

BERKLEE COLLEGE OF MUSIC

Everything Financial Aid

International Students

office of financial aid • 1140 boylston street boston ma 02215-3693

• phone 617-747-2274/800-538-3844 • fax 617-747-2073 • e-mail financialaid@berklee.edu

Please read this booklet so that you will understand everything financial aid: how we will communicate with you, how to apply for financial aid, how aid is awarded, policies that can impact your award, financing options, costs, important dates and how to access your information online at my.berklee.net.

We are here to assist you. The front desk staff is knowledgeable about all aspects of aid. If they cannot answer your questions, they will direct you to speak with a counselor. Each student is assigned a counselor according to his/her last name. You are welcome to come in and meet your counselor!

Appointments can be made by calling the Office of Financial Aid (OFA) at 617-747-2274 or 800-538-3844. Email us at financialaid@berklee.edu. We welcome questions and comments.

A, Ea – Lz

B, Ma – Oz

C, Pa – Vz

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Most communications will be sent to you, the student.

The Family Educational Rights and Privacy Acts (FERPA) legislates the release of information. Information about FERPA is published in Berklee's Bulletin, which is made available by the Office of the Registrar.

For mailing purposes, please update your local and permanent addresses with the Office of the Registrar. Many offices will communicate with you at your Berklee email address and Berklee mailbox so please check them frequently.

The OFA will communicate to you via Announcements at my.berklee.net, Berklee email and Berklee mailbox. You are expected to monitor your information at my.berklee.net (see page 5). All publications are available online at www.berklee.edu/forms and <http://my.berklee.net>, "Student Services", "My Documents", "Forms". **Your financial aid contact is Lerick Charles.**

International students are eligible to apply for a Berklee International Grant. You must have completed at least two semesters at Berklee to apply.

Awards are based on:

-Your financial resources, including Berklee scholarships,

-Full-time enrollment (12 credits or more by the end of the Add/Drop period for each semester).

-Your grade level (determined by the amount of credits you have earned at the time the application is reviewed). *Students closest to graduation will receive priority consideration.*

An application for the Berklee International Grant (BIG) can be found on www.berklee.edu/forms.

In addition to the BIG application form, which should be completed and signed by you (and spouse, if married) and your parent(s) (and spouse(s), if re-

married), students must submit:

-January 1, 2008 – December 31, 2008 income/tax verification for you (and spouse, if married)- *English translation and converted to U.S. dollars*, which may be a W-2 form(s), US tax return, or copy of foreign tax return. If tax returns do not exist in your country, or have not yet been filed, please submit a signed statement in English from employer(s) documenting wages earned.

-January 1, 2008- December 31, 2008 income/tax verification for your parent(s)- *English translation and converted to U.S. dollars*, which may be a copy of a foreign tax return or pension.

-Current Assets Statement- *English translation and converted to U.S. dollars*: Includes current balance of bank statement for Student and Parents.

How does enrollment affect your financial aid?

Financial aid is awarded for full-time enrollment, 12 credits is the minimum for full-time status. You must be enrolled for at least six credits to qualify for aid and most supplemental loans. The [Part-time Enrollment and Financial Aid](#) policy is published online. If you have questions, see a financial aid counselor before the end of Add/Drop. Per the policy, your aid may be revised based on your enrollment status when Add/Drop ends.

Students are charged for full-time enrollment unless eligible and approved for part-time status through the Counseling and Advising Center. Part-time approval may be granted on a semesterly basis and must be requested before the end of Add/Drop.

Financial Aid Information

The Smart Student Guide to Financial Aid including information about scholarships, loans, savings, military aid, other types of aid, financial aid applications, questions and answers, calculators, and beyond financial aid, visit www.finaid.org.

REFUNDS

Financial aid is, in part, based on enrollment status. Therefore, your awards will be credited directly to your student account with the Office of the Bursar – at earliest, after Add/Drop each semester.

If you plan to use financial aid (including loans) for living expenses, books and supplies, etc., you must pay out-of-pocket until the refund check is available.

