

Tufts Cummings University School of Veterinary Medicine

200 Westboro Road,
North Grafton, MA 01536

Financial Aid Office

(508) 839-8733

Financial Aid Application - Graduate Programs

Students pursuing graduate studies in a TCSVM master's degree program may be eligible to borrow federal student loans and non-federal education loans to help finance the cost of attendance.

To be considered for federal student aid, a student must be a U.S. Citizen or eligible non-citizen, accepted into a degree-granting program, maintain at least a half-time status as a matriculated student, and may not be in default on any prior educational loan. A student must be a U.S. Citizen or permanent resident to receive federal financial aid consideration.

The Financial Aid Office will determine your student loan eligibility and provide you with a loan application packet after we receive the required application materials from you.

- Submit the following for federal loan consideration:**
1. 2012-2013 Free Application For Federal Student Aid
 2. 2012-2013 TCSVM Financial Aid Application
 3. 2011 federal tax return data through FAFSA-IRS Data Retrieval Tool option

1. 2012-2013 FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

You may complete the FAFSA via the internet at www.fafsa.ed.gov. The TCSVM **Federal School Code** to be entered in Section Five of the FAFSA is **E00362**. If you do not enter the code correctly, TCSVM will not receive your results electronically.

2. TUFTS CUMMINGS SCHOOL OF VETERINARY MEDICINE 2012-2013 FINANCIAL AID APPLICATION:

All applicants must submit this application to the Financial Aid Office.

3. STUDENT/SPOUSE FEDERAL INCOME TAX RETURN INFORMATION

Applicants must utilize the FAFSA IRS Data Retrieval Tool option on the FAFSA or provide an official IRS tax transcript if selected for federal verification by the FAFSA processor. You will be notified if selected for verification.

SSN on Tax Return: For your protection, please remove/block out your SSN on the copy of the tax return you submit to TCSVM.

General loan program information for federal Stafford Loans. Please see the reverse side of this sheet for more detailed information about these loan programs.					
Loan Program	Maximum Amount	Source	Is in-school repayment required?	Will interest accrue while in school?	Interest Rate
Federal Direct Unsubsidized Loan	\$20,500	Federal	No	Yes, unless you make payments	6.80% fixed rate
Federal Direct Graduate PLUS Loan	Cost of Education minus other aid	Federal	No	Yes, unless you make payments	7.90% fixed rate
Non-federal Alternative Educational Loans	Cost of Education minus other aid	Banks	No	Yes, unless you make payments	Most programs vary quarterly no maximum limit
Federal Direct Subsidized Stafford Loan	\$ 0	No longer available for graduate students for enrollment after July 1, 2012.			
To be considered for loans from federal sources, you must be a U.S. citizen or permanent resident.					
To be considered for loans from private sources, you must be a U.S. citizen or permanent resident or apply with a co-signer who is a U.S. citizen or permanent resident.					

Estimated Cost of Education/Standard Student Expense Budget for 2012-13

Estimated Charges:

Tuition..... \$32,412.00
 Health Insurance 3,360.00
 Health Services Administration Fee..... 214.00
Total charges \$35,986.00

In addition to borrowing to meet the above charges, you may borrow loans to meet living expenses. The total of your loans cannot exceed the standard student expense budget as set by the school and detailed in the column on the right.

Estimated Living Expense Allowance:

Rent, food, utilities, household supplies \$16,200.00
 Personal 4,872.00
Total living expenses..... \$21,072.00

Total Cost of Education \$57,058.00

The cost of education for students living with their parents is reduced to \$44,854 due to a lower allowance for rent, food, utilities & household supplies.

STUDENT LOAN PROGRAMS

Educational loans, including Federal Direct Loans, are financial assistance programs that require repayment.

Federal Direct Student Loans

Federal Direct Subsidized Loan: The Subsidized Federal Direct Loan is not available for graduate and professional students for periods of enrollment after July 1, 2012.

