

Cleveland Institute of Art 2017–18 Financial Aid Guide for Incoming Students

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At the Cleveland Institute of Art, the Office of Financial Aid will do all we can to help you through the process of financing your education. We're here to clarify your options, answer questions, discuss any concerns you may have, or consider special financial situations.

First step: Apply for admission to CIA

In order to receive financial aid, you must be accepted as a student by CIA's Office of Admissions.

We encourage you to apply early. Priority deadlines are noted below, and applying early affords you the broadest array of financial options.

When students are accepted, the financial aid process starts automatically. You do not need to complete a separate financial aid application. You will, though, need to complete the 2017–18 Free Application for Federal Student Aid (FAFSA). See pg 2 for more information on completing the FAFSA.

How does CIA create a financial aid award package?

The results of your 2017–18 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, including dependency status, family size, income, assets, and the number of children from your family enrolled in college (not including those in graduate school).

The EFC is used to determine eligibility for need-based aid, contingent on the resources available to you. The EFC can be misleading; it is not the actual amount of money that a family will contribute to bridge the gap between your award package and the cost to attend.

The Cost of Attendance (COA) is determined by CIA, and includes expenses associated with attending the Cleveland Institute of Art. Read more about COA on the back page of this brochure.

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.

	Admission Application Priority Deadline ¹	FAFSA Priority Deadline ²	Admission + Financial Aid Notification On or About	Deposit Priority Deadline ³
Early Action 1	December 1	December 15	January 15	May 1
Early Action 2	January 15	February 1	February 15	May 1
Regular Decision	March 1	March 15	April 1	May 1
Transfer: Spring	November 15	November 15	Rolling	December 1
Transfer: Fall	June 1	June 1	Rolling	August 1

¹ Candidates who apply after the deadlines will be considered on a rolling basis.

² Students who wish full consideration for CIA merit- and need-based aid should submit their FAFSA by the Priority Deadlines.

³ Enrollment deposits received after the Priority Deposit Deadlines will be accepted on a space-available basis.

Financial Aid Step-by-Step

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.

2 Obtain a Federal Student Aid ID fsaid.ed.gov

Visit fsaid.ed.gov to learn about and create a Federal Student Aid ID (FSA ID). Your FSA ID is a unique username and password that you can use to access any Federal financial aid-related website.

Applicants for Federal student aid are considered either “dependent” or “independent,” which relates primarily to your financial relationship with your parents. If you are a dependent student, one of your parents will also need to obtain an FSA ID. If you are unsure of your dependency status, visit studentaid.gov/dependency.

To get an FSA ID, you'll need:

- 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.

3 Complete the 2017–18 FAFSA fafsa.gov

The FAFSA (Free Application for Federal Student Aid) should be completed online at fafsa.gov as soon as possible after October 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. **Please note CIA's priority deadlines to submit the FAFSA (pg 1).**

If you completed the 2016–17 FAFSA, you should be eligible to complete the **2017–18 FAFSA Renewal Application**. This version of the FAFSA is much easier, faster and more accurate to complete, since many of the fields will auto-populate with data from the 2016–17 FAFSA.

You 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 2017–18 FAFSA.

The IRS Data Retrieval Tool is the easiest and most accurate way to provide tax information for your 2017–18 FAFSA. In a few simple steps, you will be able to view your 2015 tax return information and import data from it into your 2017–18 FAFSA. In order to use the IRS Data Retrieval Tool, you need to have electronically submitted your 2015 federal tax returns.

Note: Because the 2016–17 and 2017–18 FAFSA are based on 2015 tax information, the US Department of Education requires us to compare both FAFSAs (if reported) for consistency. If you filed a FAFSA for both years, we recommend that you use the IRS Data Retrieval Tool to update both the 2016–17 and 2017–18 FAFSA.

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 scholarships and other awards

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.

Your username is your CIA ID number, which can be found on the first page of your Financial Aid Award Letter. Will you be prompted to create a password.

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 Entrance Counseling and a Direct Loan Master Promissory Note (MPN), 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 2017–18 academic year, must also submit the 2017–18 CIA PLUS Application, which is attached, or can be downloaded at:

cia.edu/admissions/forms-resources.

Your parent will 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 2017–2018 CIA PLUS Application is submitted, processed and approved.

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, 2017. More information regarding private education loans is available at cia.edu/loans. Scroll down to the Private Education Loans section and click on Great Lakes Higher Education (GLHEC) FastChoice. 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 the FastChoice website.

IRS Verification Process

If you are selected for verification by the US Department of Education, the CIA Office of Financial Aid will send you a verification form that you must complete.

The easiest and most accurate way for you to verify the IRS data required on your FAFSA is to use the IRS Data Retrieval Tool to view your 2015 IRS tax return information and transfer data from it to your 2017–18 FAFSA.

