Admission Office at the time of acceptance to acknowledge past academic achievement. These awards range from $15,000 to $34,000 and are renewable for three additional years of undergraduate enrollment provided the student continues consecutive enrollment as a full-time, degree-seeking student, maintain a minimum 2.0 grade point average and remain in good social and judicial standing. Institutional merit based scholarship amounts are not eligible for increases in subsequent years above the original award. Also, students will be considered at the time of acceptance for the Early Action Award and the Curry Resident Award allowing for the potential of up to an additional $5,000 in non-need-based funding.

No additional application or FAFSA is required to be eligible for merit scholarships. Students who file the FAFSA may qualify for need-based aid in addition to a merit scholarship. All institutional scholarships and grants will be credited to the student's tuition account approximately two weeks after the end of the add/drop period for the semester.

Please note: Students are eligible for only one merit scholarship (Trustees, Achievement or Excellence) which is determined at the time of admission by the Admission Office. The merit scholarship will not increase during the student's enrollment. Automatic renewal for up to 3 additional years is based on the student meeting the terms of the award offered.

Alexander Graham Bell Awards

Alexander Graham Bell Awards are awarded to entering 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.

Curry Engagement Awards

The Curry Engagement Award, in amounts up to $4,000 for residential students and $2,000 for commuting students who were awarded prior to September 2025. This award is renewable for up to 3 additional years provided the student continues consecutive enrollment as a full-time, degree-seeking student and remain in good academic standing by meeting satisfactory progress standards as outline in the Curry College Course Catalog. No additional application or FAFSA is required.

Curry Resident Awards

The Curry Resident Award, in varied amounts is offered at the time of admission to the College, to eligible students planning to reside on-campus. This award is renewable for up to 3 additional years provided you continue consecutive enrollment as a full-time, degree-seeking student, residing in Curry's residence halls, maintain a minimum 2.0 grade point average and remain in good academic, social and judicial standing. No additional application or FAFSA is required. **NOTE:** *Curry Resident Awards will be adjusted if you move out of a Curry residence hall prior to the end of the semester. The amount will be prorated based on the percent of room and board charges you are held responsible for.*

Curry Spirit Awards

The Curry Spirit Awards for $2,000 were awarded to entering students prior to September 2022 who meet selection criteria 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.

Dean's Award

The Dean's Award, in amounts up to $2,000, is offered at the time of admission to the College, to students who meet selection criteria. This award is renewable for up to 3 additional years provided you continue consecutive enrollment as a full-time, degree-seeking student, and remain in good academic standing by meeting satisfactory progress standards as outlined in the Curry College Course Catalog. No additional application or FAFSA is required.

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 and remain in good academic, social and judicial standing. No additional application or FAFSA is required. Students who file the FAFSA may also qualify for need-based financial aid.

Nursing Distinction Award

The Nursing Distinction Award for $2,000 was awarded to entering select students accepted into the nursing program prior to September 2025. This award is renewable for up to 3 additional years provided you continue enrollment as a full-time student and remain in good academic standing in the nursing program.

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, and as funding levels permit. You must apply for financial aid and file a FAFSA annually to be considered for any type of Curry Grant. Award amounts vary.

PAL Grant

The PAL Grant in amounts up to $3,000 was awarded prior to September 2025 to full-time, incoming students accepted into the Program for Advancement of Learning (PAL) program. Students must demonstrate need as a result of filing the FAFSA. This award is not renewable for subsequent years.

PAL Supplemental Award

The PAL Supplemental Award, in amounts up to $2,000 is offered at the time of admission to the College to students who meet selection criteria. This award is not renewable for subsequent years. No additional application or FAFSA is required.

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. You do not have to file a FAFSA for consideration of this funding unless the terms for a specific fund require financial need as a component for eligibility. 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.

