

2009



THE VALUE
OF YOUR
DELAWARE
EDUCATION

www.udel.edu/finaid

Office of
Scholarships &
Financial Aid

UNIVERSITY OF

DELAWARE

Founded in 1743 ★ The Great Find of the 21st Century

Finance Your Delaware Education

The University of Delaware awards more than \$100 million annually in federal, state, and institutional aid. Our commitment to making a University of Delaware education affordable is seen in our reasonable tuition for in-state and out-of-state students and in our variety of scholarships, financial aid programs, and financing plans. Descriptions of the various programs follow:

Scholarships

The Scholarship Committee attempts to evaluate the “whole” student and to select winners who show potential for making the greatest overall contribution to the campus. The factors we consider include:

1. evidence of **intellectual curiosity** and a desire to challenge yourself academically;
2. **financial need** (for those awards based on a combination of need and academic merit);
3. your **out-of-classroom accomplishments** in such areas as athletics, music, theatre, creative writing, dance, the visual arts, debate, leadership, and community service, especially if you have earned recognition for your accomplishments at the county, state, or national level;
4. **recommendation** from a teacher, school official, clergy member, coach, or employer who knows you well;
5. how well you **present yourself** and your goals in your admissions application.

MERIT SCHOLARSHIPS

Freshman applicants who are outstanding academically may be eligible for scholarships awarded solely on the basis of academic merit without regard to financial need. Everyone whose application for fall admission is complete by December 1 will be automatically reviewed for academic scholarships. Unless requested, you do not need to send us additional information or a separate application.

The University of Delaware offers a large number of academic scholarships. Our most prestigious awards are our Distinguished Scholar Awards, which provide substantial grant money. Recipients include our Eugene duPont Scholars (who receive full scholarships), Alumni Scholars, Alison Scholars, 1743 Scholars, and Stark Scholars. The University is also a sponsor of National Merit and National Achievement Scholars.

ART SCHOLARSHIPS

All applicants to the Art Interests major (Fine Arts, BA or FA, and Visual Communications, BFA) will be considered for a Calloway Scholarship. Scholarships are awarded based upon the artistic merit of the applicant's portfolio, in addition to the applicant's financial need. Portfolios should be submitted online by November 1 for Spring Transfer consideration, January 15 for Freshman consideration, and May 1 for Fall Transfer consideration. Portfolio requirements can be found at <http://portfolio.art.udel.edu>. Submission of additional work and an interview may be required for students who are considered for department- and University-related scholarships.

ATHLETIC SCHOLARSHIPS

Scholarship-quality athletes are generally identified by our coaches, who recruit on the basis of athletic skill. Athletic scholarships are available in the following varsity sports: men's baseball, basketball, football, lacrosse, soccer; women's basketball, field hockey, lacrosse, rowing, soccer, softball, swimming, track and field, volleyball. If you are interested in contacting a coach, you should telephone or write the Athletic Department, University of Delaware, Newark, DE 19716 (302-831-4006) for more information. Students who are interested in playing Division I athletics should acquaint themselves with rules of eligibility at www.ncaaclearinghouse.com.

MUSIC SCHOLARSHIPS

You may apply for a music scholarship by calling the Music Department (302-831-8426) and arranging an appointment for an audition. Scholarship audition dates are December 6, January 10, January 24, and February 7. Music department scholarships are reserved for music majors. In addition, the Music Merit Program provides private study opportunities for other qualified students who wish to study applied music.

Need-based Aid

Universities typically distinguish between aid based on demonstrated financial need and aid based solely on academic ability or special talents without regard to financial need. Aid based on financial need, as demonstrated by the Free Application for Federal Student Aid (FAFSA) that the student files, is "need-based aid."

COMPLETE THE FAFSA

1. Obtain the FAFSA for the upcoming academic year from your high school guidance office or local college financial aid office or apply online at www.fafsa.ed.gov.
2. Complete the FAFSA as soon as possible after January 1, 2009. If you have not completed your Federal income taxes, you may use estimated information. We strongly recommend filing the FAFSA by February 1, 2009, especially for students who want an early notification of the financial aid award.
3. Be as accurate as possible. Errors may cause extensive delays in financial aid delivery.
4. Completing the Releases and Signatures section of the FAFSA with the University of Delaware school code – **001451** – allows the Central Processor to send the information to our financial aid office electronically. (The "Central Processor" is an agency which the federal government has contracted to process the financial data which you have included on the FAFSA. From now on, within this publication, we will refer to them as the "Processor.")

Delaware residents should apply for SEED and Delaware Scholarship Incentive Program (SCIP) funds through the FAFSA. **Nonresidents** should apply for any grants awarded by their own states. For example, through reciprocal agreements with the state of Delaware, residents of Pennsylvania may use some state monies at Delaware. Students should consult their state's education agency for information on applying for state grants. Provide additional information if requested. The federal government may require selected applicants receiving federal sources of aid to submit a signed copy of their parents' and/or their own Federal Income Tax 1040, 1040A, or 1040EZ form. If this is required, the applicant will be contacted by our Office of Scholarships and Financial Aid.

