

ANTICIPATE YOUR COSTS

Direct charges for the 2011-12 academic year for full-time enrollment:

| Undergraduate Students | Graduate Students |
|----------------------------------|----------------------------------|
| Tuition US\$30,510 | Tuition US\$30,960 |
| Housing. US\$7,185-8,835 | Housing US\$7185-8,835 |
| Meal Plan US\$4,470 | Meal Plan US\$4,470 |

The traditional academic year includes fall (September), winter (January), and spring (March) quarters.

Full-time enrollment is 15 hours per quarter for undergraduates and 10 hours per quarter for graduate students.

Other educational expenses include books, supplies, transportation and a personal allowance for incidentals. These expenses vary by student. For more information concerning the estimated cost of attendance, visit www.scad.edu/budget.

SECURE YOUR AID

Accepting your aid—You must log on to MySCAD and accept your financial aid award under the My Info tab before your aid will be credited to your account.

Loan information—If you have been awarded a loan as part of your financial aid package, additional action on your part is required.

- Disbursement of all Federal Direct Loans requires a completed Master Promissory Note (MPN). Visit www.studentloans.gov to complete the MPN for Stafford, Graduate PLUS or Parent PLUS loans.
- First-time student borrowers must fulfill the federally mandated Entrance Loan Counseling at www.studentloans.gov. This is required for both Stafford loans as well as Graduate PLUS loans.
- Federal PLUS loans may be available, based on credit approval, as a resource to pay for educational expenses. Although this award letter may already include a Parent PLUS loan or Graduate PLUS loan, further action is needed. **Parents or graduate students must complete the PLUS Request process available at www.studentloans.gov and be approved** for this loan with a positive credit decision from the Department of Education, then complete a Master Promissory Note.
- Any applicable loan origination fees will be deducted from loan proceeds when funds are disbursed.
- Private, or alternative, loans also are available to assist with covering the cost of educational expenses. To apply, visit www.elmselect.com. Students should compare lenders and loan products and are free to select whichever lender they choose.
- Students/parents have the right to cancel all or part of their federal Title IV financial aid (including loans) before disbursement and up to two weeks after notification that such aid was credited to the student's account. Such requests must be made in writing to the student financial services department. If the cancellation creates a balance due on the student's account, the balance is due immediately. After the first day of class the student account must have a credit balance remaining in order to return financial aid.

Georgia aid—If you are applying for the Georgia HOPE scholarship, complete all required applications and submit all supporting documents as requested by the student financial services department. Instructions and applications to apply online are available at www.gacollege411.org.

SCAD scholarships—If you have been awarded a SCAD scholarship, it is applied quarterly as long as you remain enrolled and maintain a cumulative grade point average of at least 3.0. The scholarship award

amount assumes that the recipient will enroll in three courses each quarter. If the student chooses to enroll in fewer courses, the scholarship award amount will be prorated accordingly.

MAINTAIN YOUR ELIGIBILITY

- All aid is based on full-time enrollment and is subject to change or loss for changes in enrollment, academic progress, housing, receipt of funding from outside sources or changes in income. Students will receive an updated award letter for any changes made to their financial aid.
- Financial aid is renewable upon timely annual re-application.
- For complete information on available funds, their specific requirements and financial aid policies, please visit the SCAD website at www.scad.edu/financialaid.

RENEWING YOUR FINANCIAL AID

- Submit your FAFSA after January 1 each year (www.fafsa.gov).
 - Federal aid applicants are encouraged to complete the FAFSA as soon as their annual income tax figures become available. SCAD processes federal aid throughout the year on a first-completed, first-awarded basis. Early application is encouraged and allows more time for students to explore all financial aid options.
- Respond promptly to all inquiries from the student financial services department.
 - You can view any outstanding financial aid requirements on MySCAD in the Financial Aid Requirements section located under the My Info tab.
- Make satisfactory progress toward your degree. The satisfactory academic progress policy is located at www.scad.edu/financialpolicies.
- Maintain your GPA.
 - Keep in mind that SCAD scholarship recipients are required to maintain a cumulative 3.0 grade point average, in order to have their scholarship applied to their account.
- Reapply for loans.
 - Parents wishing to reapply for a Federal Direct Parent Loan for Undergraduate Students (Parent PLUS) must complete the PLUS request process, which is available online at www.studentloans.gov.
 - Graduate students wishing to reapply for a Federal Direct Graduate PLUS Loan (Grad PLUS) must complete the PLUS request process available online at www.studentloans.gov.
 - Private, or alternative, loans are available to assist students with covering the cost of educational expenses. To compare lenders and apply, visit www.elmselect.com. An annual application is required.

ADDITIONAL INFORMATION

Check out the following websites for additional information on funding your college education:

www.studentaid.ed.gov www.finaid.org www.fafsa.gov
www.gacollege411.org www.collegeboard.com/student

SUBMIT ADDITIONAL MATERIALS TO:

Mail SCAD
Student Financial Services
P.O. Box 2701 · Savannah, GA 31402-2701

Electronic sfs@scad.edu

Fax 912.525.6173