Council of Independent Colleges Tuition Exchange Program

Tuition Exchange Scholarships available through the Council of Independent Colleges is a benefit for full-time employees where their dependent children can apply for tuition-free scholarships at other participating member colleges. Eligible students must be enrolled full-time and maintain good academic standing. The Tuition Exchange Scholarship supersedes any other merit scholarship or need-based aid offered by Curry College. The amount of any federal and/or state aid may reduce this scholarship.

Tuition Exchange Scholarships

Tuition Exchange is a reciprocal scholarship opportunity for eligible faculty and staff dependents at all Tuition Exchange member schools. The scholarship amount for the 2026-2027 academic year is $44,000. Eligible students must be enrolled full-time and maintain good academic standing. The Tuition Exchange Scholarship supersedes any other merit scholarship or need-based aid offered by Curry College. The amount of any federal and/or state aid may reduce this scholarship.

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. The Family Discount does not apply to Intersession and Summer enrollment. Students receiving Merit Based Scholarships, Spirit and Access awards, or Alumni Discounts are not eligible to receive this discount. There is no application process for this discount.

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. The Alumni Discount does not apply to Intersession and Summer enrollment. Students receiving Merit Based Scholarships, Spirit and Access awards, or Family Discounts are not eligible to receive this discount. There is no application process for this discount.

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 term of your hire date and employment period.

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

Veteran Benefits

Curry College is proud to support the GI Bill® and the Yellow Ribbon GI Education program. As a veteran, military member or qualifying dependent you can take advantage of your education benefits while earning your degree at Curry College. Curry College is committed to providing you and your family with educational services to assist you in achieving your academic and career goals.

Students with any form of institutional aid may not exceed the student's total cost-of-attendance (COA) under any circumstances, including the receipt of third-party benefits, such as VA or Rehabilitation and/or any other third party. A student receiving financial aid, either non-need-based and/or need-based (see list below) cannot receive assistance (from any source including the VA) more than their COA. Any overage of COA will result first in the reduction of institutional funds beginning with need-based aid and then non-need-based aid. If all institutional aid is adjusted and if an overage remains, the College will reduce state funding and then federal funding in accordance with any federal or state regulatory or guidance requirement obtained from the entity.

Institutional (Curry) need & non-need-based awards include, but are not limited to, the following:

- Merit Scholarships: Trustees, Achievement, Excellence, Deans
- Non-need-based Awards: Bell, Early Action, Engagement, Resident, Nursing Distinction, Spirit
- Curry Grant
- Curry Nursing Grant
- PAL Grant
- Named/Restricted Donor Scholarships

Federal/State Regulatory Over Award Requirements

Federal and state need-based aid regulations (laws) specify that a student receiving federal or state need-based awards (see list below) cannot receive assistance (from any source) more than his/her gross financial need as determined by the analysis of the information submitted on the Free Application for Federal Student Aid (FAFSA).

- *Gross Financial Need = Cost of Attendance (COA) minus Student Aid Index (SAI)*
- *COA is established by the College's Financial Aid Office in compliance with federal regulation (law).*
- *SAI is determined by the analysis of the information submitted by the student, and where appropriate, parent(s) on the FAFSA.*

Federal need-based awards include, but are not limited to, the following:

- Federal Pell Grant (Note: The amount of the Pell Grant cannot be adjusted)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study
- Federal Direct Loans (Subsidized and/or Unsubsidized)
- TEACH Grant

State need & non-need-based awards include, but are not limited to, the following:

- State Grant such as Mass Grant
- Massachusetts Part-Time Grant
- Massacahusetts Gilbert Grant
- Massachusetts No Interest Loan
- Massachusetts High Demand Scholarship
- Foster Child Grant
- Paraprofessional Teacher Preparation Grant
- Christian A. Herter Memorial Scholarship
- Early Childhood Educators Scholarship

Questions related to a student's VA education benefits should be directed to the Registrar's Office at 617-333-2008 or regoffice@curry.edu. Questions on potential impact to a student's financial aid should be directed to the Office of Student Financial Services at 617-333-2354 or fin-aid@curry.edu.

- **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.

Note: *Benefits may impact the amount of Curry College need based grant that you may receive.*

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.