REVIEW THE RESULTS

The Student Aid Report (SAR) is produced by the Processor and contains all of the information you provided on the FAFSA. You will receive it three to four weeks from the time you submitted your FAFSA.

Check the SAR carefully for accuracy. If there are any changes, make the corrections directly on the SAR and send it back to the address provided on the back of Part II.

DETERMINING NEED AND AWARDING AID

Once it receives a student's FAFSA, the Processor, following federal guidelines, calculates the contribution the student and his or her family is expected to make toward the educational costs. This information is shared with the colleges listed on the student's FAFSA. The difference between the University's estimate of what it will cost the student to attend and the federal estimate of what he or she can afford to pay is called "demonstrated financial need." Delaware seeks to distribute available aid to as many eligible students as possible.

Using information provided by the family and the federal financial analysis, the University's Office of Scholarships and Financial Aid develops a "financial aid package" which is made up of the family's financial contribution, grants, scholarships, work-study opportunities, and/or loans. These elements of the financial aid package are described on the following page.

You will receive an Award Notification that tells you what aid you have been awarded. There will be two copies of the Award Notice. Keep one for your records. Sign and return the second copy. The Award Notice will have an enclosure that provides you with specific details on each fund. Please read it carefully.

**Delaware's
School Code
for the FAFSA
is
001451**

Delaware SEED Scholarship Program

The SEED (Student Excellence Equals Degree) Scholarship Program provides Delawareans with tuition for full-time enrollment in the Associate in Arts Program at the University of Delaware. The Associate in Arts Program is offered through the UD Academic Centers located at the Dover, Georgetown, and Wilmington campuses of Delaware Technical and Community College (DTCC).

Visit www.udel.edu/associateinarts/SEED/ for more SEED Scholarship Program information.

Elements of the Financial Aid Package

Student-Based Programs

GRANTS

Grants are monies that do not have to be repaid.

- ★ **Federal Pell Grants** range from \$400 to \$4,731 per year and are funded by the federal government.
- ★ **Federal Supplemental Educational Opportunity Grants (SEOG)** are federal grants awarded by the University to students showing the greatest financial need (i.e., Pell Grant recipients).
- ★ **Federal Academic Competitiveness Grants (ACG)** and **National Science and Mathematics Access to Retain Talent Grants (National Smart)** are available to certain Pell Grant recipients.
- ★ **Federal TEACH Grants** are available in the amount of \$4,000 per year to students enrolled in coursework that is necessary to begin a career in teaching and who meet certain academic requirements; in turn, students are required to serve as a full-time teacher for at least four years within eight years of completing a program of study.
- ★ University of Delaware Need-Based Grants are University of Delaware funds provided to students with demonstrated financial need.
- ★ General Fund Scholarships, Delaware Right to Education Grants, and Delaware Scholarship Incentive Programs provide funds to Delaware residents.

Delawareans, the University of Delaware is your state institution. Take advantage of the financial programs designed specifically for you.

LOANS

Loans must be repaid. Since the government may be subsidizing a portion of the interest and permitting the postponement of payments while the student is in school, loans are regarded as financial aid. To receive federally sponsored low-interest loans, a student must be enrolled in college at least half-time. Repayment of the principal begins soon after he or she graduates or ceases to be enrolled at least half-time.

The University is a Direct Lending School. This means that there are no additional applications needed to participate in the federal loan programs. Go to www.udel.edu/finaid to complete the electronic Promissory Note and Entrance Counseling when we notify you that your loan is approved.

- ★ The **Federal Perkins Student Loan Program** is a need-based loan that allows students to borrow up to \$20,000 for their undergraduate education.
- ★ The **Federal Direct Loan** is available. The following figures are effective as of July 1, 2008. The maximum amount a dependent freshman may borrow is \$5,500 per academic year. A sophomore may borrow \$6,500 per academic year. A junior, senior, or fifth-year student may borrow \$7,500 per academic year, up to an aggregate of \$31,000 for undergraduate study. We strongly recommend that students apply early so that loan funds will be available at the time of enrollment. (Bills are due in early August for fall enrollment and early January for spring enrollment.)
- ★ The **Nursing Student Loan** is a federal loan available to qualified nursing students with demonstrated need who are enrolled at least half time.

FEDERAL WORK-STUDY EMPLOYMENT

This is a federally sponsored program with 75 percent of the student's salary coming from government funds. Students with demonstrated financial need may work on campus or with a community service agency in jobs ranging from general clerical positions to highly technical ones. Students work an average of 12 to 15 hours per week. Students who don't qualify for federal work-study may find employment from a large number of jobs on campus or in and around Newark, Delaware.

Adjusting Awards

Financial aid applicants must report any aid received from outside sources to the Office of Scholarships and Financial Aid. It may be necessary to adjust the student's aid package based on his or her outside awards.

Additional Financing Options

PARENT LOANS

The **Federal Direct Parent Loan for Undergraduate Students (PLUS)** is a non-need-based loan available to any family to help cover college costs. Loans are limited to the cost of education, minus any financial aid available to the student. The Direct Parent Loan can be obtained by completing a FAFSA on behalf of the student and an application; the application is mailed out with your *Notification of Financial Aid Award* and is also available at our Web site. The Loan Servicing Center will conduct a credit check for Parent Loan borrowers.

