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 2014-2015 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 2014-2015 is $22,520.

For full-time students enrolled in the statutory college programs leading to the degree Master of Fine Arts, annual tuition for 2014-2015 is $22,520.

Each student is required to pay a student service fee. For the 2014-2015 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 who 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 2014 through August 2015 is projected to be $1,499. 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. Parking Registration may be paid on-line or through the student account.

Living Expenses

Although these expenses vary widely from one student to another, one can estimate that board and room can be obtained for $11,790 or less per school year in the Alfred area based on 2014-2015 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

Alfred University does not mail paper bills. Statements covering all charges for the semester are available on-line through CASHNet, the university web-based eCommerce system in July and must be paid by August 5. Statements are issued on a regular basis for those students that have new charges or 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. Statements covering charges for the second semester are available in December and must be paid by January 5. There is a $35.00 fee for late registration changes. Past due accounts will be charged interest at the rate of 18% per annum on the unpaid balance.

Students should access the CASHNet billing system through their AU Banner Web student access portal. Parents or other users can log on to this secure site using their own login ID and password as soon as the student gives them authorization to do so. Once a parent or other authorized user has their own separate access, they will receive notification when a bill is created and uploaded to the CASHNet site. They can also use the site to make payments through a checking or savings account, verify that the account is paid in full, and review activity on a student account. The website is certified as PCI compliant, and is extremely safe and reliable.

Refunds for overpayments on accounts are issued after financial aid is disbursed, after the class drop period has ended – typically 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 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 55 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.

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.

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. They 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.

All students are required to sign a statement each semester certifying their understanding that if the university does use a collection agency or take legal action for any account balance due, they will be liable for and shall pay all costs and expenses incurred by Alfred University, including reasonable attorney's fees and/or collection agency fees (which may be based on a percentage at a maximum of 33.3% of the debt) resulting from the referral.
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 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 assistantships. 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.

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 Direct Loan (FDL)
The Federal Direct Loan (FDL) is a federal financial aid program under which loan funds are made available to students for educational expenses. FDL provides low-interest loans, available to undergraduate and graduate students who are matriculated in a degree program for at least six credits per semester and who are U.S. citizens or permanent residents.

The FDL Program makes two types of loans available to students; a subsidized loan and an unsubsidized loan. Only unsubsidized loans are available to graduate students.

Under the unsubsidized FDL Program, the student is responsible for making the interest payments while enrolled in school. There are two options available regarding these interest payments. Students may make monthly interest payments while enrolled, or the student may agree to add the interest due to the principal of the loan (this is called capitalization) at repayment.

Direct loans have a federal loan fee deducted at disbursement. The interest rate is a fixed rate, which is set by the federal government. The unsubsidized Direct Loan interest rate is currently 6.21% for graduate students.

Graduate Students may borrow up to $20,500 unsubsidized loan each academic year. Students may not borrow more than the annual loan limit. Also, a student's annual FDL may not exceed the approved federal cost of attendance minus any other types of financial aid.

Generally, repayment of loan principal begins six months after the student ceases to be enrolled on at least a half-time basis. The standard repayment period may extend up to ten years depending on the total amount borrowed. The minimum monthly payment is $50. Several other repayment plans are available as well.

To receive a FDL, students must annually file the Free Application for Federal Student Aid (FAFSA), complete Entrance Counseling, and complete a FDL Master Promissory Note (MPN).
Although the FAFSA must be completed for each academic year, Entrance Counseling and the FDL MPN are one-time requirements to be completed prior to borrowing the first loan.

**Federal Perkins Loan**
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.

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 Direct PLUS Loans**
The Federal Direct PLUS Loan is a federal educational loan program which provides low-interest loans, available to parents (Parent PLUS Loan) of dependent undergraduate students and to graduate students (Grad PLUS Loan). The graduate student borrower must be a U.S. citizen, permanent resident, or eligible noncitizen and must be attending at least half-time (six credits per semester) in a degree-granting program.

The Federal Direct PLUS Loan is not a need-based loan or based on a specific income level. However, to participate, borrowers must demonstrate a satisfactory credit rating according to federal guidelines and credit standards. An applicant's credit standing is determined upon receipt of a PLUS Loan application. Applicants determined to have an adverse credit history, may receive a loan if the applicant obtains a credit worthy endorser or successfully appeals a credit decision.

PLUS borrowing is limited to the cost of education minus other financial aid resources. PLUS loans currently have a fixed interest rate of 6.41% which is set annually by the federal government. The interest is not subsidized while the student is in school and will begin to accrue with the first disbursement. Federal regulations require that a loan fee be deducted from the loan at disbursement.