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 funds are set by the federal government each year. Awards for the 2025-2026 academic year range from a minimum of $740 to a maximum of $7,395 and are also based on enrollment status. Students are required to complete a FAFSA annually for consideration. Funds are credited to the student's account approximately two weeks 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 part-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. 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. Funds are credited to the student's account approximately one week after the end of the add/drop period for the semester.

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.

Full-Time Teacher

You must meet the state's definition of a full-time teacher and spend the majority (at least 51%) 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 Work Study (FWS)

A federally funded program that provides part-time employment opportunities in off-campus community service positions as well as on-campus departments and offices to Curry students with financial need, enrolled at least part-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 such as books and supplies. The program is subsidized by the federal government and the College and/or off-campus agency provides a matching allocation. Work Study students must work to earn the amount of their academic award. Students will be paid biweekly for the number of hours they work.

Students are encouraged to set up direct deposit for earnings to avoid lost or uncashed payroll checks and should contact the Payroll Office at 617-333-2223 with questions about initiating this process. Students not participating in direct deposit will receive a check biweekly. 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.

Open positions can be viewed on after logging into myCurry. Students should complete the Student Employment Application and email it to the appropriate hiring manager for the position(s) they are interested in. Hiring managers will contact interested students with next steps. Students are required to complete Form I-9 to verify identity and eligibility to work in the U.S. along with Form W-4 and M-4 for tax purposes. Questions on completing paperwork should be directed to Student Financial Services at 617-333-2354 or fin-aid@curry.edu. Students must show original documents such an unexpired passport OR a social security card and a driver's license or college ID to verify eligibility to work in the U.S. BEFORE they can begin working. Detailed information about the Student Employment process at Curry can be found on the Student Employment page of myCurry under the Finances tab.

Federal Direct Loan Program

These loans are administered by the U.S. Department of Education and are federally funded. These loans, known typically as Direct 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 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 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. Depending on the type of loan and when the loan was awarded, interest may accrue during the grace period. Additional information is provided on the next page.

***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 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 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 account no earlier than ten days prior to the start of the semester.

Federal Direct Unsubsidized 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 student's account no earlier than ten days prior to the start of the semester.

Federal Direct Subsidized and Unsubsidized Loans

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

Combined Subsidized and Unsubsidized Loan Award Amounts (per Academic Year):

- 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
- Note: Students enrolled less than full-time (12 credits per semester) will have both their Direct Subsidized

and Direct Unsubsidized Loan(s) prorated based on the number of credits enrolled in each semester.

Terms:

- Fixed interest rate of 6.39% for loans disbursing after July 1, 2024 for the 2025-2026 academic year.
- Interest and principal for Subsidized Loans only are subsidized by the government until the student ceases to be enrolled at least half time. Interest does not accrue during the grace period for Subsidized loans except for those loans that were first disbursed between July 1, 2012 and July 1, 2014.
- 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.
- Loan fees, set by the Federal government, will be deducted from loan proceeds prior to disbursement. For the 2025-2026 Academic Year, the loan fee is 1.057%.

Aggregate Loan Limits – Federal Direct Loans
Maximum amounts for borrowers

	Direct Subsidized Loan Limit	Total Limit for Federal Direct Unsubsidized Loans (minus Federal Direct Subsidized amounts)
Dependent Undergraduate Students (whose parents were not denied a Federal Direct PLUS loan)	**$23,000**	**$31,000**
Independent Undergraduate Students (and dependent students whose parents were denied Federal Direct PLUS loan)	**$23,000**	**$57,500**

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 Loan for the first time at Curry College. Students are required to complete Federal Direct Loan Entrance Counseling online at studentaid.gov before the proceeds from the Federal Direct Loan can be credited to the student account.

The Federal Direct 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 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 in a degree program at the College.

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 we have received confirmation from the U.S. Department of Education that both requirements have been satisfactorily completed.

