

Tufts Cummings University School of Veterinary Medicine

200 Westboro Road,
North Grafton, MA 01536

Financial Aid Office

(508) 839-8733

Tufts Center for Animals & Public Policy
Master in Science

Students enrolled in the Animals & Public Policy program are eligible to borrow federal student loans and non-federal education loans to help finance the cost of attendance.

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. 2009-2010 Free Application For Federal Student Aid
2. 2009-2010 TCSVM Financial Aid Application
3. Student's 2008 Federal Income Tax Return (must submit *signed* copy)

1. 2009-2010 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 2009-2010 FINANCIAL AID APPLICATION:

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

3. STUDENT/SPOUSE FEDERAL INCOME TAX RETURN

A complete **signed** copy of your 2008 federal tax return, including all tax schedules and W-2 statements, must be submitted to the Financial Aid Office. Tax schedules are part of your return if you have income from interest, dividends, business, capital gains, real estate, partnerships, trusts, etc. Review your return before submitting it to the Financial Aid Office to make sure any schedules you were required to file are attached.

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
Subsidized Stafford Loan	\$ 8,500	Federal	No	No, interest is subsidized	6.80% fixed rate
Unsubsidized Stafford Loan	\$12,000	Federal	No	Yes, unless you make payments	6.80% fixed rate
Graduate PLUS Loan	Cost of Education minus other aid	Federal	No	Yes, unless you make payments	8.50% 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

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 based on 2009-10

Estimated Charges:

Tuition..... \$28,812.00
 Health Insurance 3,276.00
 Health Services Administration Fee..... 200.00
Total charges \$32,288.00

In addition to borrowing to meet the above charges, you may borrow student 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 \$16,000.00
 Personal 4,400.00
Total living expenses..... \$20,400.00

Total Cost of Education \$52,688.00

The cost of education for students living with their parents is reduced to \$40,684 due to a lower allowance for rent, food, utilities & household supplies.

FEDERAL STAFFORD & ALTERNATIVE LOAN PROGRAMS

Educational loans, including the Federal Stafford Loan, are financial assistance programs that require repayment.

Federal Family Education Loan Programs -Federal Stafford Loans

Subsidized Stafford Loan: The Subsidized Stafford loan is a low-cost, need-based loan on which the government pays the interest on your behalf until you cease to be enrolled on an at least half-time basis. The Financial Aid Office determines Stafford loan eligibility based on the cost of education and the results of your federal need analysis. Graduate and professional students may borrow up to \$8,500 annually. Repayment begins six months after separation from at least half-time enrollment. You are allowed up to ten years to repay this loan. The interest rate is fixed at 6.8% for the life of the loan.

Unsubsidized Stafford Loan: The interest rate (6.8%) and repayment terms are the same as the Subsidized Federal Stafford, but the government will not pay the interest on your behalf. You will be charged interest from the time the loan is disbursed throughout the in-school and grace periods. You can 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 \$12,000.

Graduate PLUS Loan & Alternative Loans

If you need additional funds beyond the Stafford loan annual limits, you may choose to borrow either a federal Graduate PLUS loan (if otherwise eligible) or an alternative education loan, which are non-federal loans offered by many lenders.

The federal Grad PLUS loan and non-federal, alternative education loans are unsubsidized loan programs. The borrower is responsible for loan interest, which begins to accrue (add up) when the loan is disbursed. You may pay the interest while you are in school or you may defer interest payments and have the unpaid interest added to the balance of the loan (capitalized). Capitalization will increase your loan balance. It is recommended you make interest payments while you are in school, however, since that is not always possible, you should try to limit the amount you borrow from unsubsidized loan programs. The maximum you may borrow will be based on the cost of education minus other financial aid/loans.

The interest rate on the federal Grad PLUS loan is fixed at 8.5% for the life of the loan. The standard length of repayment is ten years. Repayment begins within 60 days after the final disbursement of the loan, however, borrowers attending school on at least a half time basis, receive an in-school deferment so that payments will not be required during enrollment.

The interest rates on most alternative/non-federal student loans are variable throughout repayment and may go higher or lower than the Grad PLUS fixed interest rate. Additional information about loan options will be provided along with your letter of eligibility.

Credit: If you apply for an alternative education loan or 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 15th; however applications for the MS program are processed on a continuing 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**

2009-2010

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. Last 4 digits of Social Security Number _____
 3. Date of Birth _____ / _____ / _____ 4. State of Legal Residence _____ 5. Driver's License No./State _____
 6. Permanent Address _____
 Street City State Zip Code
 7. E-mail Address _____ 8. County (based on state of legal residence) _____
 9. Permanent Phone # () _____ Local Phone # () _____

10. Indicate your academic program and your expected year of graduation:
 DVM (circle expected year of graduation) **2010** **2011** **2012** **2013** DVM students may apply for student loans and institutional aid.
 MS Center for Animals & Public Policy Program **2010** MS students may apply for federal and private loans only.

