

INTERNATIONAL UNDERGRADUATE STUDENT GUIDE TO FINANCIAL AID FOR 2008-2009

Program Expenses: The basic annual cost of undergraduate study for the 2008-2009 academic year is estimated on your award letter. All payments must be made in U.S. dollars. A non-refundable \$400 advance deposit on these charges is required to reserve your place in the class and confirms that you accept Ithaca's offer of admission. Note that in order to get an I-20; you will be required to certify finances for a minimum of one full academic year, even if your award letter is based on one semester only.

Aid Programs: *Ithaca Access Grant* funds represent a firm financial commitment from us for the duration of your degree program, renewable on an annual basis until you graduate, provided that you remain in good academic standing and carry a full-time course load at Ithaca College. Except under the most unusual circumstances, your *Ithaca Access Grant* WILL NOT be increased. *President's, Dean's Patrick Conway, William Daetsch, John Harcourt, L. Hill & A. Newens, Shirley Hockett and Rod Serling Scholarships* are renewable provided that you maintain a minimum cumulative grade point average (GPA) of 3.0. These scholarships will never increase or decrease. The *Flora Brown Award* amount never changes nor does it have a GPA requirement. The *W.G. Egbert Founder's Grant* is a grant provided to a limited number of students with exceptional financial need. Adjustments in the *Ithaca Access Grant* and/or *W. G. Egbert Founder's Grant* may occur if other sources of aid are received.

You have the potential to work at an on-campus job to assist you in reducing your Estimated Family Cost to Attend Ithaca. You may work up to 20 hours per week, depending on the position and availability of hours. The minimum starting salary is \$7.15 per hour. Please understand that you are not guaranteed a specific position in a particular department, nor a minimum amount of earnings. You will be expected to interview for a position upon your arrival on campus and to arrange a work schedule that is mutually acceptable to you and to the employing office. If you are presently in the U.S. or expect to return to the U.S. in ANY visa status other than F-1 or J-1, you should be aware that you may be INELIGIBLE for employment at Ithaca College. In most cases, however, you might be able to switch your status to F-1 or obtain permission to work from the United States Citizenship and Immigration Services (USCIS). Contact the Office of International Programs immediately for information and assistance. You must have applied for a US social security number prior to starting to work. Ithaca College will assist you in this process once you are on campus.

Outside scholarships listed in your award letter are based upon information you have provided us or we have received from other sources. It is your responsibility to secure these funds from the donor or organization.

How Your Financial Aid Package Affects Your Bill: Your charges may vary depending on your room assignment and board plan. Tuition, on-campus room and board charges, insurance and registration fees will appear on your bill. You will not be billed for books or personal expenses, but are expected to pay the vendor as you make purchases. Your bill (which is mailed in mid-July and in late November) will list all applicable charges and fees for ONE semester. Any deposit paid will be listed as a credit. Any financial aid you receive directly from the College (i.e. sources listed in aid programs above) will also be listed as "possible additional financial aid," reducing the amount of you owe. Earnings from an on-campus job CANNOT be applied toward your bill or reduce your charges. However, you can use the proceeds from your employment to defray the cost of your books and other personal expenses.

Ithaca College expects that you and/or your family will be responsible for all tuition, fees, room and board charges which are not covered by grants, loans, or scholarships that are credited directly to your student account.

Curricular Expenses: You should be prepared to purchase books and supplies at the start of each semester. Students who enroll in certain programs that require supplies or equipment should expect to incur costs related to specialized course work. For example, physical therapy majors will be assessed additional fees relating to the clinical portion of the program. Art and film students will be expected to purchase art or camera supplies at their own expense. Science majors may be assessed special laboratory fees. Music majors need to purchase sheet music and maintain their instruments. Students majoring in costume design will need to purchase supplies and fabrics. If you would like an estimate of the additional costs relating to your field of study, you should contact your department directly.

Special Fees: You may be assessed all or some of the following special fees as appropriate:

Parking permit - car: \$213 new student \$106 returning student per year Parking permit – motorcycle: \$15 per year
Late payment - \$200 per month

School Holidays: The majority of the College's residence halls and dining services close for one week during each of the fall and spring terms and close for nearly a month between semesters. If you plan to travel during these periods, you must figure your expenses

accordingly. If you expect to remain in the city of Ithaca during this time, you must budget for interim housing and meals off-campus. We estimate that additional expenses relating to accommodations when these College facilities are closed will be a minimum of \$175 per week if you reside in temporary off-campus housing during breaks or are hosted by a local student or family. Meal costs would be an additional expense.

Living Expenses: Your monthly expenses will vary depending upon your lifestyle. Whatever your spending habits, you will need more money during the first month for purchasing your school books, furnishings and clothes appropriate to the climate. You may also wish to arrange for telephone (essential) and cable TV (optional) services.

You **MUST** purchase a heavy coat, several sweaters, snow boots, rain gear, a hat, scarf and gloves if you don't already own these items. Some students may want to purchase a radio, stereo or computer for their rooms, although these items are NOT essential. These can range in price from \$35 for an inexpensive radio to over \$1,000 for a computer and printer.

Be certain you have enough money to start off comfortably. After you settle in, your living expenses will probably decrease; students who live in the residence halls will just need pocket money as lodging and meals are prepaid with tuition and fees. If you live off-campus sharing expenses with others, you should expect to spend approximately \$900 - \$1,300 per month. This figure is based upon estimates for your rent (\$400-\$500), food (\$260), utilities (\$80), and other expenses, such as telephone, entertainment, etc. Your first month will also be more expensive as you will want all the items listed above and additionally you will be asked to pay one to two months extra rent as a 'security' deposit. We recommend that an on-campus student start with a minimum of \$900 - \$1,100 to settle in while an off-campus student should budget at least \$1,900 - \$2,100 for the first month.

Supplemental Medical Insurance: In addition to the College's student health insurance plan, international students are encouraged to purchase supplemental medical insurance to broaden their coverage in the event of a medical emergency. **A student attending on a J-1 Visa must purchase separate medical insurance that meets U.S. Dept. of State Regulations.** The monthly cost of a supplemental insurance package designed specifically for international students varies depending on age. The average cost is \$40 per month.

Please note that the expenses described above are not reflected in your financial aid package, but are additional expenses relating to your stay in the United States. For more information about these expenses, please contact the Office of International Programs at 607-274-3306. For information about your financial aid awards, please contact the Office of Financial Aid.

How to Determine What You May Owe for Your College Bill: Semester bills for all incoming and continuing students are mailed on or about July 15 for the fall semester and November 15 for the spring term. Delays in international mail sometimes prevent international students from receiving their statement of account in a timely manner. If you have not received your bill but wish to estimate the amount that you will owe, use the formula provided below:

	TUITION/FEES + ROOM/BOARD
MINUS	<u>FINANCIAL AID (EXCLUDING WORK PROGRAMS)</u>
EQUALS	WHAT YOU OWE

You will **NOT** be billed for your books and supplies but will pay these charges directly to the vendor. If you have requested a more expensive housing option, such as the Garden Apartments, Emerson Hall, or a single room, add the cost increment for that option. If you requested a triple room or select a meal plan with a lesser charge, subtract the cost reduction for this option. If you are ultimately assigned to accommodations other than what was requested, your bill will be adjusted accordingly.

If you have questions regarding financial aid, please call, write, or email (finaid@ithaca.edu). Additional information may be found at www.ithaca.edu/finaid under the heading "International Students."