Direct Loan Exit Counseling

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 studentaid.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 (Subsidized/Unsubsidized, PLUS and GradPLUS) require repayment. To view information on Repayment Terms and Plans visit studentaid.gov/h/manage-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 at studentaid.gov. To access your information on this site you will need your FSA ID.

Each Direct Loan 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.

Federal 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 under federal consolidation programs. 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 studentaid.gov/app/launchConsolidation.action.

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. States such as Vermont 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.

Massachusetts State Grants

The Commonwealth of Massachusetts awards grants to full time students who are Massachusetts residents and who demonstrate financial need and award criteria. 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. Additional information about grants from the Commonwealth is available at www.osfa.mass.edu

MassGrant – 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 $500 to $2,800 as set by the Commonwealth. Award amounts are ESTIMATES until a final payment roster is available. 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 High Demand Scholarship - Open to Massachusetts residents who are pursuing a STEM (Science, Technology, Engineering, Math), Health Professions, Education, Social Work, Criminal Justice, Economics or Business degree. Students must maintain a minimum college-level grade point average (GPA) of 3.0. Maximum award of $10,000 for full-time students during the 2025-2026 academic year.

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.

Borrowers 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 the student's 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. Students 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. Educational Computer Systems, Inc (ECSI) is the loan servicing company for the Massachusetts Department of Education which conducts the online Exit Interview process. Borrowers will be required to provide family information and personal references and must have this information ready to 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 selected for Verification or if other documents are requested, the award will not be "official" until you have submitted all of the necessary documents. In most cases, we will process an "estimated" award for you prior to their receipt. If any changes are made after the documents are received, 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 offer.

Returning Students

Returning student awards will be mailed once all required documentation is submitted. These awards are subject to review after Satisfactory Academic Progress has been determined at the end of the Spring 2027 semester.

Declining An Award

A student may choose to reduce or decline a particular type of aid offered by the College. Please note: declined funds will not be replaced by other forms of financial aid. To reduce or cancel an award, you must complete a Financial Aid Change Request Form available on myCurry, curry.edu or from 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:

Attempted Credits	Minimum Cumulative Grade Point Average
0 to 18.99	1.5
19 to 59.99	1.8
60 or more	2.0

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 College. 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 Academic Notice 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 Academic Notice 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 Associate Vice-President of Enrollment Management, Assistant Vice-President of Financial Aid, Associate Vice-President for Student Success & Retention, Associate Director of Advising & Academic Success and the Registrar.

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

Grounds for filing a financial aid appeal may include a documented serious medical condition, death of an immediate family member, or an unusual circumstance that interfered with a student's performance.

A student, themselves, must submit the Appeal and include the reason for being unsuccessful in achieving satisfactory academic progress and explain in detail why they were unable to maintain Satisfactory Academic Progress, and to detail their plan to return to Satisfactory Academic Progress status. All supporting documentation should be included with the Appeal.

Appeals should be submitted on line by using the Appeal Form located on the myCurry portal under the Finances tab. Please note: Incomplete Appeal Forms cannot be reviewed by the Appeals Committee.

If you do not have access to the portal, appeal forms are available on the College's website which may be scanned and e-mailed to SAP@curry.edu, faxed (617) 333-2915 or sent by U.S. mail to the Committee.

Completed forms should be returned to:

Curry College
Student Financial Services
1071 Blue Hill Avenue
Milton, MA 02186

Appeal Outcomes

The Assistant Vice-President of Financial Aid will notify students in writing via email to their Curry email address 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 Academic Notice

If a student's Appeal for financial aid eligibility is approved, the student may be placed on Financial Aid Academic Notice status. Academic Notice 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 Academic Notice 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 Academic Notice at the end of the Spring semester, and chooses to attend the upcoming Summer semester their SAP status will be evaluated upon completion of the Summer 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 Satisfactory Academic Progress. Students who are on Financial Aid Academic Notice, 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.

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 <u>**cannot**</u> 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 curry.edu/faforms.

