

Cleveland Institute of Art 2016–17 Financial Aid Information Guide for Incoming Students

Office of Financial Aid
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Office Hours:
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College expenses can be daunting, and looking for methods of financing those expenses can be overwhelming. At the Cleveland Institute of Art, we in the 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 cia.edu/apply

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 application 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.

2 Obtain a Federal Student Aid PIN StudentAid.gov/fsaid

Visit StudentAid.gov/fsaid, to learn about and create a Federal Student Aid ID (FSA ID).

Here is what you need to get your FSA ID:

- Your Social Security Number (you must have a Social Security Number (SSN) to get an FSA ID).
- Your full name (must match your Social Security card)
- Your date of birth

Although you are not required to provide your email address when you set up your FSA ID, it will make retrieving your username and password easier if you forget them. Make sure you do not use the same email address as someone else. Each email address can be associated with only one FSA ID.

If you are a dependent student (based on your answers to question 3 of the 2016–17 FAFSA, you also had to complete the parent section), you must obtain a FSA ID, and one of your parents must obtain a FSA ID.

3 Complete the 2016–17 FAFSA fafsa.gov

The FAFSA (Free Application for Federal Student Aid) should be completed online at fafsa.gov as soon as possible after January 1, 2016. Complete the FAFSA as soon as possible even if you have not decided which institution you plan to attend (CIA's code is **003982**). Awarding of financial aid at CIA is based on the date the FAFSA is received by the US Department of Education Central Processor. **At CIA, the priority deadline to submit the FAFSA is March 15.**

If you completed the 2015–16 FAFSA, you should be eligible to complete the Renewal 2016–17 FAFSA. This version of the FAFSA is much easier, faster and more accurate to complete, since many of the fields are already populated with data from the 2015–16 FAFSA.

Students are encouraged to use the IRS Data Retrieval Tool when completing the FAFSA.

The IRS Data Retrieval Tool enables you to obtain and transmit data from the 2015 IRS tax return to the 2016–17 FAFSA.

Only applicants who submit the FAFSA by the March 15, 2016 priority deadline are considered for aid programs with limited funding, such as Perkins Loan, Federal Work-Study, and CIA grants.

4a Sign Award Letter netpartner.cia.edu/NetPartnerStudent/Logon

Be sure to sign, date and submit a copy of your financial aid award letter to the Office of Financial Aid or you can accept the financial aid awarded to you online at netpartner.cia.edu/NetPartnerStudent/Logon.

4b Entrance Counseling/Master Promissory Note studentloans.gov

If you will borrow funds from the federal Direct Loan program for your first year at CIA, complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling, using your FSA ID at studentloans.gov.

5 PLUS applicants

Parents who would like to apply for a Federal Direct Parent Loan for Undergraduate Students (PLUS) for the 2016–17 academic year, must also submit the 2016–17 CIA PLUS Application, which is attached, or available at:

cia.edu/admissions/forms-resources.

Your parent must also complete a PLUS Master Promissory Note (MPN) at studentloans.gov provided a PLUS MPN has not been previously submitted. The PLUS MPN cannot be completed until the 2016–2017 CIA PLUS Application is submitted and processed.

6 Private education loans

If you intend to apply for a private education loan, do so through your lender's website no later than June 1, 2016. More information regarding private education loans is available at cia.edu/loans. Scroll down to the Private Education Loans section and click on the Great Lakes Higher Education (GLHEC) FastChoice website. FastChoice enables you to compare loan information from several lenders. Links are provided to you to access each lender's application. Lenders listed on FastChoice provide fixed and variable interest loans. You are not required to choose one of the lenders listed on FastChoice.

IRS verification process

If you have been selected for verification by the IRS, the CIA Office of Financial Aid will send you the verification form that you must complete.

The IRS Data Retrieval Tool is the easiest and most accurate way to provide tax information for your 2016–17 FAFSA. In a few simple steps, you will be able to view your 2015 tax return information and transfer data from it into your 2016–17 FAFSA. In order to use the IRS Data Retrieval Tool, you need to electronically submit your 2015 federal tax returns at least two to three weeks prior to completing your 2016–17 FAFSA.

Note: If you do not use the IRS Data Retrieval Tool to provide 2015 tax return information on your 2016–17 FAFSA, your chances of being selected for verification are increased. If you are selected for verification, submitting copies of the 2015 IRS 1040 forms is no longer permissible. If you're selected for verification and you do file a 2015 tax return, you'll be required to order a 2015 tax transcript from the IRS and submit it to CIA's Office of Financial Aid in order to complete the verification process. You and your parents can order a 2015 tax transcript from the IRS by calling: 800.908.9946.