Federal Direct Unsubsidized Loan: The Unsubsidized Federal Direct Loan is a fixed interest rate, government loan for education. The interest rate is 6.8% and is fixed for the life of the loan. The Financial Aid Office determines loan eligibility based on the cost of education and the results of your federal need analysis. Repayment begins six months after separation from at least half-time enrollment. The standard repayment term is ten years, with additional options to extend repayment depending on the loan balance. You are responsible for interest beginning when the loan is disbursed (applied to your tuition account). You may pay the interest during enrollment, or you may choose to defer interest payments. Unpaid interest will be added to the principal balance of the loan, which is called capitalization. The annual loan limit is \$20,500 minus financial aid.

Loan Fee: **The Federal Direct Unsubsidized Loan origination fee is 1.0%.**

The loan origination fee will be deducted by the U.S. Department of Education from your loan disbursement; therefore, the credit on your tuition account will be less than the amount you borrow. Please keep the fees in mind when determining your loan amount. Your cost of education and loan eligibility can be increased to cover the amount of the loan fees up to the maximum annual loan limit for each loan. If you are borrowing the maximum annual limit in the Federal Direct Unsubsidized loan program, the loan fees can be added to your Grad PLUS loan.

Federal Direct Grad PLUS: The federal Grad PLUS loan is a fixed interest rate loan for graduate and professional students. The Grad PLUS is an unsubsidized loan, which means you are responsible for the accruing interest from the time your loan is disbursed. You may pay the interest during enrollment, or you may choose to defer interest payments. Unpaid interest will be added to the principal balance of the loan (capitalized). The interest rate is 7.9% for the life of the loan. The annual loan limit is equal to the cost of education minus your other financial aid. Repayment begins within sixty days of the first disbursement, however, payments may be deferred as long as you are enrolled at least half-time. There are credit requirements to receive this loan. The standard repayment term is ten years, with additional options to extend repayment depending on the balance of your loan.

Loan Fee: **The Federal Direct Grad PLUS Loan origination fee is 4.0%.**

Please refer to the Unsubsidized loan fee information above for information about increasing your cost of education to include loan fees, if needed.

Credit: If you apply for a Grad PLUS loan, your credit history will be reviewed. We urge you to obtain a copy of your credit report and reconcile any delinquent accounts prior to submitting a loan application. There are no financial resources available for you if your application is denied as a result of poor credit. You may find instructions on how to obtain a credit report at <https://www.annualcreditreport.com/cra/index.jsp>.

Loan Application: A loan application packet and notification of loan eligibility will be mailed to you after we receive your initial application materials as outlined on the front of this sheet.

Deadline: In order to have your loans in place to meet your first semester expenses, the recommended file completion date is May 31st; however applications are processed on an ongoing basis.

Please do not hesitate to contact the Financial Aid Office at 508-839-8733 or vet-finaid@tufts.edu if you have any questions.

TUFTS UNIVERSITY CUMMINGS SCHOOL OF VETERINARY MEDICINE
FINANCIAL AID APPLICATION

2012-2013

This form cannot be submitted electronically or by fax.

Complete this form if you are applying for any form of financial assistance, including institutional aid and/or federal student loans. Please do not leave any questions blank. Please indicate \$0 when applicable or "n/a" if a question is not applicable. Please print.

1. Name _____
2. Permanent Address _____
 Street, City, State, Zip Code _____
3. State of Legal Residence _____ 4. Driver's License No./State _____
5. E mail Address _____ 6. County (based legal state residence) _____
7. Permanent Phone Number _____ Local/Cell Phone _____

8. Indicate your academic program and your expected year of graduation:
- DVM Select expected year of graduation: 2013 2014 2015 2016 DVM students may apply for student loans and institutional aid.
- MS Animals & Public Policy 2013
- MS Conservation Medicine 2013 MS students may apply for federal and private loans only.

