Investing in a Smith Education
2018–19
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Costs
Expenses for the 2017–18 academic year at Smith include:

Billed by the College

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$49,760</td>
</tr>
<tr>
<td>Room and board</td>
<td>16,730</td>
</tr>
<tr>
<td>Student activity fee</td>
<td>284</td>
</tr>
<tr>
<td>Health insurance (if required)</td>
<td>2,290</td>
</tr>
</tbody>
</table>

Additional Expenses

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books, supplies and personal expenses (estimated)</td>
<td>$2,200</td>
</tr>
<tr>
<td>Travel allowance (estimated cost of two round-trip</td>
<td>variable</td>
</tr>
<tr>
<td>fares to Northampton from home)</td>
<td></td>
</tr>
<tr>
<td>One-time general deposit (may be waived for</td>
<td>$500</td>
</tr>
<tr>
<td>exceptionally high-need students)</td>
<td></td>
</tr>
</tbody>
</table>

Smith College offers an extensive array of financial aid programs and educational financing options. In 2016–17, 68 percent of traditional-aged students received aid from Smith College in the form of grants, scholarships, loans and campus work. Many families finance their share of educational expenses with flexible payment plans and educational loans. Student Financial Services staff work closely with families to help them select the best financing options.

www.smith.edu/sfs/portal
An education from Smith College is a four-year **investment** that yields a lifetime of rewards. Smith gives women the chance to develop academic and leadership skills and encourages and supports them as they explore their interests, **aspirations** and ideals for a profession or a life’s work. A Smith education brings with it the **prestige** of a degree from one of the country’s top liberal arts colleges. We offer small classes, close collaboration with professors, great facilities and an open curriculum.

We are eager to enroll students from all economic backgrounds, and we meet the full documented need of each admitted student who completes the financial aid application by the published deadlines. Student Financial Services has experienced staff to assist you with the need-based aid application and educational financing processes. We work with all families to help them manage the financial challenge of educational costs in a way that fits their resources. Students and parents are expected to take responsibility for completing the application process and for financing educational expenses to the extent they are able.

**Smith College Financial Aid to All Traditional-Aged Undergraduates, 2016–17**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need-based grants and scholarships (Smith/federal/state)</td>
<td>$59,141,046</td>
</tr>
<tr>
<td>Need-based employment (Smith and federal)</td>
<td>$3,311,544</td>
</tr>
<tr>
<td>Student need-based loans (Smith and federal)</td>
<td>$4,250,921</td>
</tr>
<tr>
<td>Percentage with need-based grant aid</td>
<td>57</td>
</tr>
</tbody>
</table>

*Includes international students*
Each financial aid application is given a personal review by experienced staff in Student Financial Services. In addition to submitting the required documentation, you are encouraged to include any additional information you feel will help us understand your family’s financial situation. Remember to complete your admission application, since only admitted students can receive a financial aid decision. Three steps are used in documenting your level of financial need:

1 **Calculating the Family Contribution**
Student Financial Services uses both federal and institutional methodologies to evaluate each student’s application and assess her family’s financial resources. Attention is given to individual family circumstances. Refer to page 3 for details on the application process. Standard factors involved in the review include income, assets, family size, the number of family members in college, unreimbursed medical expenses, taxes paid and tuition for siblings in elementary/secondary school. Staff will determine each year what a family is expected to contribute toward the student’s educational expenses, following the appropriate federal and college policies.

2 **Determining the Cost of Attendance**
An educational expense budget is calculated for each student. The budget includes tuition, fees, room and board, and standard estimated expenses for books, supplies, personal expenses and travel.

3 **Financial Need**
The difference between the cost of attendance and the calculated family contribution is the student’s documented financial need. Smith College meets the full documented need of all admitted students who have applied for aid by the published deadlines.