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 program or enrollment status. For example, you originally planned to enroll full-time but subsequently decreased 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/or 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 sending an email to fin-aid@curry.edu and including copies of award notices as attached pdfs to the email or faxing the award notices to Student Financial Services at 617-333-2915. Please be sure the student's full name and Curry ID number are on the top of all correspondence. Funds from state agencies or the federal government, including Veterans educational benefits, may impact the amount of need-based grants offered by Curry College. 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 dependant on earnings at the time Curry is notified of the outside aid. If you are still in receipt of funds in excess of your financial need, we will reduce your Massachusetts No Interest Loan (if applicable) before reducing any need-based institutional grant funds.

Additional Financing Options

We realize that financing a Curry education can be a challenge for many families. In an effort to assist families with the cost; we offer several options to assist you in financing your Curry College education. For more information, please visit curry.edu/admission-and-aid/tuition-and-financial-aid/student-loans.

Rights and Responsibilities and Financial Aid Policies

For general information about financial aid policies and a student's Rights and Responsibilities, view the Curry College Course Catalog. Other important consumer information and information about the College is available on the Curry College website at curry.edu/consumerinformation.

Return of Title IV Funds

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

A student's withdrawal date is:

a) The date the student began the institution's withdrawal process or officially notified the institution of intent to withdraw; or
b) The student's last date of attendance as documented by academically related activity; or
c) The midpoint of the period of enrollment for a student who leaves without notifying the institution and for whom the Registrar's Office cannot determine the student's last date of academically related activity.

The College is required to return to the federal financial aid programs the amount of aid received that was in excess of the aid "earned" for the time period the student remained enrolled. Students who remain enrolled through at least 60% of the payment period (semester) are considered to have earned 100% of the aid received and the student will not owe a repayment of the Title IV funds.

Title IV funds include: Federal Pell Grants, Federal SEOG, Federal Direct Subsidized or Unsubsidized Loans, Federal Perkins Loans, Federal TEACH Grants and Federal Direct PLUS Loans. Federal Work Study is excluded from this calculation. The calculation will be done within thirty (30) days of a student's withdrawal from the College. The calculation is determined in the following manner: The College must calculate the percentage of financial aid that a student has "earned" during the semester. Title IV refund calculations will be based on the number of days in attendance as a proportion to the number of days in the term or period of enrollment, up to the 60% point in the semester. Refund calculations for students attending 8-week classes only will be based upon the term(s) scheduled to be attended. There are no refunds after the 60% point in time, as the federal regulations view the aid has been "100% earned" after that point in time.

If the College is required to return funds to Title IV aid programs, those funds must be returned in the following order: Federal Unsubsidized Direct Loans, Federal Subsidized Direct Loans, Federal Perkins Loans, Federal Direct PLUS, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal TEACH Grants. **Returning funds to these programs could result in a balance due to the College on the student's account.**

If the College has disbursed less than what has been earned, the student may be eligible to receive a post withdrawal disbursement of Title IV funds. These funds will be offered to the student within 30 days of the determination.

Notification of financial aid adjustments resulting from Return of Title IV calculations, refunds and adjusted bills will be sent to the student's home address following withdrawal.

A copy of the worksheet used for this calculation and sample calculations for the Return of Title IV Aid can be requested from the Office of Student Financial Services during normal business hours.

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.

Rights and Responsibilities:

Curry College's responsibilities include:

- Providing each student with the information given in this policy
- Identifying students who are impacted by this policy
- Completing the Return of Title IV Funds calculation for students who are subject to the policy
- Returning the Title IV Funds that are due the Title IV programs. Federal refunds must be made within 45 days of the date of withdrawal or leave
- If the student is eligible for a post withdrawal disbursement, the College will:
- Make a post withdrawal disbursement of grant funds within 45 days of the date the school determined the student withdrew and
- Offer a post withdrawal of loan funds within 30 days of the date the school determined the student withdrew disburse any accepted loan funds within 180 days of the date the College determined the student withdrew.