- 8a. **DVM students/applicants only:** Check one box below to indicate the type of aid for which you are you applying.
- I am applying for student loans only.** Parent financial information is not required to apply for federal and private loans. Students applying for student loans only may also be considered for Federal Work Study and Perkins Loans.
- I am applying for institutional financial aid and student loans.** Parent financial information IS required to apply for institutional grants and institutional loans and the federal Health Professions Student Loan. However, your parents' information will not be used to determine your eligibility for federal aid. Refer to the application instructions for exceptions to the requirement for parental information.

09. Indicate here if you wish to be considered for Federal Work Study employment: 2012 Summer Period 2012-13 Academic Year
10. Citizenship: U.S. Citizen U.S. Permanent Resident VISA Student/Class: F1 F2 J1 J2 Other

11. Are you married or will you be married by May 31, 2013? NO Yes Date of marriage/or upcoming wedding _____
- If you are married, or will be married by 05/31/13, you must include your spouse's/fiancé's/fiancée's income and asset information on this application. You must also submit a signed copy of his/her 2011 federal tax return, including all tax schedules. If your marriage plans change **after** this application has been submitted, you must notify the TCSVM Financial Aid Office.

12. Living arrangements for the 2012-2013 academic year (check one): Parents Spouse Roommates Alone
- Your portion of your monthly rent/mortgage, if known, for the 2012-13 academic year: \$ _____

ASSETS Please cross-check the amounts you report here and on your FAFSA for accuracy and explain any significant differences in the amounts reported on each form.

	What is it worth today?	What is owed on it?
13. Cash, savings and checking accounts (value as of today)	\$ _____	\$ XXXXXXXXXXXX
14. IRA, Keogh, 401K, Other Retirement/Pension value as of 12/31/11	\$ _____	\$ XXXXXXXXXXXX
15. Home (renters write in "0") Year Purchased _____ Purchase Amount \$ _____	\$ _____	\$ _____
16. Other real estate (itemize on separate sheet if more than one property).....	\$ _____	\$ _____
17. Investments (include certificate of deposits (CD), money market funds, mutual funds, stocks, bonds, securities, etc.) Itemize on page 4 or a separate sheet.	\$ _____	\$ _____
18. Business (if you had business income or losses, report a business value here).....	\$ _____	\$ _____
19. Farm value and debt: Is the farm your primary residence? _____	\$ _____	\$ _____

20. Do you have, or are you the beneficiary of a trust fund? No Yes Value: \$ _____
- If yes, list type of fund and describe the terms of the trust on a separate paper. You may be asked to submit a copy of the trust agreement.

21. Does anyone, including your parents, have assets in your or your spouse's name? _____ If yes, itemize on page 4 or a separate sheet.

22. Year/Make/Model of your and your spouse's car(s) Car 1 _____ Car 2 _____

INCOME: 2011

23. 2011 federal tax status: Filer or Non-filer. Tax filers must submit a signed copy of the return, W-2 forms & tax schedules.

24. **Non-filers:** If you did not file, and are not required to file a 2011 federal income tax return, list your employer(s) and any income received in 2011. Submit copies of your W-2 and/or 1099 forms. Provide this information for you (and your spouse if applicable).

<u>Source(employer)</u>	<u>Amount</u>	<u>Source</u>	<u>Amount</u>
a. _____	\$ _____	b. _____	\$ _____
c. _____	\$ _____	d. _____	\$ _____

If you received financial support from family or friends, please include the amount in 25g below and on your FAFSA, #44.

25. **Verification of 2011 Untaxed Income: Tax filers and non-filers must complete this section.** TCSVM will use your federal tax return to verify your taxable and certain untaxed income and tax allowances. The following sources of untaxed income do not appear on the tax return, therefore, all applicants must complete this section. List the amounts you and/or your spouse received from the following sources.