**Independent and Dependent Status**
If you are admitted to Smith as a dependent student with aid, we will continue to consider you a dependent student for your entire Smith career. If, as an enrolled student, you turn 24, marry, join the armed forces, choose to be independent of your parents or if your parents decide they will no longer help with your educational expenses, we will still consider your parents’ resources in determining your institutional aid eligibility.
Applying for Financial Aid

In applying for aid, it is extremely important to meet all deadlines. (See page 8.) Students who miss the application deadline will not receive college grant aid during their first two years at Smith. They may be eligible for loans, federal and state aid and some campus jobs.

The college will consider making an exception to this policy only if a student experiences and can document extreme, unexpected family circumstances that affected her ability to meet the deadline.

Students who apply for aid by the published deadlines and are found to be ineligible for need-based aid are welcome to reapply each year; the waiting period does not apply in this case.

To apply for aid, follow these steps.

1 **Smith Aid Application**
   All students, except international students, must complete the Smith Aid Application. There are separate application forms for traditional students and Ada Comstock Scholars. Please download the appropriate application form from our website, www.smith.edu/sfs/portal.

2 **CSS Profile**
   All students, except Ada Comstock Scholars, must complete the College Board’s Profile application process. Register for the CSS Profile online at the College Board’s website (www.collegeboard.org).
   File the Profile four to six weeks before the deadline, to allow processing time. (Smith’s code: 3762)

3 **Tax Returns**
   We require signed copies of all pages, schedules and forms of your federal income tax returns and W-2s. Traditional-aged students must submit copies of their parents’ federal tax returns and W-2 forms as well as copies of any corporate or partnership returns they have filed. Students or parents not required to file a tax return must complete a nonfiler’s statement, available at www.smith.edu/sfs/portal.

   - **Regular and Early Decision first-year students and transfer students** should send all required documents and forms directly to the College Board’s Imaging and Documentation Service (IDOC) by the due dates listed on page 8.
   - **Ada Comstock Scholars and international applicants** should send all required documents, including tax returns, directly to Student Financial Services at Smith College by the published deadlines.

4 **FAFSA**
   All U.S. citizens, permanent residents and undocumented Ada Comstock Scholar applicants must complete the Free Application for Federal Student Aid (FAFSA). You must file the FAFSA at www.fafsa.gov.
   This form can be completed using either actual or estimated income. Student Financial Services can update estimated figures using tax returns once they become available. Don’t wait until you have actual data to apply if doing so will cause you to miss the deadline.
   Within four to five weeks of submitting the FAFSA, you’ll receive a Student Aid Report (SAR). It will either request further information or include an Expected Family Contribution (EFC) based on federal

If you wish to apply for financial aid from Smith, you must do so when you apply for admission. Do not wait until you have been accepted to Smith. If you do not apply for aid prior to admission, and by the published deadlines, you will not be eligible to apply for or receive college aid until you have completed 64 credits at Smith. (Transfer students and Ada Comstock Scholars must complete 32 credits at Smith.)
calculations. (Note that this will not be the same EFC that colleges calculate; Federal calculations determine your eligibility for federal aid only.) Be sure to make any corrections requested on your SAR, otherwise our determination of your aid will be delayed. (Smith’s code: 002209)

5 Other Forms
When filing your CSS Profile and FAFSA, please note the following:

■ If your family derives income, positive or negative, from self-employment, a business or a farm, you must submit the corresponding business tax return.

■ If your parents are divorced or separated, or were never married, both parents must provide information. The parent with whom you live more than half of your time should complete the FAFSA and CSS Profile. Your other parent should complete the Noncustodial Parent Profile, available on the College Board website. Both parents must submit their federal tax returns and W-2 forms. Remarried or repartnered parents must also submit their current spouse’s or partner’s tax returns and W-2s.

Please note that orphans, wards of the court, veterans of military service and women aged 24 and over at the time of admission are the only applicants automatically considered independent in the aid application process.

6 Other Aid
Financial aid applicants are expected to apply for all federal, state and local scholarships for which they are eligible. It is crucial that applicants find out about these sources of aid in order to help the college continue to meet the need of all students. Traditional-aged students can learn about such sources from their high school guidance counselors. The web is also an excellent source of information. Visit www.smith.edu/sfs/portal for links to many useful sites.