The student's rights and responsibilities include:

- Returning to the Title IV programs any funds that were disbursed directly to the student and for which the student was determined to be ineligible via the Return of Title IV Funds calculation. Generally, repayments to the Federal Aid Programs will be made first to the Federal Direct Loans and then to the Federal Perkins Loan Program.
- Students have the right to obtain a final calculation of the Return of Federal Funds.

If you are considering withdrawing from the College prior to the end of a semester, you are encouraged to contact the Office of Student Financial Services during regular business hours to discuss how your withdrawal may impact your financial situation.

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 following lists:

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 they were suspended.** Room and board charges, possible refunds and contract termination charges are discussed in the "Housing Policy and Room and Board Agreement". The refundable percentage of tuition declines as of the day of check in as described in the following lists:

New and Transfer Students

Withdrawal during the First Week	90%
Second Week	80%
Third Week	80%
Fourth Week	70%
Fifth Week	60%
Sixth Week	60%
Seventh Week	50%
Eighth Week	40%
Ninth Week	40%
Thereafter	0%

Returning Students

Withdrawal during the First Week	90%
Second Week	50%
Third Week	50%
Fourth Week	25%
Fifth Week	25%
Sixth Week	25%
Seventh Week	25%
Thereafter	0%

Prior to the day of check-in, a student who officially withdraws from the college, will have 100% of all Tuition Assistance (TA) funds returned to the Military Department that issued the benefits. The returnable percentage of tuition assistance benefits declines as of the day of Check In described in the following lists:

Withdrawal during the First Week	90%
Second Week	80%
Third Week	80%
Fourth Week	70%
Fifth Week	60%
Sixth Week	60%
Seventh Week	50%
Eighth Week	40%
Ninth Week	40%
Tenth Week	40%
Thereafter	0%

Housing Policy and Room & Board Agreement

The Room and Board Agreement is binding for the entire academic year. Room and board charges do not fall under the tuition and fees refund schedule, but as follows:

Request to Terminate Room & Board Agreement Based upon Student's Withdrawal from College

If after signing the Room & Board Agreement a student decides to withdraw from the College, the student must notify the Office of Residence Life & Housing in writing. The College, in its sole discretion, can determine if the notice of withdrawal results in the termination of the Room & Board Agreement. If the College determines that a student's withdrawal from the College terminates the Room & Board Agreement, the student will be responsible to pay the following to the College:

Room & Board Termination Fee Schedule

Fee Schedule

All housing deposits are non-refundable, regardless of the time of, or reason for, the termination of this Agreement.

The amount the student is responsible to pay will consist of pro-rated charges based on the date the Agreement is deemed terminated, plus a termination fee. The amounts the student is responsible to pay will be charged to the student's account with the College. The student bears the obligation to pay those amounts.

This Fee Schedule does not apply to students who no longer live in the residence hall because of conduct and/or disciplinary issues. Please consult the Room & Board Agreement or contact reslife@curry.edu for the termination fee schedule.

Pro-Rated Room & Board Charges Where Termination of Agreement Occurs Upon Student's Withdrawal from the College, During Fall Semester and Student is a New or Transfer Student:

Date of Termination during Fall Semester	Percentage of Room Amount and Board Charges
First Week	10%
Second Week	20%
Third Week	20%
Fourth Week	30%
Fifth Week	40%
Sixth Week	40%
Seventh Week	50%
Eighth Week	60%
Ninth Week	60%
After Ninth Week	100%

Pro-Rated Room & Board Charges Where Termination of Agreement Occurs Upon Student's Withdrawal from the College, During Fall Semester and Student is a Returning Student:

Date of Termination during Fall Semester	Percentage of Room Amount and Board Charges
First Week	10%
Second Week	50%
Third Week	50%
Fourth Week	75%
Fifth Week	75%
Sixth Week	75%
Seventh Week	75%
After Seventh Week	100%

Pro-Rated Room & Board Charges Where Termination of Agreement Occurs Upon Student's Withdrawal from the College, During Spring Semester and Student is a Returning Student:

