



Admissions and Financial Aid Session



Fast Facts

- 4,000 + students
- Students represent over 40 states and many foreign countries
- Ideal college town location, midway between Washington, D.C., and Richmond



The Classroom Experience

- Average of 22-25 students
- No graduate assistants; all classes taught by master teachers, more than 90% with terminal degrees
- Discussion-based seminar courses

The Degree



- **Major**
- **General Ed.**
- **Electives**

120 credits

Majors & Programs

American Studies

Anthropology

Arabic*

Art History

Art (Studio)

Biology

Business

Administration

Chemistry

Chinese*

Classics

Communication

Computer Science

Economics

Education*

English

Environmental

Science

French

Geography

Geology

German

Greek*

Historic Preservation

History

International Affairs

Italian*

Latin

Linguistics*

Mathematics

Music

Philosophy

Physics

Political Science

Pre-Dental*

Pre-Law*

Pre-Med*

Pre-Vet*

Psychology

Religion

Sociology

Spanish

Theatre

Women's Studies

**Programs—not majors*



Admissions Process

UMW's goal is to select an academically talented, intellectually curious, and diverse class.

- No rigid formula
- Review each student individually
- Consider all factors

**THE COMMON
APPLICATION**
For Undergraduate College Admission



Important Factors

- Challenging program of high school study
- Strong academic performance
- Standardized testing
- Essays
- Extracurricular activities/special talents
- Letters of recommendation (1–2)

**THE COMMON
APPLICATION**
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Application Filing Dates

First Year Freshmen

Early Action - November 15

Regular Decision - February 1

Transfer Students

Spring Term - October 15

Summer Term - March 1

Fall Term - March 1

Tuition & Fees

2012–13 Tuition, Fees, Room, and Board:

	Virginia Resident	Non-Virginia Resident
Tuition & Fees	\$ 9,420	\$21,970
Room & Board	\$ 9,150	\$ 9,150
TOTAL:	\$18,570	\$31,120

FAFSA (www.fafsa.ed.gov): March 1

Financial Aid

A general term that includes **all** types of funding programs offered to a student to help pay tuition, fees, and living expenses.

Types:

- Gift Aid
 - Grants
 - Scholarships
- Self Help
 - Loans (for parents and students)
 - Jobs

Sources:

- Federal and state governments
- Colleges and universities
- Private organizations



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Gift Aid—Grants & Scholarships

- Federal grants (Pell, SEOG) for students with the highest needs: EFC less than \$5,082.
- State grants require need and resident status.
- UMW merit scholarships awarded by Admissions.
- Scholarships from private donors (local businesses, foundations, churches, employers, clubs. etc.)



Federal Student Loans

Federal Direct Student Loans

- Repay after college at 3.4%, 6.8% (fixed) 2012-13 interest rates
- \$5,500, \$6,500, \$7,500, \$7,500 (annual limits)
Available regardless of need.

Perkins Loans

- Repay after college at 5% fixed
- Up to \$5000 per undergraduate year
- Limited availability: high need required



Parent Loans

- Federal PLUS
- Borrow up to (costs minus aid)
- Need not required, credit based
- Requires FAFSA
- Repay begins in 60 days after loan is disbursed into student account
- Home equity?



Other Loans

Private/Alternative Loans

- Credit based
- May require a credit-worthy co-signer and may possibly lower the interest rate
- Deferment, forbearance, and other benefits are not guaranteed

Student Employment

- Federal Work-Study
- Institutional Student Employment
- Wages are paid to students directly, rather than being applied against charges on the student's account.
- Minimum wage is paid and hours are limited to 10 hours per week.
- Application available at <http://adminfinance.umw.edu/financialaid/student-employment/required-forms-for-student-employment>

Free Application for Federal Student Aid

(FAFSA) www.fafsa.ed.gov

- A standard form that collects demographic and financial information about the student and family to determine need
- May be filed electronically or using paper form
- Available in English and Spanish
- Aid awarded through the Office of Financial Aid is need-based
- Requires the FAFSA to be filed in order to determine need
- Expected Family Contribution (EFC) is used to determine need. $\text{Cost of Attendance} - \text{EFC} = \text{Need}$



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Cost of Attendance

- Tuition
- Fees
- Room
- Board
- Books
- Supplies
- Transportation
- Personal and miscellaneous



UMW 2012-13 Direct Costs

VIRGINIA RESIDENTS	On Campus Housing	Living With Parents	Off Campus Housing
Tuition & Education General Fees*	\$ 6,468	\$ 6,468	\$ 6,468
Mandatory Comprehensive Fees**	2,778	2,778	2,778
Housing and Meals***	9,094	-----	-----
CHARGES BILLED TO STUDENTS	\$ 18,340	\$ 9,246	\$ 9,246
NON - VIRGINIANS	On Campus Housing	Living With Parents	Off Campus Housing
Tuition & Education/General Fees*	\$ 18,782	\$ 18,782	\$ 18,782
Mandatory Comprehensive Fees**	2,778	2,778	2,778
Housing and Meals***	9,100	-----	-----
CHARGES BILLED TO STUDENTS	\$ 30,660	\$ 21,560	\$ 21,560
* Academic Related Services	** Student Services & Activities	***Standard Double Room and 225 Block Meal Plan	



Expected Family Contribution

- EFC is calculated by a federal formula according to your FAFSA
- Colleges do not calculate EFC
- Your EFC is the same at every school (because it's YOURS)



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Federal Student Aid FAFSA



We have simplified the process of filling out the FAFSA. You can follow each section all of the way through for a comprehensive set of instructions.