At my.berklee.net, “Student Services”, “My Finances”, and “View My Statement”, confirm whether you qualify for a refund check (Wednesday of the third week of classes):

If you see “*Fin. Aid Refund*”, the Office of the Bursar will issue you a refund check on Friday after 3:30PM. If you don’t see this notation, contact the Office of Financial Aid ASAP. Please allow seven business days for the processing of financial aid documentation.

See the *Berklee Bulletin* for detail about withdrawal from the college.

ACCESS YOUR INFORMATION NOW –
use my.berklee.net,

Student Services

- BERKLEE EMAIL, campus ANNOUNCEMENTS and STUDENT BULLETIN
- REGISTER or Express Register for classes: Registration
- FINANCIAL AID APPLICATION status: My Documents; Download Forms: My Documents Forms, For more information about requests: Miscellaneous Documents PDF
- FINANCIAL AID status, *verified* aid can be deducted and used for check-in: My Aid
- BALANCE DUE on Berklee bill: My Finances, View My Statement
- WAIVE HEALTH INSURANCE: My Finances, Waive My Health Insurance; HEALTH WAIVER received: My Documents
- CREDIT CARD PAYMENT: My Finances, Quick Links, Make a Payment
- RESTRICTIONS AFFECTING CHECK-IN, *monitor for updates*: Check-in and Orientation, Check-in (semester)
- VIEW/CHANGE SCHEDULE: Registration
- REFUND CHECK status, check the Wednesday of third week of classes: My Finances, View My Statement
- GRADES: View Grades
- REMAINING COURSES you need in a specific program and major: Registration, My Degree Audit
- COURSES YOU TOOK: Registration, View Transcript
- STUDENT COMPUTER SUPPORT CENTER, Laptop and Software information: my.berklee.net, Technology Services

STUDENT ACTIVITIES, OFF CAMPUS SERVICES, WELLNESS, SPORTS: my.berklee.net, Student Life

This is an overview of other financing options.

BERKLEE SCHOLARSHIPS

International students are encouraged to apply for merit based scholarships administered by the Office of Scholarships and Student Employment. Entering students are considered for scholarships through the admissions process. Continuing/returning students who have completed at least two full-time semesters of study at Berklee can research scholarship opportunities at www.berklee.edu/scholarships/continuing.html.

OTHER RESOURCES

Private/outside financial aid

It is your responsibility to report funds from outside sources: donor and amount. Contact the Office of the Bursar regarding the policies and procedures about deducting these awards from your bill. Research sources at the following free search engines:

www.fastweb.org
<http://www.collegeanswer.com/index.jsp>
http://apps.collegeboard.com/cbsearch_ss/welcome.jsp
<http://www.communityfoundation.org/scholarships/>
<http://www.brokescholar.com>
<http://www.studentscholarshipsearch.com/ebook>

Students can also email Berklee's Office of Scholarships, scholarships@berklee.edu, to request an emailed list of private scholarships geared towards musicians.

Payment Plan

Since 1990, Berklee has contracted with Tuition Management Systems (TMS) to provide an interest-free payment plan that allows for paying the cost of a school year (excluding health and accident insurance, laptop purchase, and summer charges) over two 5-month periods - as opposed to making payment in full prior to the start of each semester. There is an annual fee and specific deadlines to sign up with TMS.

To enroll, visit www.afford.com/Berklee, or contact either TMS at (800) 722-4867 or the Office of the Bursar (617) 747-2610/2165 or at 921 Boylston Street, Uchida 240.

Student Employment

Once you arrive on campus, you may apply for a job to earn income for personal expenses while maintaining the flexibility needed to complete coursework. If hired, you will receive a pay card or direct deposit into your bank account for working up to 15 hours per week during the academic year. Work-study funds will not be credited to your student account.

Contact the Office of Student Employment at (617) 747-2687, studentemployment@berklee.edu, 921 Boylston Street, Uchida 340 or at my.berklee.net, Offices, The Office of Scholarship and Student Employment.

Supplemental Loans

International students who have an eligible U.S. citizen or permanent resident as a cosigner may apply for private educational loans. There are supplemental loans funded by [private lenders](#) (i.e. CitiAssist, Chase, Discover, MEFA, SallieMae Smart Option Loan). Depending on the program, the private lenders establish the eligibility criteria.

