Financial Aid Checklist
Your file will receive a full and comprehensive review once all your required documents are received. As a first-year applicant, you must visit the following secure web sites to enter financial information for yourself and both parents:

- College Scholarship Service (CSS) PROFILE (profileonline.collegeboard.org)
- Free Application for Federal Student Aid (FAFSA) (fafsa.ed.gov)
- College Board Institutional Documentation Service (IDOC) (idoc.collegeboard.org)

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**EARLY DECISION APPLICANTS**
- **November 15:** Submit PROFILE and mail 2013 tax returns and W-2s to Lafayette College for Early Decision I
- **January 15:** Submit PROFILE and mail 2013 tax returns and W-2s to Lafayette College for Early Decision II
- **February 15:** Submit FAFSA
- **March 5:** Submit 2014 federal tax returns through IDOC

**REGULAR DECISION APPLICANTS**
- **January 15:** Submit PROFILE
- **February 15:** Submit FAFSA
- **March 5:** Submit 2014 federal tax returns through IDOC

**INTERNATIONAL APPLICANTS**
- **January 15:** Regular Decision applicants submit PROFILE.

**TRANSFER APPLICANTS**
- **October 1:** Submit PROFILE, 2013 tax returns through IDOC, and FAFSA for spring admission
- **April 1:** Submit PROFILE, 2014 tax returns through IDOC, and FAFSA for fall admission
Launch Your Life at Lafayette

Lafayette is a national leader in graduation rates, undergraduate research, global experience, and graduate starting and mid-career salaries. We surpass the norms in so many areas because all of our resources are devoted entirely to undergraduates.

For the driven student, there could be no better platform than Lafayette to find one’s way forward into society and the world.

**FOUNDED** In 1826 by citizens of Easton, Pennsylvania, and named for the Marquis de Lafayette in honor of his “talents, virtues, and services in the great cause of freedom.”

**CHARACTER** Most academically competitive, independent, undergraduate, coeducational, residential.

**DEGREES** Bachelor of Arts in 37 fields; Bachelor of Science in 10 fields of science and 4 fields of engineering.

**ENROLLMENT** Approximately 2,400 students; 53% men, 47% women. Students come from 42 U.S. states and territories and 37 countries.

**FACULTY** 215 full-time faculty members, 99 percent holding the doctorate or other terminal degree; 10.5 to 1 student/faculty ratio.

**CAMPUS** 60 buildings on 340 total acres, including a 230-acre athletic campus.

**ENDOWMENT** Total endowment of more than $800 million. As an exclusively undergraduate institution, Lafayette focuses all of its resources on undergraduates.

**LOCATION** Easton, Pennsylvania, population 30,000 in Lehigh Valley of 800,000; about 70 miles west of New York City and 60 miles north of Philadelphia; the Pocono Mountains are about 35 miles north.

Lafayette College reserves the right in its sole judgment to amend any policy or program described herein without prior notice to persons who might thereby be affected. At its sole option, the College may suspend or eliminate courses, academic departments, or degree programs; change curricular offerings, graduation requirements, and regulations on standing of students; alter its class schedule and academic calendar; or make changes of any nature whenever in its judgment such changes are desirable for any reason. The provisions of this publication are not to be regarded as an irrevocable contract between the College and the student. Payment of tuition or attendance at any classes shall constitute acceptance by the student of the College’s rights as set forth in this paragraph.

LAFAYETTE COLLEGE complies with all applicable federal and state legislation and does not discriminate in any way on the basis of race, color, religion, sex, sexual orientation, gender identity and expression, national origin, age, or disability. 07/14 • 40K

LAFAYETTE COLLEGE

Office of Financial Aid
107 Markle Hall
Lafayette College
Easton, PA 18042-1777
(610) 330-5055 phone
(610) 330-5758 fax
financialaid@lafayette.edu
Launch your Life at Lafayette.

SCHOLARSHIPS & FINANCIAL AID

2014-15
An Overview

Year after year, the value of a Lafayette education is rated highly by Payscale and Bloomberg BusinessWeek for both starting salaries after graduation and 30-year return on investment. But a top-rated education does not come at bargain prices. At Lafayette, we know the sacrifice that parents and students make to afford all of the costs associated with attending college. We want to help you understand all of the financing options available, and the process for applying for grants, loans, payment plans, and work-study opportunities.