If you are selected for verification by the IRS, you will need to provide the following to the CIA Office of Financial Aid:

Dependent Students: If you and your parents completed the 2016–17 FAFSA and you are selected for verification:

- complete and submit a 2016–17 Dependent Student Verification worksheet;
- submit parent and student 2015 IRS tax transcripts (if 2015 IRS tax returns were submitted); and
- submit copies of 2015 W-2 forms for all places of employment during calendar year 2015

Independent Students: If you (and your spouse, if applicable) completed the 2016–17 FAFSA (no parent information was provided) and you are selected for verification:

- complete and submit a 2016–17 Independent Student Verification worksheet;
- submit student (and spouse, if married) 2015 IRS tax transcripts (if 2015 IRS tax returns were submitted); and
- submit copies of 2015 W-2 forms for all places of employment during calendar year 2015.

How does CIA create a financial aid award package?

The results of your 2016–17 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:

COA – EFC = 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.

When will the review process begin?

The priority deadline to submit your FAFSA is March 15, 2016. Our evaluation process will begin after we have received your 2016–17 FAFSA information. If it is not possible for you to submit the 2016–17 FAFSA by March 15, 2016, please complete it and the appropriate items in the checklist on page 1 of this brochure as soon as possible but before the end of the 2016 spring semester so we can evaluate your eligibility prior to July, when the 2016 fall semester bill is added to your MyCIA account.

Please note: Students who do not submit the 2016–2017 FAFSA by the March 15, 2016 priority deadline will not be considered for programs with limited funding (i.e., Pell Grants, Federal Work-Study and CIA Grants).

The 2016-17 FAFSA allows you to estimate information in order to meet a priority deadline. Once the actual data is available, the 2016-17 FAFSA can be updated.

Cost of Attendance

The Cost of Attendance (COA) is calculated by the CIA Office of Financial Aid, using federal legislative guidelines and includes estimated direct institutional expenses, as well as reasonable estimates for 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 either the Uptown Residence Hall or the Euclid 115 campus apartments), and other fees (labs, technology, health service, student activity, etc).

The estimated on-campus meal plan of \$2,137 each semester is based on Case Western Reserve University 100 block meal plan with \$300 CaseCash. The estimated on-campus room charges are \$3,795 each semester and are based on a standard double room in the Uptown Residence Hall.

Indirect costs consist of room & board (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. The estimated tuition for full-time undergraduate students (12–18 credit hours) is \$18,620 for the fall and spring semesters. Additional estimated mandatory fees are \$1,208 for the fall and spring semesters. Optional fees—such as parking, registration, and the medical plan—can increase the fee estimate by another \$2,745 for the year (\$1,610 for the fall semester and \$1,135 for the spring semester).

Study Abroad and Transient Student Reminder

If you plan on studying abroad while attending 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.

Estimated 2016–17 Financial Aid Cost of Attendance (COA)*

ON CAMPUS				COMMUTER			
Component	Fall	Spring	Per year	Component	Fall	Spring	Per year
Direct Costs				Direct Costs			
Tuition	\$ 18,620	\$ 18,620	\$ 37,240	Tuition	\$ 18,620	\$ 18,620	\$ 37,240
Estimated Fees	1,387	1,208	2,595	Estimated Fees	1,387	1,208	2,595
Room (On-Campus)	3,790	3,790	7,580	DIRECT Subtotal	\$ 20,007	\$ 19,828	\$ 39,835
Board (On-Campus)	2,137	2,137	4,274	Indirect Costs (Estimate)			
DIRECT Subtotal	\$ 25,934	\$ 25,755	\$ 51,689	Books + Supplies	1,090	1,090	2,180
Indirect Costs (Estimate)				Room	1,000	1,000	2,000
Books + Supplies	\$ 1,090	\$ 1,090	\$ 2,180	Meals	975	975	1,950
Transportation	765	765	1,530	Transportation	1,015	1,015	2,030
Personal Expenses	1,011	1,010	2,021	Personal Expenses	1,215	1,215	2,430
INDIRECT Subtotal	2,866	2,865	5,731	INDIRECT Subtotal	5,295	5,295	10,590
Cost of Attendance				Cost of Attendance			
Total	\$ 28,800	\$ 28,620	\$ 57,420	Total	\$ 25,302	\$ 25,123	\$ 50,425

Once the CIA Board of Trustees approves the 2015–16 academic year tuition and fees, an approved Cost of Attendance (COA) will be posted at cia.edu/tuition.