For resources and learning tools regarding the differences in education loan products, you may consult the Simple Tuition site www.simpletuition.com and our Guide to Supplemental Loans at www.berklee.edu/forms. A lender is placed on or removed from our Guide based on their performance over the years that demonstrate they are operating in the best interest of the student/borrower. Visit www.berklee.edu/loans for information about wise borrowing practices, loan calculators, repayment, consolidation and loan servicers.

You can request a supplemental loan up to the amount of your Cost of Attendance (COA), less any other financial aid you receive. *We urge you to borrow no more than what you need to cover your expenses.* It is advisable to stay with the same lender to simplify your record keeping and repayment after you complete your Berklee education. Most students choose to borrow an amount that covers both fall and spring semesters.

Before loan proceeds can be deducted from your bill or credited to the student account, Student/Parents/Cosigners must complete all necessary documentation and the lender must notify the college that loan eligibility is verified and set for disbursement. Loans must be formally approved and noted as "verified" on my.berklee.net to be used towards your Berklee bill and for check-in purposes.

You should apply for a loan after applying for Berklee scholarships and private scholarships and after receiving a Berklee bill. We recommend using secure online applications and allow four weeks processing time.

ESTIMATED COST of ATTENDANCE: CALCULATE YOUR COST

Before charges are assessed and viewable at my.berklee.net and bills are mailed, (in June for the fall semester, in December for the spring semester, and in April for the summer semester), you can *estimate* your Berklee charges for *fall and/or spring semesters* and your Cost of Attendance (COA) by adding Direct costs (A) and Indirect costs (D). The COA indicates the maximum amount of resources that we can accept/process on your behalf. Resources include, but are not limited to, grants, loans, scholarships, work study, stipends, and benefits. If you receive funds in excess of your cost of attendance/financial need, your aid will be adjusted.

Direct costs are Berklee charges on your student account and *Indirect costs* are average allowances for other education-related expenses that are not part of your Berklee bill (off campus living expenses, books and supplies, travel and personal expenses). Indirect costs take into account Boston-area consumer prices; however, your actual costs will be determined by your living arrangements and lifestyle choices.

Direct costs-

\$ _____ Tuition -> for each semester attending, choose Degree \$14,600 or Diploma \$12,590 or, if you are approved for part-time status by the Counseling and Advising Center before the end of Add/Drop, \$1,035 x # of credits you're taking
\$ _____ \$475 Comprehensive Fee for each semester
\$ _____ \$7,540 Room and Board for each semester attending if living in the Berklee housing
\$ _____ Health Insurance Fee (estimated) if *not* covered under a comparable personal/parent's policy - \$1,542* for Fall/Spring (one-time charge in Fall), or \$1,048* for Spring (if not enrolled in fall). If covered, complete the Waiver at my.berklee.net.
\$ _____ \$2,950 Laptop Purchase mandatory for Entering students (one-time charge in first semester enrolled)
Add all costs together = **A** _____ Estimated total of your *Berklee charges*

Calculate funding already awarded to you-

\$ _____ Total of awards in your Financial Aid notification or on my.berklee.net, Student Services, My Aid
\$ _____ Total of outside scholarships/529 funds not listed in your Financial Aid notification
Add all funding together = **B** _____ Estimated total of funding available to you
Subtract **B** from **A** = **C** _____ (Berklee balance due if greater than \$0)

Indirect costs-

\$ _____ Room and Board -> for each semester attending, if living off campus \$5,492* or if living with family \$2,263*
\$ _____ Average Loan Fees -> Entering \$26* or Continuing/Returning \$52* for each semester attending
\$ _____ \$232* Estimated Books and Supplies for each semester attending
\$ _____ \$919* Estimated Personal and Transportation expenses for each semester attending
Add all costs together = **D** _____ Estimated total of indirect costs
Add **C** to **D** = **E** _____ Estimated Cost of Attendance – maximum amount of resources we can accept/process on your behalf.

***Amounts are estimated.**

Examples of COA* for the fall and spring semesters.