Some companies, organizations and unions provide merit scholarships to worthy students. If you receive a prize or award from any outside source, notify Student Financial Services as soon as possible. Non-Smith awards based on student merit or parent employment will be used to reduce the self-help (loans or work-study) portion of your aid, if such use does not violate federal regulations. Amounts in excess of self-help will reduce the Smith grant dollar for dollar.

Awards from the state and federal government are used dollar for dollar to reduce your Smith grant. Need-based loans from state or outside agencies can be used dollar for dollar to replace either the suggested federal loan or job. This policy applies each year in which you receive outside aid.

Notification
Applicants admitted to Smith who complete financial aid applications by the published deadlines receive financial aid decision letters with their letters of acceptance. These letters are sent to Early Decision I applicants by mid-December, to Early Decision II applicants by late January and to Regular Decision applicants by late March.

Renewing Financial Aid
You must reapply for financial aid for each year that you wish to be considered for aid. Financial aid application materials are available at www.smith.edu/sfs, beginning in mid-December. Traditional students may receive financial aid for up to eight semesters. The amount of your financial aid will be recalculated each year, based on your family’s most recent financial information. The self-help portion of awards (loans and work-study) increases as you progress toward your degree, based on federal loan limits.

If your family experiences a significant event that negatively impacts your financial circumstances, you may apply for a review of your financial aid award during the academic year. If you applied for but were not granted need-based financial aid in the prior year, you may still reapply in subsequent years.
Smith offers a limited number of awards based on merit rather than need. Merit-based aid is offered only at the time of admission. All applicants for admission are automatically considered; there are no special application forms.

Students must maintain satisfactory academic progress in order to have their scholarships renewed annually.

- The Zollman Scholarship is based on academic merit and affords a $25,000 grant in each of four years at the college. Fewer than 10 Zollman Scholarships are awarded in each entering first-year class. Zollman Scholars are also offered the opportunity to work on a STRIDE Program research project.

- STRIDE (Student Research in Departments) Scholars are selected on the basis of academic merit and receive a four-year grant of $20,000 per year; each STRIDE student is also offered the opportunity to work on a research project with faculty during her first two years at Smith. These students receive a $2,450 stipend for the research position.

- The Smith Presidential Scholarship is awarded to a select number of outstanding applicants to the college. Presidential Scholars receive $10,000 each year for four years.

- The Springfield/Holyoke Scholarship provides up to four full-tuition scholarships for students from public schools in Springfield and Holyoke, Massachusetts. All students who apply to Smith from these schools will be automatically considered.
International Students

Non-U.S. Citizens Living Outside of the United States
Need-based aid from Smith is available to non-U.S. citizens who apply as first-year students or September transfers. This highly competitive award process is based on financial need. The level of college support varies widely depending on individual family circumstances. Information on family financial resources must be submitted on the CSS International Profile. Translated parent income tax returns or translated income statements from parent employers are also required.

International transfer students who are applying for need-based aid may not apply for January entrance.

Non-U.S. citizens who are awarded assistance will have a family contribution calculated prior to admission, and this contribution will remain the same for their four years at Smith. Loans will increase per year to partially offset increases in tuition, fees, room and board. Any increases in tuition and fees greater than the loan increases will be covered by additional grant aid. International students do not have to submit renewal applications.

If you are not a U.S. citizen and your parents are earning income and paying taxes in the United States, you will also need to send signed copies of U.S. federal tax returns to Student Financial Services. (Note: undocumented students are not considered international students.)

U.S. Citizens Living Outside of the United States
If you are a U.S. citizen and your parents are living and earning income outside the United States, in addition to following the instructions on page 3, you must also submit translated foreign tax returns and/or translated income statements from parental employers. If you are a U.S. citizen living abroad and your parents file a U.S. federal tax return, follow the application instructions described on page 3. Renewal of awards is contingent upon completion of the application process by the published deadlines and continued need-based aid eligibility.