Lafayette has budgeted over $41 million in financial aid for 2014-15. Over half of the College’s students are eligible for financial assistance and receive the aid they need to make a Lafayette education possible through grants, scholarships, loans, and/or work-study.

The financial aid staff is always available for personal or phone appointments with students and/or families. The privacy and confidentiality of the information you provide is important to us, so please include and be prepared to provide identifying information when contacting our office or submitting any documents.

Scholarships

THE MARQUIS FELLOWSHIP AND THE MARQUIS SCHOLARSHIP

Lafayette recognizes its most outstanding applicants with merit-based awards named for the Marquis de Lafayette. The Marquis Fellowship, valued at $40,000 per year, is offered to approximately 25 admitted students each year. The Marquis Scholarship, valued at $24,000 per year, is offered to 10-15 percent of admitted students each year.

Some applicants who are eligible for Marquis awards will be invited to campus in late winter to participate in a dynamic selection process. The majority of Marquis winners, however, will be selected solely on the merits presented in their application. Applicants interested in a Marquis award are highly encouraged to interview as a part of their application process. Marquis Fellows and Marquis Scholars seeking financial aid and whose demonstrated need exceeds the amount of their fellowship or scholarship award will receive a financial aid award, inclusive of the fellowship or scholarship, up to demonstrated need. Applicants seeking need-based aid must submit the required documents by the deadlines.

The Marquis de Lafayette left the safety of his aristocratic life in France at age 19 to fight for the cause of freedom in the American colonies. He made new connections, discovered a new world, and made a major difference in the future of millions. Recipients of the Marquis Fellowship and Marquis Scholarship display the Marquis’ ideals of global citizenship, scholarly pursuits, leadership, and concern for others.

Other special benefits of the Marquis Fellowship and the Marquis Scholarship program include:

• an additional scholarship of up to $4,000 for one faculty-led off-campus course during an interim session (Lehigh Valley Association of Independent Colleges programs excluded)
• participation in special events and activities, including cultural opportunities
• faculty mentors

Launch Your Life at Lafayette

All the experiences you need to create your edge are built into your four years. It’s a powerful platform from which to launch your life.

• Have Cur Non Impact
• Cross-Train Your Brain
• Make Big Use of Big Resources
• Work with Stellar Professor–Mentors

Learn more at www.lafayette.edu.
All applicants for first-year admission under Early Decision and Regular Decision are considered for the awards. Regular Decision applicants seeking the awards are strongly encouraged to submit their applications a few weeks in advance of the January 15 deadline. Those selected to receive the awards are notified at the time of admission. For more information on Marquis Fellowships and Marquis Scholarships, visit finaid.lafayette.edu and select Types of Aid.

OUTSIDE SCHOLARSHIPS
Lafayette encourages and rewards students for seeking outside funding to help meet their college expenses. Outside scholarships may be used to reduce or eliminate the job and/or loan components included in the student’s aid award. Grants and/or scholarships from the College will be reduced when total resources exceed our total costs of attendance. Tuition benefits, Tuition Exchange, Resident Adviser benefits, and federal and state grants are not considered outside scholarships. Student-athletes are subject to NCAA and Patriot League guidelines.

ATHLETIC SCHOLARSHIPS
Lafayette offers athletic scholarships in a number of varsity sports, as listed on our website. Recipients are selected based on athletic talent as well as the ability to meet Lafayette’s rigorous academic standards. Compliance with NCAA regulations and continued participation in the sport are required. Scholarship recipients are required to file the FAFSA each year by the stated deadlines in order to determine and maximize federal and/or state eligibility. A full athletic scholarship covers tuition, fees, room, board, and books. Partial scholarships also are awarded.

MILITARY SCHOLARSHIPS
Reserve Officer Training Corps (ROTC) scholarships are available for the full cost of tuition and fees plus a book allowance and stipend. These are awarded on merit and require a military obligation. Four-year and three-year advance designee scholarships are awarded from September through May each year. The high school scholarship application window for academic year 2015-16 opens June 12, 2014, with all updates complete no

2014-15 College Costs
First-year students are required to live on campus (unless they commute from home) and participate in one of two dining options, the 20-Meal Traditional Meal Plan or Unlimited Carte Blanche Meal Plan. Board fees vary for returning students since they may choose from among several meal plans and/or declining balance spending programs (i.e., “Flex” or “Pard Card” dollars). For complete information, visit dining.lafayette.edu.

