Tuition and Fees

For full-time students enrolled in programs leading to the degree of Master of Arts, Doctor of Psychology, Master of Science in Education, or Master of Business Administration, the comprehensive tuition in 2013-2014 is $38,020 per year, which covers costs for all instruction totaling twelve to eighteen credit-hours each semester.

For full-time students enrolled in the graduate engineering programs leading to the Master of Science or the Doctor of Philosophy degree the annual tuition for 2013-2014 is $22,520.

For full-time students enrolled in the statutory college programs leading to the degree Master of Fine Arts, annual tuition for 2013-2014 is $22,520.

Each student is required to pay a student service fee. For the 2013-2014 academic year, this fee is $950 for full-time students and $160 per year for part-time students.

Part-time students are billed at the part-time instruction rate. The current part-time rate is available through the Graduate School or Student Accounts Office. It should be noted that students in residence who have completed all credit-hour requirements, but who are engaged in thesis research, will be considered full-time students and billed accordingly.

Other Fees

Student health insurance is required for all international students and other students that have not shown proof of coverage by other health insurance. The University has arranged coverage through a private carrier. The yearly premium for coverage from August 2012 through August 2013 was $1,042. Rates are subject to annual increases. Limited medical treatment, including services of the University physician and nurses, is provided in the Crandall Health Center. The costs for such items as prescriptions, serums, and special drugs are personal expenses.

Additional charge is made to those students registered in courses requiring special materials (e.g. studio art courses) or services (e.g. assessment testing). These charges are normally by the credit hour. These fees will vary from $15 to $150 per credit hour.

All students with motor vehicles must register with the Director of Safety.

Living Expenses

Although these expenses vary widely from one student to another, one can estimate that board and room can be obtained for $11,618 or less per school year in the Alfred area based on 2013-2014 rates.

Students who are interested in special on-campus accommodations, or who desire help in locating off-campus housing, should write the Office of Residence Life, Bartlett Hall, One Saxon Drive, Alfred, NY 14802 or call (607) 871-2186.

Payment and Refunds

Statements covering all charges for the first semester are available through a web based eCommerce system in July and must be paid by August 5. Statements are issued on a regular basis for those students that still have a balance outstanding. The University reserves the right to charge a flat fee of $75 if an account balance is not cleared by the due date of a bill.
Tuition and Financial Aid

Statements covering charges for the second semester are available during December and must be paid by January 5. There is a $35 fee for late registration changes. Past due accounts will be charged interest at the rate of 18% per annum on the unpaid balance.

Students are required to meet all financial obligations to the University when due. They will not be allowed to register for the following semester if there is a significant balance outstanding on their account.

Students will not be allowed to receive a diploma or transcripts if they are delinquent in meeting financial obligations due the University or any University organization. The student shall be responsible for the balance due, together with all reasonable attorney’s fees and other costs and charges necessary for the collection of any amount not paid when due.

The $200 acceptance payment is non-refundable to those who do not attend the University. For those who attend, $200 is held as a deposit as long as the student is enrolled. The $200 is returned, less any unpaid charges, after graduation or following the student’s formal withdrawal, if done according to the official procedures. Students who do not notify the University before the semester begins that they will not be returning, forfeit their advance deposit.

Refunds for overpayments on accounts are issued after the end of the second week of classes each semester. A small amount may be advanced at the beginning of a term to assist with the purchase of books and other supplies.

Refunds for students leaving campus during the regular academic year are as follows: for students withdrawing before the first day of classes, 100 percent of tuition; for a withdrawal during the first or second weeks (for refund purposes a week is seven calendar days beginning with the first day of classes), 80 percent; during the third and fourth weeks, 60 percent; during the fifth and sixth weeks, 40 percent; during the seventh and eighth weeks, 20 percent. There will be no tuition refund for withdrawals after 56 calendar days of each semester. It is important that the student formally withdraw from the University since the refund is determined by the date of receipt of the Withdrawal Notice.

Financial Aid

Alfred University provides substantial financial support for graduate study. Most of the University funded assistance is provided in the form of assistantships and fellowships. In addition to its own resources, the University participates in federal and state aid programs that are applicable to its degree programs. The majority of this funding is in the form of low interest student loans. This section highlights and summarizes the available funding sources. Questions and requests for further information should be directed to the Student Financial Aid Office.