Before Beginning a FAFSA

1

Get organized!
To simplify the application process, gather required documents and other information ahead of time.

- [Determine Your Dependency Status](#)
- [FAFSA on the Web Worksheet](#)
- [Search for School Codes](#)
- [Students & Parents Apply For a PIN](#)
- [Check Application Deadline Dates](#)

Filling Out a FAFSA

2

Fill out the application!
The FAFSA contains questions that ask about you, your financial information, your school plans, and more.

- [Fill Out Your FAFSA](#)
- [Open Your Saved FAFSA or Correction Application](#)
- [Sign Electronically With Your PIN](#)

FAFSA Follow-Up

3

View your results online!
You can check the status of your application, make corrections to a processed FAFSA, and get other information.

- [Check Status of a Submitted FAFSA or Print Signature Page](#)
- [Make Corrections to a Processed FAFSA](#)
- [Add or Delete a School Code](#)
- [View and Print Your Student Aid Report](#)





Completing Your FAFSA

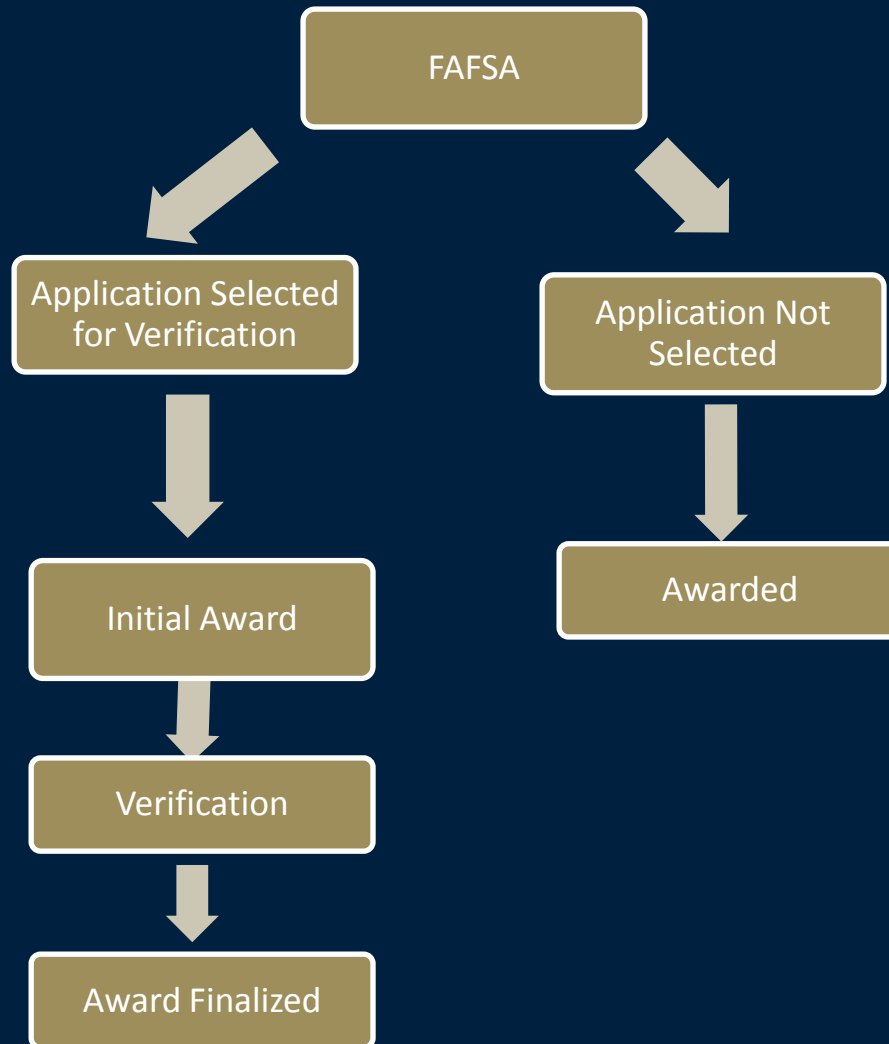
- Student and parent use their PINs to sign the FAFSA. PINs obtained at www.pin.ed.gov
- Complete the FAFSA leaving no 'blanks'
- Use data retrieval option or a tax return transcript will be needed from IRS if selected for verification