INSTALLMENT PAYMENT PLAN

For a fee of \$50 per semester, each semester's costs can be paid in four equal installments. For more information about the installment plan, contact Account Services at (302) 831-2126.

VETERANS ASSISTANCE

The University of Delaware is approved for veteran attendance under chapters 30, 31, 32, 34, 35, and 106 of Title 38, Code of Federal Regulations. Veterans interested in obtaining benefits under these regulations should contact the University Veterans Affairs Clerk at (302) 831-8987.

Important Dates & Deadlines

Fall 2009

FAFSA Filing . . . ASAP after January 1, 2009

Recommended Date February 1

Filing Deadline March 15

Music Scholarship

Audition Dates December 6,
January 10 & 24,
February 7

Time is Money

And, of course, money is time. You've heard it before, but never as tangibly as this. College is an investment in both time and money. At the University of Delaware, we guarantee you an excellent education at a great value. We work hard to keep our tuition affordable while maintaining the highest of academic standards. All we ask of you is your time. Read this brochure carefully and keep the following points in mind when planning for your college investment.

1. File your forms early (we recommend February 1, 2009) and, certainly, on time.
2. Take the time to communicate with us if you have questions or concerns.
3. Read and respond in a timely manner to pertinent documents that come in the mail.

The Office of Scholarships & Financial Aid exists to help you through this process. We value your time and do what we can to keep you informed of your many financial assistance options. Admitted students will receive more information from us in the spring which describes these programs in detail.

We welcome your questions. You may contact our office at:

Office of Scholarships & Financial Aid
30 Lovett Avenue
Newark, Delaware 19716
(302) 831-8761
Monday – Friday, 8 a.m. – 5 p.m.

How Do You Put a Price on a UD Education?

2008–2009 Direct Expenses (Fall and Spring Semesters*)

	Delaware Residents	Non-Residents
Tuition+	\$ 7,780	\$ 20,260
Room\$	\$ 5,128	\$ 5,128
Board\$	\$ 3,350	\$ 3,350
Health Service Fee	\$ 466	\$ 466
Comprehensive Student Fee	\$ 180	\$ 180
Student Center Fee	\$ 220	\$ 220
Total:	\$ 17,124	\$ 29,604

* Optional Winter & Summer Sessions are charged separately.

+ Subject to the State appropriation to the University being at least as is currently budgeted for FY09.

\$ Actual rates for room and board vary owing to different housing arrangements and meal plan selections.

Do the Math.

2008–2009 Cost of Education

INDIRECT EXPENSES

Students should budget approximately \$800 for books and supplies and \$1,500 for miscellaneous items such as transportation, clothing, sundries, and other personal items. All students are charged a one-time New Student Orientation Fee.

A NOTE TO DELAWAREANS

As reasonable as our resident tuition rates are, we understand that some families may still have financial concerns. By combining scholarships, federal funds, and state programs, we are confident that a University of Delaware education is affordable for any qualified state resident.

Submit Your Forms Early!

The sooner you submit your FAFSA, the greater the likelihood that your financial aid information will arrive in tandem with your offer of admission.

Campus Security

The security of all members of the campus community is of vital concern to the University of Delaware. In compliance with the Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act, information concerning campus security programs, recommended personal safety practices, the authority of the University Police, campus disciplinary procedures, and campus crime statistics for the most recent three-year period can be found online at: www.udel.edu/PublicSafety/crimestats.htm or may be requested from the University of Delaware Department of Public Safety, Crime Prevention Unit, Newark, DE 19716-4210.

OFFICE OF SCHOLARSHIPS & FINANCIAL AID

30 Lovett Avenue
Newark, DE 19716

OR

210 South College Avenue
Newark, DE 19716-6390
Phone: (302) 831-8761
E-mail: finaid@udel.edu
Web: www.udel.edu/finaid

OFFICE OF UNDERGRADUATE ADMISSIONS

210 South College Avenue
Newark, DE 19716
Phone: (302) 831-8123
E-mail: Admissions@udel.edu
Web: www.udel.edu/viewbook

AN EQUAL OPPORTUNITY/AFFIRMATIVE ACTION EMPLOYER
The University of Delaware is committed to assuring equal opportunity to all persons and does not discriminate on the basis of race, creed, color, gender, age, religion, national origin, veteran or handicapped status, or sexual orientation in its educational programs, activities, admissions or employment practices as required by Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, Title VII of the Civil Rights

Act of 1964, and other applicable statutes. Inquiries concerning Section 504 compliance and information regarding campus accessibility should be referred to the Americans with Disabilities Act (ADA) Coordinator, (302) 831-4643, located at 413 Academy Street. Inquiries concerning Title VII and Title IX should be referred to the Office of the Assistant Vice President for Affirmative Action, (302) 831-8735, located at 124 Hulliher Hall. 12/8M/7•08/W



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30 Lovett Avenue
Newark, DE 19716