Alfred University Funded Aid
Assistantships and Fellowships
Award values vary widely. University funded assistantships may range from a work stipend only to a combination of tuition grant, up to full-tuition, and a stipend. All University sponsored assistantships will require a work commitment from the student. Work assignments may include research, teaching, faculty assistance and administrative support.
Assistantships and Fellowships are determined and awarded by the academic departments and faculty advisors. In the assignment of assistantships, factors such as academic record, purpose in graduate study, professional accomplishments, employment experience as well as personal skills and character may be considered. Most assistantship awards are made prior to enrollment during the admissions process. However, some additional assistantship funding may become available after enrollment depending on the timing of research contracts and grants secured by the faculty.

Generally speaking, all full-time students in programs leading to the degree of Master of Arts, Doctor of Psychology, Master of Science in Education, and Master of Business Administration are offered a University funded half-tuition assistantship upon admission. Seventy-five percent of the assistantship value is paid as a tuition grant and twenty-five percent is paid through payroll as a stipend for the work commitment. In addition to the half-tuition assistantship many students also receive additional funding.

Students admitted into the Master of Fine Arts Program receive assistantships, which provide a full-tuition grant (less any New York State TAP eligibility) and a stipend for the academic year. Graduate assistants are required to serve as teaching assistants or provide administrative support to fulfill their award obligation. Students must be enrolled full-time to receive the assistantship.

Upon a successful review of the application for admission, graduate students admitted to the School of Engineering initially receive a work stipend assistantship. After acceptance, students may be considered for additional assistance as opportunities become available through various faculty research contracts and grants or teaching assistantship. This additional assistance may be additional work assignments and/or tuition assistance. Tuition assistance may range up to full-tuition with an annual stipend. These opportunities are determined by the individual faculty members based on a student’s background and expertise in light of a particular research project’s available funding and needs. Assistantship activity in the School of Engineering is coordinated by the graduate program director.

**War Memorial Graduate Scholarship**

This award provides the income from an endowment, approximately $500 per year, to be awarded to an Alfred University graduate who will attend the Alfred University Graduate School full-time for an academic year. Eligible students may indicate their interest to the Student Financial Aid Office. Awards are based on need and academic performance. An attempt is made to rotate the award among the various programs in the Graduate School.

**Marguerite A. Coughlin Endowed Scholarship**

This award provides a partial tuition grant to a part-time education graduate student. Eligibility criteria require applicants to be enrolled in a Master of Science in Education degree program, seeking state certification, a resident of Allegany or Steuben County, New York, currently employed as a teacher, and committed to teaching as a career. Need for assistance is also considered. Application may be made by contacting the Director of Student Financial Aid by April 15 of each year.

**Tuition Grant**

A limited amount of Tuition Grant is available each year for students with extenuating circumstances and emergency needs. Modest awards are generally made for specific circumstances and are not usually carried as a continued commitment.
An application for consideration, by letter, should be directed to the Director of Student Financial Aid.

**Federal Loan and Work Opportunities**

Graduate students are eligible to apply for federal financial aid coordinated by the Alfred University Student Financial Aid Office. The following programs are available:

**Federal Stafford Loan (FSL)**

Source: Private Lender/Federal Government  
Processed by: Alfred University

The Stafford Loan is available to students who are U.S. citizens or permanent residents and matriculated in a degree program for at least six credit hours per semester. Graduate students may borrow up to $18,500 per year.

The FSL Program makes two types of loans available to students: a subsidized loan and an unsubsidized loan. Subsidized Stafford Loan eligibility of up to $8,500 per year is based on financial need as determined by the federal need analysis methodology. When a student qualifies for a subsidized loan, the federal government makes the interest payment on behalf of the student while the student is enrolled in school for at least a half-time basis and for six months afterwards (grace period).

Graduate students who do not qualify for any or the full-subsidized loan may receive the difference between $8,500 and their subsidized loan eligibility as an unsubsidized Stafford Loan. The annual amount available for the unsubsidized loan is $18,500 less any subsidized Stafford Loan eligibility. Total Stafford Loan plus other aid may not exceed the cost of attendance.

Under the unsubsidized loan, the student is responsible for making the interest payments while enrolled in school. There are two ways available to students to accommodate the interest charge during enrollment. Students may make monthly or quarterly payments to the lender, or the student and lender may agree to add the interest due to the principal of the loan (this is called capitalization).