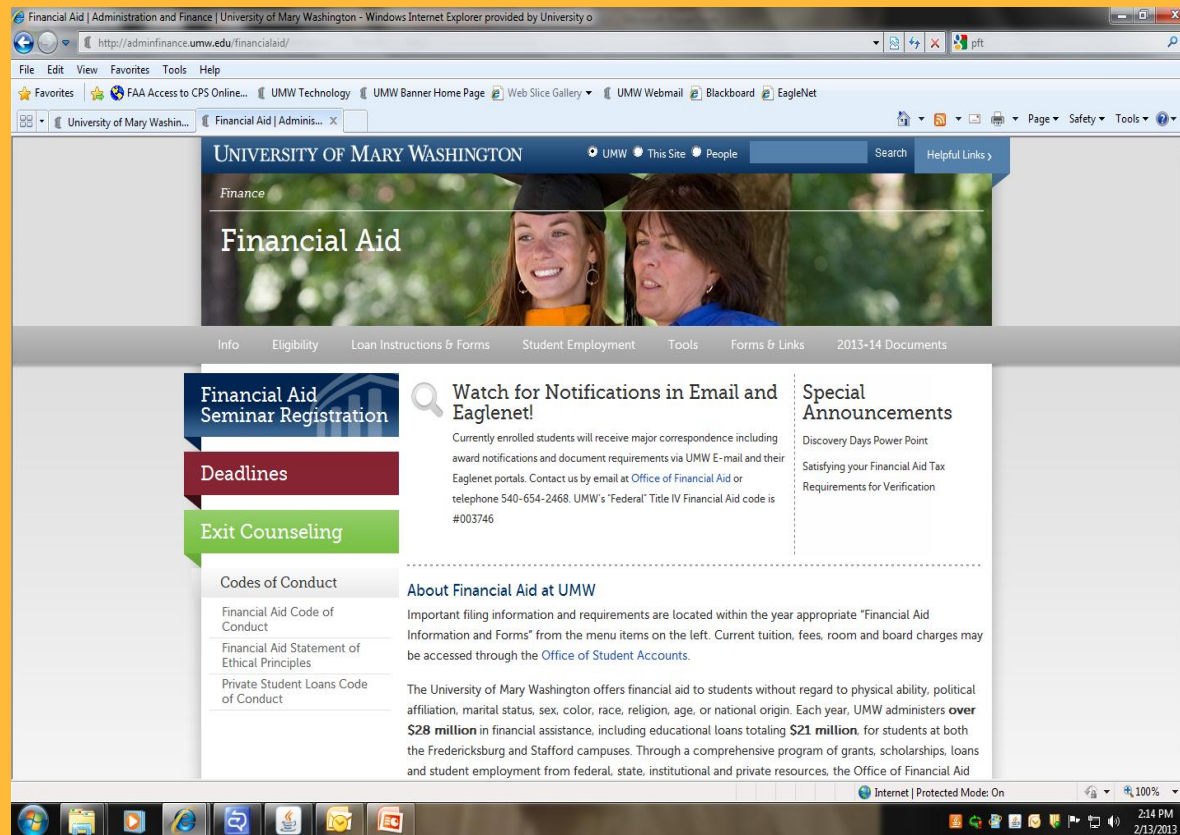
Principles of Needs Analysis

- Parents have the primary responsibility for paying for their child's education
- Students also have a responsibility to contribute
- Family's estimated ability to pay educational costs must be evaluated in equitable and consistent manner, recognizing that special circumstances may affect family's ability to pay

UMW Process



Financial Aid Website



<http://adminfinance.umw.edu/financialaid>

Special Circumstances

- Cannot report on FAFSA
- Send Special Circumstance Request Form to financial aid office with documentation
- Committee will review special circumstances
 - Request additional documentation
 - Decisions are final and cannot
- Change in employment status
- Medical expenses not covered by insurance
- Natural or man-made disasters
- Unusual dependent care expenses

For more info, visit:
[adminfinance.umw.edu/
financialaid/special-
circumstance](http://adminfinance.umw.edu/financialaid/special-circumstance)



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Important Dates

Filing and submissions deadlines determine maximum aid eligibility.

March 1- File FAFSA on or before this date

May 15- Submit required documents for verification

Submit UMW scholarship application found at:
adminfinance.umw.edu/financialaid/scholarship-information

- UMW starts mailing financial aid awards mid-February



Avoid Scams

To check legitimacy of scholarship search services or individuals, information about financial aid scams, and tips to avoid being scammed, visit:

U.S. Department of Education

www.studentaid.ed.gov/students/publications/lsa/index.html

Better Business Bureau



Financial Aid Contacts

- Debra Harber
Director
- Katherine Lister
Assoc. Director
- Angie Pitzer
Asst. Director
- Camille Conner
Support Services Manager
- Cindy Fitch
Student Employment Supervisor
- Tessa Wagner
Student Loan Coordinator
- Rick Ware
Financial Aid Specialist

UMW Financial Aid

All financial aid information
including deadlines, forms, etc.
can be found by visiting
<http://adminfinance.umw.edu/financial>

Contact Information:

University of Mary Washington
1301 College Avenue
Lee Hall, 2nd Floor-Student
Service Center
Fredericksburg, VA 22401
finaid@umw.edu
Phone: 540/654-2468
Fax: 540/654-1858



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