Entering Degree Student:	On Campus: \$52,062	Off Campus: \$47,976	Commuter: \$41,518
Entering Diploma Student:	On Campus: \$48,052	Off Campus: \$43,956	Commuter: \$37,498
Continuing Degree Student:	On Campus: \$49,174	Off Campus: \$45,078	Commuter: \$38,620
Continuing Diploma Student:	On Campus: \$45,154	Off Campus: \$41,058	Commuter: \$34,600

For a Schedule of Tuition and Fees please go to www.berklee.edu/forms.

ANNUAL CHECKLIST

SUMMER

- June 2009
- June 12:** First refund checks issued for summer semester. Please check your my.berklee.net account to see if you have a refund available to you.
 - June 19:** BIG Application extended deadline for Fall 2009
 - June 15:** Fall semester bills mailed. If planning to use Tuition Management Systems (TMS) payment plan, enroll now at www.afford.com/berklee.
 - June 30:** Deadline for the [Berklee Achievement Scholarship \(BAS\)](#) application for Fall 2009 and Spring 2010 awarding.
 - Mid June:** Recommended date to apply for Fall/Spring supplemental loan applications
- August 2009
- August 1:** Payment due for fall semester bill. **Late payment will result in a \$250 fee.**
If planning on taking fewer than 12 fall credits, prior to end of Add/Drop, speak first to the office of Counseling and Advising about claiming part time status. Then review the “Part-time Enrollment and Financial Aid” at www.berklee.edu/forms to find out the potential impact on aid.
 - August 30- September 4:** Fall check in. Regularly monitor for restrictions affecting your eligibility to Check-In at my.berklee.net. **Late check-in will result in a \$250 fee.**

FALL

- September 2009
- September 4:** Fall check-in ends. **Late check-in will result in a \$250 fee.**
 - If taking fewer than 12 spring credits, prior to end of Add/Drop, review “Part-time Enrollment and Financial Aid” at www.berklee.edu/forms about the impact on aid *and* apply for part-time status with the Counseling and Advising Center.
 - Late September:** First refund checks issued for fall semester; announcements are posted to my.berklee.net with exact dates. Please check your my.berklee.net account to see if you have a refund available to you.
- October 2009
- October 31:** Deadline for the [BAS](#) application for Spring 2010 awarding.
 - October 23, 2009:** BIG Application deadline for Spring 2010.
- November 2009
- Research scholarship opportunities through private scholarship resources such as:
r www.fastweb.org
r www.finaid.org
- December 2009
- December 4:** Spring 2010 semester bills mailed. If planning to use TMS payment plan, enroll now at www.afford.com/berklee.
 - Early December:** Recommended date to apply for spring supplemental loan applications.

SPRING

- January 2010
- January 7:** Payment due to the Bursar for the Spring semester charges. **Late payment will result in a \$250 fee.**
Use my.berklee.net, “My Aid” to confirm that spring aid is “verified.”
If taking fewer than 12 spring credits, prior to end of Add/Drop, review “Part-time Enrollment and Financial Aid” at www.berklee.edu/forms about the impact on aid *and* apply for part-time status with the Counseling and Advising Center.
 - Regularly monitor for restrictions affecting your eligibility to Check-In at my.berklee.net. **Late check-in will result in a \$250 fee.**
- February 2010
- Early February:** First refund checks issued for spring semester; announcements are posted to my.berklee.net with exact dates. Please check your my.berklee.net account to see if you have a refund available to you.
- March 2010
- To calculate your anticipated Berklee Bill due in August for fall and in January for spring, please view “Calculate Your Costs”.
 - BIG Application deadline for Summer 2009.
- April 2010
- Early April:** Decisions on summer Berklee International Grant (BIG) will be emailed to students at their Berklee email account.
 - Use my.berklee.net, My Documents to check status of financial aid application.
 - Mid April:** summer semester bill mailed
rUse my.berklee.net, “My Aid” to confirm that summer aid is “verified.”
rIf planning on taking fewer than 12 summer credits, prior to end of Add/Drop, speak first to the office of Counseling and Advising about claiming part time status. Then review the “Part-time Enrollment and Financial Aid” at www.berklee.edu/forms to find out the potential impact on aid.
- May 2010
- Mid May:** Payment due for summer semester charges. **Late payments will result in a \$250 fee.**
 - Regularly monitor for restrictions affecting your eligibility to Check-In at my.berklee.net. **Late check-in will result in a \$250 fee.**