- 10a. **DVM students & DVM 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 Stafford and private educational loans. Refer to the application instructions for exceptions to the requirement for parental information.

11. Indicate here if you wish to be considered for Federal Work Study employment: 2009 Summer Period 2009-10 Academic Year

12. Citizenship: U.S. Citizen U.S. Permanent Resident VISA Student/Class: F1 F2 J1 J2 Other

13. Are you married? _____ Will you be married by May 31, 2010? _____ Date of marriage/or upcoming wedding _____

If you are married, or will be married by 05/31/10, 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 2008 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.

14. Living arrangements for the 2009-2010 academic year (check one): Parents Spouse Roommates Alone

Your portion of your monthly rent/mortgage, if known, for the 2009-10 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?
15. Cash, savings and checking accounts (value as of today)	\$ _____	\$ XXXXXXXXXXXX
16. IRA, Keogh, 401K, Other Retirement/Pension value as of 12/31/08.....	\$ _____	\$ XXXXXXXXXXXX
17. Home (renters write in "0") Year Purchased _____ Purchase Amount \$ _____	\$ _____	\$ _____
18. Other real estate (itemize on separate sheet if more than one property).....	\$ _____	\$ _____
19. Investments (include certificate of deposits (CD), money market funds, mutual funds, stocks, bonds, securities, etc.) Itemize on page 4 or a separate sheet	\$ _____	\$ _____
20. Business (if you had business income or losses, report a business value here).....	\$ _____	\$ _____
21. Farm value and debt: Is the farm your primary residence? _____	\$ _____	\$ _____

22. 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.

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

24. List Year/Make/Model of your and your spouse's car(s): _____

INCOME: 2008

25. Did you/will you file a 2008 federal tax return? _____ If yes, submit a signed copy of the return, W-2 forms & tax schedules to the FAO.
26. **Non-filers:** If you did not file, and are not required to file a 2008 federal income tax return, list your employer(s) and any income received in 2008. Submit copies of your W-2 and/or 1099 forms. Provide this information for you (and your spouse if applicable).

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

If you received financial support from family or friends, please include the amount in 27g below and on your FAFSA, #47.

27. **Verification of 2008 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 in 2008. Amounts reported here should also be reported on your FAFSA--questions 47.

- 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, 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 2008, you should not include payments made by your parents in 27g.

EXPECTED RESOURCES: Assistance you expect to receive for the 2009-2010 academic year.

28. Indicate the amount of financial assistance you will receive for the 2009-2010 academic year from (circle each source) your parents, relatives, spouse's parents or other sources. Itemize on a separate paper if more than one source.\$ _____
29. **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 2009-2010 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.
-\$ _____
-\$ _____

30. Student (& Spouse's/Prospective Spouse's) 2009-2010 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 2008 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 2009 _____	_____	\$ _____	Summer 2009 _____	_____	\$ _____
Acad. Yr. 2009-2010 _____	_____	\$ _____	Acad. Yr. 2009-2010 _____	_____	\$ _____

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

Summer 2009 \$ _____ Academic Year 2009-2010 \$ _____

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

Summer 2009 \$ _____ Academic Year 2009-2010 \$ _____

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

Full name of family member	Age	Relationship to student	2009-2010 College Enrollment Status					Type of Degree	Cost of Attendance*
			Year in School	Full-time	Less than half-time	Name of College			
		Self		X		TCSVM		XXXXXX	

*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 2009-2010 academic year. Your aid will be adjusted if a family member does not enroll in school as expected.

34. 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.

35. Loan History: TCSVM will obtain your Federal Stafford and Perkins 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)	\$		\$
Health Education Assistance Loan (HEAL)	\$		\$
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.

36. 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:_____

37. What are your interests and hobbies outside of school? Are you involved in any organizations at TCSVM or in your community?

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

39. Name of undergraduate school & degree(s) received: _____
Date of graduation: _____ Honors received _____

40. Date you submitted the Free Application for Federal Student Aid (FAFSA) to processor: _____/_____/_____
You must enter the TCSVM Federal School Code **E00362** in Section Six of the FAFSA to have your FAFSA results transmitted electronically.

41. 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 _____

42. **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 _____

43. **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.

44. **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) and
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.

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

Application Deadlines: Class of 2013: Friday, March 6, 2009
V'10, V'11 & V'12: Thursday, April 23, 2009

Email: vet-finaid@tufts.edu

Telephone: 508-839-8733