Transfer Students
Transfer students interested in being considered for need-based aid must submit an aid application prior to admission and by the published deadlines. Failure to do so means that you will have to complete 32 credits at Smith and reach junior class standing before becoming eligible for Smith grant consideration. Financial aid decisions for transfer students are mailed with the admission decision.

Transfer applicants for September 2018 or January 2019 admission must submit the forms listed below. Refer to page 8 for filing deadlines.

- College Board 2018–19 Profile application—Smith College code: 3762
- 2018–19 Free Application for Federal Student Aid—Smith College FAFSA federal code: 002209
- Other documents as required of first-year applicants (refer to pages 3 and 4)

Phi Theta Kappa scholarships of $5,000 are awarded to eligible students based on recommendations from the Office of Admission. There is no special application form but there are a limited number of scholarships.

Smith is also pleased to award up to four full-tuition scholarships per year to transfer students from Greenfield Community College and Holyoke Community College who display a strong academic record and clear leadership potential.
Smith’s resources for financial aid include loans, campus jobs and grants; a student’s financial aid package will include one or more of these. A loan and a job, both considered self-help, are usually the first components of an aid package, with any remaining need being met with grant aid. The self-help component of the award will increase as you progress toward your degree, based in part on federal loan limits.

Grants
Grants are funds given to students with no requirement of repayment or work time in exchange. Most Smith College grants come from funds given by alumnae and friends of the college or by foundations and corporations. The federal and state governments also provide assistance through need-based grants such as the Federal Pell Grant and state scholarships. Smith receives an allocation each year for Federal Supplemental Educational Opportunity Grants (SEOG) and for state-funded Gilbert Grants for Massachusetts residents.

Loans
Loans, which enable you to borrow against future income, must be repaid. The loan offered in your financial aid package might be a Federal Direct Ford Loan and/or a Smith loan—none of which require that you pay principal or interest until you leave Smith. The annual loan amount in your package will increase each year you are at Smith.

- Federal Direct Ford Loans are fixed-rate federal loans available to help you meet the costs of post-secondary education. The federal government pays the interest for students who are eligible based on need as long as they attend college at least half time. Origination and guarantee fees are assessed before disbursement.
- Some loans to Smith students come from college funds. The terms of these loans, if awarded, will be disclosed on your promissory note.

Jobs
If your financial aid award includes federal work-study or college work, you will have priority in applying for campus jobs. Temporary jobs may be available to students who do not qualify for need-based assistance. Smith participates in the Federal Work-Study Program, which funds a large part of student earnings on campus and provides some job opportunities with Smith-approved nonprofit agencies off campus.

- Your first job is likely to be in dining services; later you may work in a library, laboratory or office. First-year traditional-aged students can generally work an average of eight hours per week for 32 weeks. Returning students, transfers and international students receiving need-based aid can work an average of 10 hours a week for 32 weeks. Most jobs pay $11 per hour. Any student receiving need-based aid will have priority in being hired for campus jobs, but no student may have more than one permanent campus job.
- Temporary “spot jobs” on campus are available to all students on a first-come, first-served basis.
- Term-time internships on campus are competitively filled jobs open to all students. Internships may be in such fields as public relations, student affairs or academic computing. During the spring semester you may apply for an internship for the following academic year.
- Job opportunities both on and off campus are posted on the Web at www.smith.edu/sfs/portal.

Student wages are paid every two weeks during the academic year. Earnings from campus jobs are intended to be used primarily for miscellaneous expenses but may be used to help pay college bills. Optional payroll deduction is available for this purpose.

Other Options
All families can arrange for payment plans and financing options. Visit www.smith.edu/sfs/portal for more information and links to these options. At the time of admission, all students will receive specific information about ways to finance a Smith education.
International applicants, Ada Comstock Scholars and undocumented applicants, please visit www.smith.edu/sfs/portal for requirements and deadlines.

