College expenses can be daunting, and looking for methods of financing those expenses can be overwhelming. At the Cleveland Institute of Art, our Office of Financial Aid will do all we can to help you through the process of financing your education.

How to apply

1. **Apply for admission to CIA**
   
   In order to receive financial aid, including loans, you must be accepted as a degree-seeking student by CIA's Office of Admissions. The Admissions Merit Scholarship priority deadline is March 1 for all prospective first-year students. The priority deadline for the Admissions Transfer Student Merit Scholarship is June 1. Please note: The most substantial award that you can receive at the Cleveland Institute of Art is an Admissions CIA Merit Scholarship Award. These awards usually signify the largest portion of aid that you will receive toward tuition and fees.

2. **Obtain a federal student aid PIN**
   
   To apply for Federal Student Aid online, you must have a personal identification number (PIN). First-time applicants or those who do not have a PIN can obtain one online at pin.ed.gov.

   If you are a dependent student (required to complete the parent section of the 2013–14 FAFSA based on your answers to the questions in step 3 of the 2013–14 FAFSA), you must obtain a PIN and one of your parents must obtain a PIN.

   Once your PIN has been issued, it remains the same throughout your collegiate career.

3. **Complete the 2013–14 FAFSA**
   
   The FAFSA (Free Application for Federal Student Aid) should be completed online at fafsa.ed.gov as soon as possible after January 1, 2013. Do this even if you have not decided which institution you plan to attend. Awarding of financial aid is based on the date the FAFSA is received. The results of the FAFSA are applicable to all institutions. 

   **At CIA, the priority deadline to submit the FAFSA is March 15.**

   Only applicants who submit the FAFSA by the March 15 priority deadline are considered for aid programs with limited funding (Federal Perkins Loans, Federal Work-Study, Federal Supplemental Education Opportunity Grants, and other programs with limited funding, such as CIA grants).

4. **Complete a Master Promissory Note**

   Complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling using your PIN number at studentloans.gov after accepting your Direct Loan.

5. **Complete IRS Verification form**

   **Dependent Students** If you and your parents provided information on the 2013–14 FAFSA and you are selected for verification, you must complete and submit a 2013–14 Dependent Student Verification form, and submit parent and student 2012 IRS tax transcripts, and 2012 W-2 forms to the CIA Office of Financial Aid.

   **Independent Students** If you and your spouse (if applicable) provided information on the 2013–14 FAFSA (no parent information was provided) and you are selected for verification, you must complete and submit a 2013–14 Independent Student Verification form, and submit parent and student 2012 IRS tax transcripts, and 2012 W-2 forms to the CIA Office of Financial Aid.
How does CIA create a financial aid award package?
The results of your 2013–14 FAFSA will include an Expected Family Contribution (EFC). The EFC is based on a standard formula established by Congress, and it is used as a measure of your family’s financial strength, and ability to contribute to your college education. There are many variables used to calculate the EFC. Some of the primary variables are dependency status, family size, income, assets, and the number of children from your family enrolled in college (not including those in graduate school).

Please note that the EFC can be misleading; it is not the actual amount of money that a family will contribute to bridge the gap between the student’s award package and the cost to attend.

Please do not assume that the rest of the cost of attendance (COA) (i.e. tuition, fees, books, room and board, etc.) will be met by federal, state and/or merit and need-based aid from CIA. The EFC is used to determine eligibility for need-based aid, contingent on the resources available to you.

Need is based on the following equation:

\[ \text{COA} – \text{EFC} = \text{Need-based Eligibility} \]

After all requested documents have been received and reviewed, a personalized financial aid package is created, and an award letter is mailed to you. Federal loans may be part of this package to assist with the cost of attendance.

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### Types of Financial Aid

#### NEED-BASED AID

- Federal
  - Pell Grant
  - Supplemental Educational Opportunity Grant
  - Perkins Loan
  - Work-Study
  - Subsidized Direct Loan
  - Iraq and Afghanistan Service Grant

- State
  - Ohio College Opportunity Grant (OH residents only)
  - PHEAA Grant (PA residents only)
  - Other state grants (Vermont, Rhode Island, etc)

- Institutional
  - CIA Grants

- Private
  - External Awards

#### NON NEED-BASED AID

- Federal
  - Unsubsidized Direct Loan
  - Direct Parent Loan for Undergraduate Students (PLUS)

- State
  - No options

- Institutional (CIA)
  - CIA Merit Scholarships

- Private
  - Private Education Alternative Loans

- Privately Funded Awards

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### Estimated 2013–14 Financial Aid Cost of Attendance (COA)*

<table>
<thead>
<tr>
<th>Component</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$16,975</td>
<td>$16,975</td>
<td>$33,950</td>
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<tr>
<td>Estimated fees</td>
<td>$1,215</td>
<td>$1,035</td>
<td>$2,250</td>
</tr>
<tr>
<td>Room (On-Campus)</td>
<td>$3,490</td>
<td>$3,490</td>
<td>$6,980</td>
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<tr>
<td>Board (On-Campus)</td>
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<td>$2,600</td>
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<td>Direct Costs Subtotal</td>
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<tr>
<td>Books and Supplies</td>
<td>$1,050</td>
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<td>$2,100</td>
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<tr>
<td>Transportation</td>
<td>$725</td>
<td>$725</td>
<td>$1,450</td>
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<tr>
<td>Personal</td>
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<tr>
<td>Indirect Costs Subtotal</td>
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<td>$2,775</td>
<td>$5,550</td>
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<tr>
<td>Cost of Attendance TOTAL</td>
<td><strong>$27,055</strong></td>
<td><strong>$26,875</strong></td>
<td><strong>$53,930</strong></td>
</tr>
</tbody>
</table>

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### Important Notes

The Cost of Attendance (COA) is created by the CIA Office of Financial Aid, using federal legislative guidelines and includes estimated direct institutional expenses, as well as reasonable amounts for estimated indirect educational expenses. Students can receive financial aid up to their COA.

Direct costs are estimated charges that CIA will bill the student each semester for tuition, fees, room + board (if living in the dormitory), and other fees ( labs, parking, insurance, etc).

The estimated $2,600 Board (On-Campus) each semester is based on Case Western Reserve University CaseCash 14 meals + 200 Plan.

The estimated $3,490 Room (On-Campus) each semester is based on a standard double room in Taplin Hall.

Indirect costs consists of room + board (or rent + food, if the student lives off campus in non-CIA housing), books and supplies, transportation, and personal/other expenses. Indirect costs are not charges that CIA bills a student, but are estimates of what an average student may spend while attending CIA. Students may receive financial aid to cover these Indirect costs, including PLUS loans and Private education loans. For full-time (12–18 credit hours) undergraduate students: estimates tuition of $16,975 each semester plus estimated mandatory fees totaling $1,215 for the fall semester and $1,035 for the spring semester. Optional fees, such as parking, registration, and the medical plan, can increase the fee estimate by another $1,500 or more each semester.

Study Abroad and Transient Student Reminder

If you plan on studying abroad or attending another institution as a transient/visiting student while remaining a degree-seeking student at CIA, it may be possible to receive financial aid through CIA. This process takes planning, and additional paperwork has to be processed. If you are not enrolled for classes through CIA, you are not eligible to receive financial aid for that semester unless the foreign institution that you will be attending has a US Department of Education Title IV School Code. Please contact the CIA Office of Financial Aid for details regarding eligibility for your study abroad program.

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A comprehensive breakdown of CIA’s tuition charges and student fees is published at cia.edu/tuition.