If you choose not to use the IRS Data Retrieval Tool or you are unable to use the IRS Data Retrieval Tool, you and your parents will be required to order a 2015 IRS Tax Transcript and submit it to the Office of Financial Aid. You and your parents can request the 2015 IRS Tax Transcript by calling 800.908.9946 or at: irs.gov/individuals/get-transcript.

Students and/or parents who did not submit a 2015 IRS Tax Return must submit an IRS form 4506-T, available from the CIA Office of Financial Aid. Upon receipt of the form, the IRS will send confirmation that no taxable income was reported for the 2015 calendar year.

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 2017–18 FAFSA and you are selected for verification:

- complete and submit a 2017–18 Dependent Student Verification worksheet;
- submit parent and student 2015 IRS tax transcripts if 2015 IRS tax returns were submitted;
- submit IRS 4506-T form if you did not submit a 2015 IRS tax return; 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 2017–18 FAFSA (no parent information was provided) and you are selected for verification:

- complete and submit a 2017–18 Independent Student Verification worksheet;
- submit student (and spouse, if married) 2015 IRS tax transcripts if 2015 IRS tax returns were submitted;
- submit IRS 4506-T form if you did not submit a 2015 IRS tax return; and
- submit copies of 2015 W-2 forms for all places of employment during calendar year 2015.

Estimated 2017–18 Financial Aid Cost of Attendance (COA)*

ON CAMPUS				COMMUTER			
Component	Fall	Spring	Per year	Component	Fall	Spring	Per year
Direct Costs				Direct Costs			
Tuition	\$ 18,990	\$ 18,990	\$ 37,980	Tuition	\$ 18,990	\$ 18,990	\$ 37,980
Estimated Fees	1,428	1,253	2,681	Estimated Fees	1,428	1,253	2,681
Room (On-Campus)*	4,075	4,075	8,150	DIRECT Subtotal	\$ 20,418	\$ 20,243	\$ 40,661
Board (On-Campus)*	2,010	2,010	4,020	Indirect Costs (Estimate)**			
DIRECT Subtotal	\$ 26,503	\$ 26,328	\$ 52,831	Books + Supplies	\$ 1,095	\$ 1,095	\$ 2,190
Indirect Costs (Estimate)**				Room	1,000	1,000	2,000
Books + Supplies	\$ 1,095	\$ 1,095	\$ 2,190	Meals	980	979	1,959
Transportation	770	770	1,540	Transportation	1,025	1,025	2,050
Personal Expenses	1,015	1,014	2,029	Personal Expenses	1,220	1,220	2,440
INDIRECT Subtotal	2,880	2,879	5,759	INDIRECT Subtotal	5,320	5,319	10,639
Cost of Attendance				Cost of Attendance			
Total	\$ 29,383	\$ 29,207	\$ 58,590	Total	\$ 25,738	\$ 25,562	\$ 51,300

*Based on full-time enrollment status and residing on campus in Uptown Residence Hall with the CWRU CaseCash-only meal plan.

Once the CIA Board of Trustees approves the 2017–18 academic year tuition and fees, a Cost of Attendance (COA) will be posted online, along with a comprehensive breakdown of CIA's tuition charges and student fees at cia.edu/tuition.

**Incoming sophomores will have a one-time increase in the *Cost of Attendance* due to a required purchase of a laptop computer (\$2,000–3,000 depending on major). Incoming first-year students are encouraged NOT to purchase a laptop. Only PLUS and private education loans can be awarded to help offset the increase in the Cost of Attendance due to the purchase of a laptop computer. CIA funds are restricted to tuition and cannot be awarded to help offset the cost of a laptop computer.

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 expenses. Students can receive financial aid up to their COA.

Direct costs are expenses 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 \$2,010 each semester is based on the Case Western Reserve University CaseCash-only meal plan. The estimated on-campus room charges are \$4,075 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 tuition for full-time undergraduate students for the 2017–18 academic year (12–18 credit hours) is \$18,990 per semester. Additional *estimated* mandatory fees are \$1,428 for the fall and \$1,253 for the spring semester. Optional fees—such as parking, registration, and the medical plan—can increase the fee estimate by another \$3,020 for the year (\$1,745 for fall semester; \$1,275 for 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 study abroad programs.

Cleveland Institute of Art

2017–18

Federal Direct Parent Loan for Undergraduate Students (PLUS) Application

Office of Financial Aid
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



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. Therefore, a 2017–18 FAFSA must be submitted. If you have **not** already submitted the 2017–18 FAFSA, we will not be able to process this PLUS application.

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, your parent borrower must visit studentloans.gov. Your parent will enter his/her FSA ID username and password, then be directed to the “My Home Page.” Click on the “Complete Loan Agreement Master Promissory Note” tab. Scroll to the bottom option entitled “PLUS MPN for Parents” and click the “Start” button to the right.

Parents who do not have, or cannot recall their FSA ID can visit studentaid.gov/fsaid.

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 SSN 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.