Billed Expenses

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$45,230</td>
</tr>
<tr>
<td>Activity and technology fees</td>
<td>$405</td>
</tr>
<tr>
<td>Room fee (standard room rate)</td>
<td>$8,360</td>
</tr>
<tr>
<td>Board fee (20 meals/week)</td>
<td>$5,160</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$59,155</strong></td>
</tr>
<tr>
<td>Matriculation fee*</td>
<td><strong>$750</strong></td>
</tr>
</tbody>
</table>

*The matriculation fee is a one-time fee charged to new students only.

Estimated Non-Billed Expenses

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Textbooks and supplies</td>
<td>$1,000</td>
</tr>
<tr>
<td>Travel (minimum allowance)</td>
<td>$100</td>
</tr>
<tr>
<td>Personal expenses</td>
<td>$900</td>
</tr>
</tbody>
</table>

Financial aid awards for the 2015-16 academic year will be based on fees for that year.
later than February 28, 2015. Applications may be obtained by calling (888) 944-2769 or by visiting www.armyrotc.com. For more information on the military science program, call (610) 758-3272.

Lafayette is a participant in the Yellow Ribbon Program. Through the Post-9/11 GI Bill, the Department of Veterans Affairs (VA) will provide funding in the amount of tuition expenses at the highest-priced state university. Lafayette will provide up to 10 scholarships of $10,000 toward the tuition difference, and this funding will be matched by the VA Yellow Ribbon Program. For information, visit finaid.lafayette.edu and click on Financing Your Education, then Types of Financial Aid.

Tuition Exchange Scholarships
Lafayette participates in Tuition Exchange (TE), a national scholarship exchange for dependent children of qualifying employees of member institutions. Eligibility for a TE scholarship must be certified by the TE Liaison Officer at the parent/guardian’s place of employment. TE is considered an employment benefit and not treated as an outside scholarship. Applicants must submit all required application documents and meet the filing deadlines to be considered for admission and additional need-based financial aid, if applicable. The number of scholarships offered by Lafayette each year is subject to the balance that must be maintained between “imports and exports of eligible candidates.” Selection of TE scholars is highly competitive and determined by the Office of Admissions. Given the competitiveness of the program, awards are typically limited to first year applicants. Students should expect to receive notification no later than April 1.

How to Apply

New Students
As a first-year applicant, you must visit the following secure web sites to enter financial information for yourself and both parents:

- CSS PROFILE (profileonline.collegeboard.org)
- FAFSA (fafsa.ed.gov)
- IDOC (idoc.collegeboard.org)

Financial aid applicants who submit all requirements by the specified deadlines and are accepted under Early Decision or Regular Decision may expect to receive their financial aid notification along with their admission decision. Lafayette College guarantees to meet the financial need of students admitted under Early Decision and Regular Decision who adhere to the following deadlines.

Early Decision Applicants
- November 15: Submit CSS PROFILE and mail 2013 tax returns and W-2’s to Lafayette College for Early Decision I
- January 15: Submit CSS PROFILE and mail 2013 tax returns and W-2’s to Lafayette College for Early Decision II
- February 15: Submit FAFSA
- March 5: Submit 2014 federal tax returns through IDOC

Regular Decision Applicants
- January 15: Submit CSS PROFILE
- February 15: Submit FAFSA
- March 5: Submit 2014 federal tax returns through IDOC

International Applicants
- November 15: Early Decision applicants submit CSS PROFILE
- January 15: Regular Decision applicants submit CSS PROFILE

Lafayette meets the full demonstrated financial need of international students through a combination of loan, job, and grant aid. Aid is extremely competitive and may impact the admission decision.
Lafayette guarantees to meet the financial need as long as all required documents are received by the deadlines. On-time renewal applicants are notified by the end of June. Late filers are considered if funds are available.

- Each year’s need-based award is based on the college costs in effect for that year and a review of all required documents.

- Aid applicants are required to submit the FAFSA by the required deadlines to receive consideration for federal and state aid. Federal and state aid will replace the institutional grant portion of a student’s award.

- Financial aid for study abroad will be based on the approved costs for an academic year at Lafayette. Aid is capped at Lafayette’s costs and limited to faculty-led or approved affiliated programs.

- Aid consideration is limited to eight semesters and subject to academic progress, demonstrated need, full-time enrollment, and our filing deadlines.

- Enrolled students who wish to request financial aid for the first time must file all required documents by the deadlines. Aid consideration is limited to U.S. citizens and permanent residents and will be based on available funds, demonstrated need, and a GPA comparable to the all-College average.