- a. Child support you received for all children. Don't include foster care or adoption payments\$ _____
- b. Housing, food, and living allowances paid to members of the military, clergy, and others (including cash payments and cash value of benefits)\$ _____
- c. Veterans' non-education benefits and/or VA Educational Work-Study allowances.....\$ _____
- d. Any other untaxed income or benefit not already reported elsewhere on this form. Don't include student aid, earned income credit, Workforce Investment Act educational benefits, or benefits from flexible spending arrangements, e.g., cafeteria plans\$ _____
- e. Welfare benefits (don't include Food Stamps or subsidized housing)\$ _____
- f. Social Security benefits received that were not taxed (such as SSI).....\$ _____
- g. Cash received, or any money paid on your behalf (e.g. bills), not reported elsewhere on this form*.....\$ _____
 * Money paid on your behalf is considered untaxed income for graduate students. However, if you were a dependent undergraduate student in 2011, you should not include payments made by your parents in 25g.
- h. Amount of any Public Assistance received in 2011 (food stamps)\$ _____
- i. Amount of any Child Support Paid in 2011 (attach statement with name of recipient & child)\$ _____

EXPECTED RESOURCES: Assistance you expect to receive for the 2012-2013 academic year.

26. Indicate the amount of financial assistance you will receive for the 2012-2013 academic year from (indicate each source using check-box) your parents, relatives, spouse's parents or other sources. Itemize on a separate paper if more than one source.\$ _____

27. **OUTSIDE RESOURCES:** You are required to notify the TCSVM Financial Aid Office if you receive any form of outside assistance. List below assistance you expect to receive for the 2012-2013 academic year (not awarded by TCSVM). Include grants, scholarships, loans, veteran's benefits, Army Health Professions Scholarships and aid from any other source. You are required to notify our office in writing if you receive any additional aid after submitting this application. If more space is needed, please submit the information on a separate paper.

_____	\$ _____
_____	\$ _____

28. Student (& Spouse's/Prospective Spouse's) 2012-2013 Expected Income

In most cases, your expected income will be used to determine your eligibility for institutional aid. If you do not provide your expected income information below, your 2011 tax year income will be used in the analysis for institutional aid. Indicate the number of weeks you expect to be employed during the summer and academic year periods. If you will not be working, indicate "not working" for the appropriate period.

Student's Employment Information			Spouse's (or Prospective Spouse's) Employment Information		
<u>Employer's Name</u>	<u>No. Weeks Employed</u>	<u>Weekly Pre-tax Earnings</u>	<u>Employer's Name</u>	<u>No. Weeks Employed</u>	<u>Weekly Pre-tax Earnings</u>
Summer 2012 _____	_____	\$ _____	Summer 2012 _____	_____	\$ _____
Acad. Yr. 2012-2013 _____	_____	\$ _____	Acad. Yr. 2012-2013 _____	_____	\$ _____

29. Other expected taxable income (interest, dividends, other) for student & spouse:

Summer 2012 \$ _____ Academic Year 2012-2013 \$ _____

30. Expected untaxed income for student & spouse (if applicable) not included elsewhere on this form:

Summer 2012 \$ _____ Academic Year 2012-2013 \$ _____

31. Student's Family Member Listing: Include only yourself, your spouse and your children.

Full name of family member	Age	Relationship to student	2012-2013 College Enrollment Status					
			Year in School	Full-time	Less than half-time	Name of College	Type of Degree	Cost of Attendance*
		Self		X		TCSVM		XXXXX

*Cost of Attendance: Indicate cost minus any employer paid reimbursements you have received or will receive.

Changes in enrollment must be reported to the TCSVM aid office. You will be required to provide verification of enrollment at the start of the term for each family member you report as expected to be enrolled in for the 2012-2013 academic year. Your aid will be adjusted if a family member does not enroll in school as expected.

32. List all colleges you have attended. If you were enrolled in another health professions program, you must submit a Financial Aid Transcript to TCSVM from that school. Most schools require a written request from you to forward your financial aid transcript.

33. Loan History: TCSVM will obtain your federal student loan data from your Student Aid Report. List other student loans below.