The interest rate for the Stafford Loan Program is currently a fixed rate set at 6.8%. For both the subsidized and unsubsidized loan, principal and interest repayment begins six months after the student graduates, terminates attendance, or drops below six credit hours. The repayment period is generally fixed at ten years. However, it may be lengthened beyond that time through a process called consolidation.

The Student Financial Aid Office, according to federal guidelines, determines eligibility for the FSL. Students may borrow the amounts indicated on their Award Notice. To receive the loan, students must complete the Free Application for Federal Student Aid (FAFSA), and a Federal Stafford Loan Master Promissory Note.

**Federal Perkins Loan**

Source: Federal Government/Alfred University  
Awarded by: Alfred University

The Perkins Loan is a federal loan program available to matriculated undergraduate and graduate students with financial need who are U.S. citizens or permanent residents carrying at least six credits per semester.
Tuition and Financial Aid

Interest and principal repayment begins nine months after the student ceases to be enrolled at least half-time (six credits). The interest rate on the Perkins Loan is 5%, and repayment may extend up to ten years, depending on the amount borrowed. Including undergraduate Perkins Loans, students may borrow up to $40,000 for graduate study.

Funds are limited and awarded first to students demonstrating the greatest financial need. Generally, only full-time graduate students not receiving assistantships during the year will be considered for the Perkins Loan. The average award at Alfred University is $1,000 per academic year.

To apply, students must complete the Free Application for Federal Student Aid and the Alfred University Financial Aid Application.

Federal College Work-Study (CWS) Program
Graduate students who demonstrate financial need who are U.S. citizens or permanent residents are eligible to participate in the CWS Program.

Administered by the Student Financial Aid Office, annual awards are based on financial need. The average award is $1,000. CWS employees work 5-10 hours per week during the academic year usually at minimum wage.

As funds are limited, generally only full-time graduate students not receiving assistantships with work assignments during the year will be considered for the CWS Program.

New York State Grants/Scholarships

New York State Tuition Assistance Program (TAP)
Full-time graduate students who are New York State residents and demonstrate need, as determined by the TAP analysis, may be eligible to receive up to $550 per academic year for up to eight semesters of enrollment. To apply students must file the Free Application for Federal Student Aid and the Express TAP Application (ETA).

Other New York State Aid Programs
New York State has several other aid programs for students in specific programs of study, who are New York State residents. For more information, contact the Student Financial Aid Office or HESC, Student Information, Albany, NY 12255; www.hesc.com.

Assistantship/Fellowship Application Procedures
All New York State residents applying for University assistantships and fellowships are required to apply for a NY State Tuition Assistance Program (TAP) award.

Assistantships and Fellowships
Activity for assistantships and fellowships is coordinated through the Alfred University Office of Graduate Admissions and the appropriate academic departments. The individual academic departments make specific award decisions.

Generally a completed application for admission and the student’s subsequent acceptance will initiate consideration for a University funded assistantship. However, procedures can vary among the academic departments.

Any necessary application criteria or special requirements regarding assistantship funding will be communicated to students by the academic departments or the Office of Graduate Admissions.
Tuition and Financial Aid

Federal and University Funding
Application for and the awarding of federal need-based aid and University funds is coordinated through Alfred University's Student Financial Aid Office.

Graduate students wishing to be considered for University and federal aid (Stafford Loan, Perkins Loan, and Work-Study) are to complete a Free Application for Federal Student Aid, and the Alfred University Financial Aid Application.

Academic Eligibility for Student Aid
The chart below shows the minimum standards for satisfactory academic progress which must be met before a graduate student may be certified eligible to receive any federal or state aid payments (TAP, Stafford loan, etc.). Readmitted students or others with questions concerning eligibility should consult their Program Director if they feel they cannot meet the levels of progress required.

<table>
<thead>
<tr>
<th>Payments</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
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</thead>
<tbody>
<tr>
<td>Minimum Hours Earned</td>
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<td>12</td>
<td>21</td>
<td>30</td>
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<td>60</td>
<td>75</td>
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<tr>
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<td>2.75</td>
<td>3.00</td>
<td>3.00</td>
<td>3.00</td>
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A copy of the full satisfactory academic progress policy is available upon request at the Student Financial Aid Office.

Please note that this level of academic progress is not sufficient to guarantee that Graduate Scholastic Standards Committees will also approve of the student’s progress and not take action. See the statements on grade point average and Academic Status under the heading “Academics.”