

Financial Aid

INFORMATION GUIDE

For International Students

Brandeis University
Office of Student Financial Services
2012-13

FINANCIAL AID FOR INTERNATIONAL STUDENTS

Throughout the 63 years of Brandeis' history, the university has promoted diversity within the student body. Each year, significant institutional resources help support international students at the undergraduate level. The primary obligation for meeting educational costs remains with the families of students admitted to the university, but we are pleased to assist with university funds.

DETERMINATION OF AID AWARD

The Office of Student Financial Services has reviewed the *International PROFILE/International Student Financial Aid Application* and supporting documents that you sent with your application for admission. Using the financial information you reported on your application, the staff has calculated your Expected Family Contribution (EFC), the amount of family financial resources you and your parent(s) are expected to contribute. The amount of your financial aid package is based on your family's EFC and our cost of attendance.

It is hoped that your financial aid award will meet the financial need demonstrated in your documents, thus enabling you to accept our offer of admission.

SCHOLARSHIP AWARDS

The Wien International Scholarship Program has funded hundreds of students from all over the world since its inception in 1958. These need-based scholarships provide full and partial scholarships to exceptionally accomplished international applicants who demonstrate strong academic achievement as well as significant extracurricular community involvement.

The Office of Admissions, the Wien Scholar Committee and the Office of Student Financial Services determine who receives the Wien International Scholarship. If you have been selected for a Wien or other Brandeis scholarship, a notice will be included in your acceptance packet. Candidates who have been offered admission have been considered for all scholarship possibilities.

Brandeis scholarships for international students are based on the academic and personal records submitted and are need-sensitive. If a scholarship is given to a student who has significant financial need, the scholarship will be supplemented with other forms of assistance to meet the need as determined by the Office of Student Financial Services.

Financial aid packages are often a combination of grant/scholarship, loan and on-campus employment.

GRANTS AND SCHOLARSHIPS

The Alumni and Friends Scholarship is a form of direct gift aid from the university; the student does not need to repay this type of aid. Gifts and donations from alumni, parents and friends of the university provide these grant funds. The amount of this scholarship is based on a student's demonstrated financial need.

The Alumni and Friends Scholarship is renewable based on continued demonstrated need for a maximum of eight semesters at Brandeis unless the student begins university studies with advanced standing; in such cases, the grant will be for fewer than eight semesters. Satisfactory progress toward graduation must be maintained.

Wien scholarship recipients are chosen by the Office of Admissions. Scholarships are renewable based on continued demonstrated need for a maximum of eight semesters, unless advanced standing is awarded for previous academic work. Satisfactory progress toward graduation and the required grade-point average must be maintained for renewal.

Grant and scholarship assistance is initiated by the university only at the beginning of a student's career at Brandeis. Successful academic performance at the university does not initiate or increase grant or scholarship assistance.

STUDENT LOANS

The Brandeis Loan is a low-interest (5 percent) student loan. Loan capital is provided by the university. Repayment of both the interest and the principal is deferred while a student is enrolled in school. Once the student ceases to be enrolled or graduates, a grace period of nine months will begin. Repayment must commence at the conclusion of the grace period.

Students who are awarded this loan must obtain and complete the required promissory note, as well as any supplemental loan forms, at the beginning of each academic year. Loan funds will be tentatively credited to the billing statement pending the completion of the documents mentioned above. Anticipated credits on a student's account will be canceled if all the required forms are not completed.

UNIVERSITY EMPLOYMENT

University Employment is funded entirely by the university. Students receive a weekly paycheck based upon actual hours worked. Actual earnings will depend upon the availability of hours involved in any given position. Although the Office of Student Financial Services provides students with listings of available positions on campus, it cannot guarantee employment. It is the student's responsibility to secure and maintain a job that will allow him or her to fulfill the work allocation.

The University Employment allotment is **not** credited to the student's account. In planning your payment of costs for each semester, please note that the work allotment should **not** be subtracted from what is due.