Student Loan History	Total Borrowed	Name of School	Unpaid Balance
Health Professions Student Loan (HPSL)	\$		\$
Private Education Loans	\$		\$
Other/	\$		\$

PROFESSIONAL INTERESTS & EXTRACURRICULAR ACTIVITIES

While most of the scholarship and loan monies administered by TCSVM (including federal sources) are awarded solely on the basis of financial need, a few are restricted by the donors themselves to students with particular interests or experiences. Please complete the following questions so we may consider you for all funding for which you may be eligible. If you need more space, you may submit your responses on a separate paper.

34. Indicate your professional interests by checking all that apply and briefly describe your long-term ambitions and goals.

- Small Animal Medicine Large Animal Medicine Surgery: Small/Large Canine Equine Feline Wildlife International
- Research Other: _____

35. What are your interests and hobbies outside of school? Are you involved in any organizations at TCSVM or in your community? In particular, highlight any community/public service experience (present or past experience).

36. Discuss recent work experience. Include paid employment and volunteer work. If you will not be working this summer, how will you use your time?

37. Degree Information

Undergraduate Institution: _____
Type of Degree: _____ Major: _____
Graduation Date: _____ Honors Received: _____

38. You must enter the TCSVM Federal School Code **E00362** in Step Six of the FAFSA to have your FAFSA results transmitted electronically.

Date you submitted the Free Application for Federal Student Aid (FAFSA) to processor: _____

39. Student Consent to Release Information

Pursuant to Section 438(b) (1) & (2) of the Family Education Rights and Privacy Act of 1974, I hereby consent to the Tufts University Cummings School of Veterinary Medicine Financial Aid Office for the release of the following: a) information regarding academic standing; including grades; b) biographical and extracurricular information as stated in application forms for admissions and financial aid; c) evidence of my financial need; d) other information a donor or organization may need for tax reporting purposes including my social security number, date of birth, etc. to donors or prospective donors of scholarship and/or loan funds of which I am or may be a recipient.

Your consent is not mandatory for you to be considered for financial aid. Without your consent, however, we may be restricted in the type of funds for which we are able to recommend you.

Signature of student _____ Date _____

40. All Applicants: If your parents or spouse, if applicable, wish to discuss your financial aid application for school-based and federal student aid and/or your financial aid award,

Do you authorize TCSVM staff to disclose information to your parents? Yes No

If applicable, do you authorize TCSVM staff to disclose information to your spouse? Yes No

Signature of student _____ Date _____

41. Additional information: If you would like to provide any additional information to our office or you would like to explain any special circumstances that have bearing on your ability to meet your financial obligations to TCSVM, please submit the information on a separate paper along with this application. If your family's financial history includes periods of severe hardship, please describe the circumstances.

42. I have reviewed the answers to all questions on this form and I certify that the answers I have provided are accurate and complete. I promise to notify the Financial Aid Office in writing of: **a.** any change in circumstances (marriage, employment, income, tax information, etc)

b. receipt of any additional outside sources of aid not listed on this application

Failure to report changes or additional resources with 15 days may result in the cancellation of awarded aid.

I understand that unsatisfactory academic progress or failure to fulfill the above obligations may result in the discontinuance of any aid awarded. Further, I certify that I am not in default on any Title IV loan guaranteed by the Secretary of Education at this or at any other institution. I furthermore swear that I do not owe a refund to this or any institution from a grant previously awarded, including PELL, SEOG, or State Incentive Grant.

Applicants who are selected for verification may be required to submit IRS Form 4506-T to TCSVM, which will allow TCSVM to request a copy of the applicant's tax return from the IRS. Applicants will be notified if selected for verification.

Student's signature _____ Date _____

Spouse's signature _____ Date _____

Return application to:

Tufts University Cummings School of Veterinary Medicine
Financial Aid Office, 200 Westboro Road, North Grafton, MA 01536

Email: vet-finaid@tufts.edu Telephone: 508-839-8733

MS Graduate Program Applicant Deadline: applications processed on an on-going basis;
May 31st recommended application submission date