*Based on full-time enrollment status and residing on campus in Uptown Residence Hall with the 100 Block Meal Plan with \$300 CaseCash.

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

Types of Financial Aid

NEED-BASED AID

Federal

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

State

Ohio College Opportunity Grant (OH residents only)
Ohio National Guard Scholarship
Ohio War Orphan's Scholarship
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

Cleveland Institute of Art 2016–17 Federal Direct Parent Loan for Undergraduate Students (PLUS) Application

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11610 Euclid Avenue
Cleveland OH 44106

Office Hours:
Mon–Fri 8:30am–4:30pm

toll free 800.223.4700
local 216.421.7425
fax 216.754.3634
email financialaid@cia.edu
web cia.edu/financialaid



If you have **not** already submitted the 2016–17 FAFSA, we will not be able to process this PLUS application. Because the Cleveland Institute of Art is required to determine the federal aid eligibility of dependent students prior to processing and certifying eligibility for a PLUS, a 2016–17 FAFSA must be submitted.

Step 1

Complete all information on this form and mail, fax, scan and email, or hand-deliver to the address at the top of this form. Incomplete and illegible forms will be returned unprocessed.

To be eligible for the PLUS, the student must be enrolled in a degree-granting program for at least six credit hours each term. Please note that federal regulations do not allow PLUS requests to be processed for an outstanding balance that is associated with an academic year that has already ended.

Step 2

All first-time PLUS borrowers must complete a Master Promissory Note (MPN). Previous PLUS borrowers will not need to complete a new MPN, unless required to apply with an endorser. To complete the PLUS MPN, the parent borrower must go to studentloans.gov, select Sign In, and select Complete the MPN (on the left side, just past the middle of the screen), then click on Parent PLUS. The parent borrower will be required to use his/her Federal Student Aid ID (FSA ID) to complete the PLUS MPN. Parents who do not have, or cannot recall their FSA ID should visit studentaid.gov/fsaid. **The PLUS MPN cannot be completed until this form is submitted and processed.**

Student Information

last name

first name

middle initial

social security number (required for federal aid)

date of birth

Parent Information

Relationship to student

- mother stepmother
 father stepfather

last name

first name

middle initial

social security number (required for federal aid)

date of birth

driver's license number

address number

street

apt

city

state

zip

home phone

email

cell or work phone

Over >>>

student: last name

first name

middle initial

Parent Citizenship Status

- US citizen
- Eligible non-citizen (please provide Alien Registration no.)

- Other eligible non-citizen (please describe status)

alien registration number

status

Loan information

Indicate the loan period for which you are requesting the loan, and the amount that you are requesting

- Fall + Spring \$ _____
loan amount
- Fall only \$ _____
loan amount
- Spring only \$ _____
loan amount

Consent to obtain credit report

I, the parent borrower, consent to allow the US Department of Education and its agents to obtain a report of my credit record to determine eligibility for a federal Direct PLUS for me.

I understand that I will be notified in writing of the results of the credit record with respect to my loan application.

In the event that the federal Direct PLUS request is denied due to the results of the credit check, we would like to:

- Use an endorser (credit-worthy co-signer)
- Award the student additional Unsubsidized Direct Loan funds (\$4,000 for freshmen and sophomores; \$5,000 for upper-class students)
- Take no action

parent borrower signature

date

student signature

date

Note: If your PLUS is approved and financial circumstances will prevent you from making your loan payments, submit a letter and supporting documentation to the Office of Financial Aid that will show how making the loan payments will be a hardship. This information will be reviewed to determine if the PLUS loan can be cancelled and additional unsubsidized Direct Loan funds be awarded to the student.

Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 US C522a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is Section 451 et seq. of the Higher Information Act of 1965, as amended.

Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information on this form will be used to determine your eligibility for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine used in the Privacy Act Notices called "Title IV Program Files" (originally published on April 12, 1994, *Federal Register*, Vol. 59 p. 65532.) Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes

for which the records were collected, for use by federal, state, local or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Because we request your social security number (SSN), we must inform you that we collect your social security number on a voluntary basis, but section 484(a)(4) of the HEA (20 USC 1091(a)4) provides that, in order to receive any grant, loan or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of our loan(s) so that data may be recorded accurately.