WIEN LOAN

The Wien Loan is a low-interest (5 percent) loan whose capital is provided by the university. Repayment of both the interest and the principal is deferred while students are enrolled in school. Once students graduate or cease to be enrolled at least half time, an interest-free grace period of nine months begins. Repayment begins at

the conclusion of the grace period. A great benefit of this loan is that students can qualify to have 20 percent of the principal of the Wien Loan canceled per year for each year of full-time work outside the United States and its territories. Students can qualify to have up to 100 percent of the loan's principal canceled for five years of qualified employment. The place of employment does not need to be in a student's native country. If a student chooses to stay in the United States, the loan's repayment begins after the nine-month grace period.

Students who are awarded this loan must obtain and complete the required promissory note, as well as any supplemental loan forms, at the beginning of each academic year. Loan funds will be tentatively credited to the billing statement pending the completion of the documents mentioned above. Anticipated credits on a student's account will be cancelled if all the required forms are not completed.

CALCULATING THE AMOUNT DUE ANNUALLY

Knowing your financial aid award is the first step in the process of determining what you will owe for a year's education at Brandeis. The Office of Student Financial Services issues billing statements prior to the start of each semester. **Fall semester bills will be due August 10, 2012, and spring semester bills will be due January 4, 2013.**

An interactive worksheet is available online at www.brandeis.edu/sfs/tuition/costs.html to help you estimate your yearly cost.

Travel, books and personal costs not due directly to Brandeis are not included in this worksheet. We estimate \$1,000 annually for books and \$1,500 annually for personal expenses, although personal expenses vary greatly. Travel expenses will vary based on the country from which you are traveling.

PAYMENT TO BRANDEIS UNIVERSITY

Payment must be made each semester according to the schedule determined by the Office of Student Financial Services. Further information regarding billing will be mailed as part of the materials sent to students who accept our offer of admission.

ACCEPTANCE OF THE FINANCIAL AID AWARD

We will presume that you are accepting the offer of financial aid when you return the enrollment card and deposit payment to the Office of Admissions.

RENEWAL OF THE FINANCIAL AID AWARD

Your financial aid is awarded for one year at a time. You must reapply for financial aid each academic year for which you wish to be considered for assistance. The amount of financial aid that you receive after the first year may vary, reflecting changes in your family's financial situation, the costs of attending Brandeis and the availability of funding, which may affect the amount of your Wien Scholarship or Alumni and Friends Scholarship from year to year. You should expect the loan amount in your financial aid package to increase as you progress through your academic career at the university.

To reapply for financial aid, you must file the *CSS/Financial Aid PROFILE* application and submit documentation of your parents' income and assets by April 27 of each year. Failure to file all renewal application materials by the stated deadline may result in a limited or partial award, registration complications and/or late fees on your student account.

FOR MORE INFORMATION

Questions or problems related to your financial aid award, student account, student loans or student employment should be communicated to the appropriate staff member.

STAFF	TITLE	SPECIALIZATION	LAST NAMES
Stacey R. Jones	Student Financial Services Representative	Student Accounts	A-G
Catherine M. Nelson	Senior Assistant Director of Financial Aid	Financial Aid	A-G
Silva Bedrossian	Senior Student Financial Services Representative	Student Accounts	H-O
TJ Griffis	Assistant Director of Financial Aid	Financial Aid	H-O
Paula J. Quinn	Student Financial Services Representative	Student Accounts	P-Z
Karen Bousquet	Assistant Director of Financial Aid	Financial Aid	P-Z
Steven Doona	Assistant Director of Student Loans	Student Loans	
Kristyn Burke	Assistant Director of Student Employment	Student Employment	
Sherri M. Avery	Director of Financial Aid and Student Employment	Financial Aid Student Employment	International
Claudia H. Kitada	Director of Student Accounts and Student Loans	Student Accounts Student Loans	
Nicole Bonanni	Assistant Director of Student Services		
Jean M. Langill	Senior Department Coordinator		
Peter M. Giumette	Dean		

Brandeis University is committed to providing its students, faculty and staff with an environment conducive to learning and working and where all people are treated with respect and dignity. Toward that end, it is essential that Brandeis be free from discrimination and harassment on the basis of race; color; ancestry; religious creed; gender identity and expression; national or ethnic origin; sex; sexual orientation; age; genetic information; disability; Vietnam-era veteran, qualified special, disabled veteran, or other eligible veteran status; or any other category protected by law. The following person has been designated to handle inquiries regarding the nondiscrimination policies: Vice President of Human Resources, Bernstein-Marcus building, 781-736-4464.

Office of Communications
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