Date of Termination during Fall Semester	Percentage of Room Amount and Board Charges
First Week	10%
Second Week	50%
Third Week	50%
Fourth Week	75%
Fifth Week	75%
Sixth Week	75%
Seventh Week	75%
Thereafter	100%

Request to Terminate Room & Board Agreement for Reasons Other Than Withdrawal or Academic Separation from the College:

Residents who wish to terminate the Room & Board Agreement for any reason other than withdrawal or Academic Separation from the College must receive prior written permission from the College, through the Director of Residence Life & Housing or other designees to terminate Agreement. A resident may request permission to terminate this Agreement by completing and submitting a request to terminate the housing Room & Board Agreement to the Office of Residence Life & Housing.

Termination of Room & Board Agreement Based on Student Conduct:

Resident students dismissed from college housing or the college due to conduct issues will remain responsible for their housing room & board charges as follows:

Removed from College Housing

Should a student be removed from college housing during the term of the Room & Board Agreement, they will remain responsible for the full room and board charges for the full academic term of the Room & Board Agreement, even if the student is removed during the first semester of the two semester term.

Suspended from the College

Should a student be suspended from the College during the term of the Room & Board Agreement, they will remain responsible for the full room and board charges for the current semester when they are suspended. If suspension is during the first semester of the academic term, in addition to the above, the student will be billed, at the time of suspension, a $1,000 termination fee for the second semester. For more details, please refer to the Housing Policy and Room & Board Agreement.

Study Away

Enrollment in a program of study away approved for credit by the College may be considered enrollment at Curry College for purposes of applying for federal and state student financial aid. In addition, the College offers study away opportunities through partnerships with other institutions and through Third Party providers. Students in these partnership programs are considered enrolled students at Curry and are charged all tuition and fees through Curry College. Students seeking study away opportunities through Third Party providers would not be eligible for grant and scholarship aid through Curry College however may be eligible for aid through state and federal programs. Students seeking study away opportunities and 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 log into your myCurry portal and then click on the myinfo tab and click on the myFamily access link to add the names of people you wish to approve to discuss your financial matters..

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 Curry College Contact Information

Student Financial Services Office: Financial Aid Office and Student Accounts Office

Phone: **(617) 333-2354**
Fax: **(617) 333-2915**
Email: **fin-aid@curry.edu | studentaccounts@curry.edu**

Student Financial Services Office hours: Monday - Friday 8:30 a.m. - 4:30 p.m.

Financial Aid Counselors are available during normal daytime business hours.
Please view the Student Financial Services website for more specific information. curry.edu/contact-financial-aid

Office of Admission

Phone: (617) 333-2210
Toll Free: (800) 669-0686

Office of Residence Life

Phone: (617) 333-2252

Help Resources

Massachusetts Board of Higher Education
Room 1401
One Ashburton Place
Boston, MA 02108-1696
Phone: 617-727-7785
www.mass.edu

If you have complaints against a post-secondary institution contact the state department of higher education for help with resolving the complaint.

U.S. Department of Education - FSA Ombudsman Group
U.S. Department of Education
Office of Federal Student Aid
P.O. Box 1854
Monticello, KY 42633
Phone: (800) 433-3243
studentaid.gov/feedback-center

The Federal Student Aid Ombudsman Group of the U.S. Department of Education is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans.

National Student Loan Data System
The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data at studentaid.gov.

Office of Student Financial Assistance
The Office of Student Financial Assistance (OSFA) is primarily responsible for the management and oversight of all state funded financial aid programs and advises the Board of Higher Education about financial aid policy matters of concern to the Commonwealth of Massachusetts.

Office of Student Financial Assistance
135 Santilli Highway
Everett, MA 02149
Phone: (617) 391-6070 | Fax: (617) 391-6085

Family Portal Access:
All accepted students or enrolled students may authorize family members to view their financial information by logging on to their MyCurry student portal, clicking on the MyInfo tab and selecting the MyFamilyAccess link.


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