<table>
<thead>
<tr>
<th>Family Income Range</th>
<th>Number of Applicants</th>
<th>Number Receiving Grant Aid</th>
<th>Range of Grant Aid</th>
<th>Profile of Smith College Aid Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0–$30,000</td>
<td>288</td>
<td>269</td>
<td>$2,908–$69,691</td>
<td>Family income is determined by Student Financial Services based on information submitted by aid applicants. Grant aid includes all need-based grants. Student loans, campus job opportunities, parent loans and other financing options are not included. The range of grant aid is quite broad, reflecting unique financial characteristics of applicants and their families.</td>
</tr>
<tr>
<td>$30,001–$45,000</td>
<td>129</td>
<td>124</td>
<td>$5,815–$66,499</td>
<td></td>
</tr>
<tr>
<td>$45,001–$60,000</td>
<td>126</td>
<td>116</td>
<td>$4,565–$63,770</td>
<td></td>
</tr>
<tr>
<td>$60,001–$80,000</td>
<td>165</td>
<td>157</td>
<td>$5,815–$63,082</td>
<td></td>
</tr>
<tr>
<td>$80,001–$100,000</td>
<td>160</td>
<td>151</td>
<td>$5,870–$57,553</td>
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<tr>
<td>$100,001–$120,000</td>
<td>144</td>
<td>135</td>
<td>$7,107–$61,180</td>
<td></td>
</tr>
<tr>
<td>Over $120,000</td>
<td>655</td>
<td>438</td>
<td>$849–$63,914</td>
<td></td>
</tr>
</tbody>
</table>

2016–17 traditional-aged students only.
Where to Turn for Help

We know that the educational financing process is a challenge for many students and parents. We encourage applicants to contact us with questions or concerns about either the Smith financial aid process or the educational financing process in general. There are many other sources of help as well. This page provides information to assist you in meeting the financing challenge. It is important that your questions be answered and that you file all forms by the published deadlines. When in doubt, contact us.

Student Financial Services
- Telephone: 413-585-2530 or 800-221-2579
- Email: sfs@smith.edu
- Web: www.smith.edu/sfs/portal
  All admission applicants are encouraged to check the status of both their admission and financial aid applications through our website. PIN numbers are sent to all applicants to provide secure access.
- Mail: Smith College
  Student Financial Services
  Northampton, MA 01063
- Office hours: 8:30 a.m.–4 p.m. weekdays
  (10 a.m.–4 p.m. on Wednesdays)
- Appointments: To discuss family financial circumstances or get information on the application and financing process, you may schedule either in-person or phone appointments with a Student Financial Services staff member.

Other Sources of Information
These references are only a few of the resources available. Students are encouraged to seek out state and local community resources as well.

U.S. Department of Education
- www.fafsa.gov to file the Free Application for Federal Student Aid (FAFSA) online
- Federal Student Aid Information Center for callers in the United States: 800-433-3243 (toll free)
- Federal Student Aid Information Center for callers outside the United States: 319-337-5665
- www.studentaid.ed.gov for information on the federal financial aid process and links to other resources

College Board
- www.collegeboard.org for college search and financing information with links to the Profile application process
- College Board Profile application service:
  305-829-9793 for Profile and 305-420-3688 for IDOC inquiries
  E-mail: help@cssprofile.org
- College Board IDOC website: idoc.collegeboard.org

Important Information
- Smith College FAFSA code: 002209
- Smith College Profile code: 3762
- Smith College Office of Admission:
  413-585-2500 or 800-383-3232

The information in this brochure is accurate as of June 2017. Go to www.smith.edu/sfs/portal for the most current information.

Smith College is committed to maintaining a diverse community in an atmosphere of mutual respect and appreciation of differences. Smith College does not discriminate in its educational and employment policies on the bases of race, color, creed, religion, national/ethnic origin, sex, sexual orientation, gender identity and expression, genetic information, age, disability, or service in the military or other uniformed services. Smith’s admission policies and practices are guided by the same principle, concerning applicants to the undergraduate program who identify as women, and all applicants to the graduate programs. For more information, please contact the adviser for equity complaints, College Hall 302, 413-585-2141, or visit www.smith.edu/diversity.