- The federal government requires Lafayette to verify information provided on the FAFSA. Applicants selected for verification will be notified if they need to provide additional information.

- The financial aid office reserves the right to request additional information, request Form 4506 for tax/income confirmation from the IRS, and/or utilize internet-based resources to verify all information.

- Appeals due to changes in circumstances will be considered by the Financial Aid Appeals Committee. Families may request the Financial Aid Appeal form. The financial aid office makes every effort to provide additional support when extenuating circumstances occur, though funds may be limited.

- Should parents reduce or discontinue financial support for reasons other than ability to contribute, Lafayette does not replace the parents’ expected contribution.

- Information on our policies, academic progress, appeal process, refund policy, verification, and more is found at finaid.lafayette.edu.

- Students are expected to check the site regularly for changes, revisions, and/or new information.

- The privacy and confidentiality of the information you provide is important to us, so please include and be prepared to provide identifying information when contacting our office or submitting any documents.

Transfer Applicants

- October 1: Submit CSS PROFILE, 2013 tax returns through IDOC, and FAFSA for spring admission
- April 1: Submit CSS PROFILE, 2014 tax returns through IDOC, and FAFSA for fall admission

Your expected family contribution is determined using information from the PROFILE and tax returns. The FAFSA determines eligibility for federal and state programs. The College Board IDOC service collects federal tax returns and schedules and transmits the information to all the colleges you designate that use the service.

Lafayette requires financial information from both parents, so when a student’s parents are divorced, separated, or never married, the custodial parent must file the PROFILE and FAFSA and the noncustodial parent must file the Noncustodial PROFILE. Both must submit 2014 federal tax returns along with schedules and W-2’s through IDOC. Business owners must also submit corporate/partnership tax returns.

If you are seeking federal loans only, the FAFSA is the only required document. If selected for federal verification, you may be asked to submit additional information.

Financing Options

Some of the financing options used by our current families are listed below. For more information, visit finaid.lafayette.edu or contact the financial aid office at (610) 330-5055 or financialaid@lafayette.edu.
FEDERAL LOAN SOURCES

Federal Direct Student Loan Program provides student loans in amounts up to $5,500 for first-year students, $6,500 for sophomores, and $7,500 for juniors and seniors. The program offers both subsidized and unsubsidized loans; eligibility for each is determined by the Office of Financial Aid based on the FAFSA, any other financial aid received, and total costs.

Students from families earning less than $50,000 per year and whose financial assets are typical of that income level will not be required to borrow to finance their Lafayette education. What would have been a loan will be replaced by an additional grant in their financial aid packages. Students whose families earn between $50,000 and $100,000 per year will have financial aid awards with limited loans and the remaining need met by grants and work-study opportunities.

Federal Direct Parent PLUS Loan Program allows parents of undergraduate students to borrow as much as the total cost of education minus all other financial aid. Parent borrowers must be U.S. citizens/permanent residents, be creditworthy, and not in default of any federal loans. A FAFSA must be filed. Payments begin 60 days after final disbursement or may be deferred, upon request through the Direct Loan program, while the student is enrolled.

Alternative Loan Sources can serve as an additional resource. Given interest rates and loan provisions, families are urged to maximize federal loans before pursuing these loans.

PAYMENT PLANS

Tuition Pay Plan generally runs for 10 months (May through March) and allows families to pay part or all of their educational costs through monthly payments. No interest is charged, but there is a nominal annual fee. For information, visit finadmin.lafayette.edu or call (800) 635-0120.

Tuition Prepayment Plan allows families who are not receiving Lafayette-funded aid (need-based or merit) to “lock in” the College’s tuition for two to four years. By paying tuition up front, parents can lock in the rate of tuition through graduation. The rate would be set at the amount charged in the first year of plan participation. Room and board charges would still fluctuate yearly. If the student withdraws before the prepaid fees have been used, the balance will be refunded, but no interest will be paid on the funds for the period while they were on deposit with the College.

BILLING

Bills for each semester’s charges are available online, in early July for the fall semester and in early December for the spring semester. When each semester’s billing becomes available online, the Controller’s Office notifies students, and other authorized users as set up by students in the TouchNet system, by email. Each student’s financial aid award is divided equally between the two semesters and credited accordingly on the bill once the student has accepted the award online and completed any loan application requirements. All College fees must be paid by the established date, which is typically three weeks prior to the start of classes for each semester. Late fees will be assessed if the bill is not paid by the due date.