The PLUS Loan repayment period begins 60 days after full disbursement of the annual loan amount. For example, a loan made for the 2014-15 academic year would be “fully disbursed” with the spring semester 2015 loan payment in early January, making the first loan payment of principle and interest due in early March 2015.

The monthly payment and the repayment period will depend on the amount borrowed. The minimum monthly payment will be at least $50, and the standard repayment period may extend up to 10 years. Several other repayment plans are available as well. Grad PLUS Loan borrowers enrolled on at least a half-time basis (6 or more credit hours) may receive a deferment for repayment of principal and interest during enrollment, and for up to 6 months after leaving school.
To receive a PLUS Loan, the Free Application for Federal Student Aid (FAFSA) must be filed annually for the student. The borrower must complete a PLUS Loan Master Promissory Note (PLUS MPN), annually request a loan and demonstrate satisfactory credit. Although the FAFSA and a loan request must be completed for each academic year, the PLUS MPN needs to be completed only once. Loan counseling is required for Graduate Students. Entrance Counseling is a federal requirement for all Graduate PLUS borrowers. PLUS Entrance Counseling only needs to be completed once, prior to receiving the first Grad PLUS Loan.

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 $1,500. 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. To apply for CWS, student must annually file the Free Application for Federal Student Aid.

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.

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

Financial Aid Satisfactory Academic Progress Policy for Graduate Degree Programs
In compliance with federal regulations and University policies, Alfred University has established satisfactory academic progress standards for financial aid. Students must meet these standards to be eligible to receive federal or University financial aid payments.

To be eligible to receive financial assistance under any Federal Title IV or University assistantship, scholarship, grant, loan, or work program, students must demonstrate minimum qualitative and quantitative academic measurement standards. The qualitative and quantitative standards used to measure satisfactory academic progress are cumulative and encompass all enrollment periods, including periods of enrollment during which the student did not receive federal or University aid.
A. Qualitative Measurement
The qualitative measurement standard is expressed as a minimum cumulative grade point average (CUM/GPA) which must be demonstrated prior to each semester of enrollment. The following chart illustrates the minimum CUM/GPA requirement:

<table>
<thead>
<tr>
<th>Semester of Attendance</th>
<th>1</th>
<th>2 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum CUM/GPA</td>
<td>0</td>
<td>3.0</td>
</tr>
</tbody>
</table>

B. Quantitative Measurement
The quantitative measurement standard has two concepts: a maximum time frame in which the student is expected to finish a degree program; and a comparison of the number of credit hours the student attempted with the number of credit hours the student successfully completed to determine whether the student is progressing at a rate which will allow the student to finish the program within the maximum time frame. This is referred to as the minimum completion ratio.

**Maximum Time Frame**
The maximum time frame in which the student is expected to finish a graduate degree program is defined as 150% of the published length of the program, according to the Alfred University Catalog, measured in attempted credit hours. For example, if a graduate program requires 30 credit hours to complete a degree, the maximum time frame for which the student may be eligible for aid is the period during which the student attempts 45 credit hours (30 X 1.5 = 45).

**Minimum Completion Ratio**
The percentage of attempted credit hours a student must successfully complete to demonstrate SAP is the minimum completion ratio. For all graduate degree programs at Alfred University, this percentage is 67%. The minimum completion ratio is determined by dividing the program credit hours required for graduation by the maximum time frame credit hours.

The application of the completion ratio is cumulative. Therefore, a student must successfully complete 67% of all credit hours attempted to demonstrate SAP for federal and University aid. For example, if a student attempted 30 credit hours during the first two semesters of enrollment, this student would need to demonstrate at least 20 successfully completed credit hours to satisfy the SAP minimum completion ratio requirement (30 X .67 = 20.1).

C. Evaluation Periods and Frequency of Measurement
The review of a student's SAP is done annually at the end of each academic year, after final Spring semester grades are posted by the Registrar. All students are reviewed regardless of the student's enrollment status or number of semesters attended during the academic year.

D. Cumulative Grade Point Average (CUM/GPA)
The CUM/GPA is the CUM/GPA as determined and recorded by the University Registrar on the student's official Alfred University academic record. Grades earned at other institutions for transfer credits are not considered to determine the student's Alfred University CUM/GPA or SAP CUM/GPA requirements.

E. Attempted Credit Hours
For purposes of SAP, a credit hour is considered attempted unless the student's academic record demonstrates one of the following grade designations for the course credits: CH, AU, or EX.
Classes/courses which carry a designation of 0 credit hours are not considered attempted credits. Transfer credits are also considered attempted credits. See G below, “Transfer Credit Hours.”

F. Earned Credit Hours
A credit is considered successfully completed and earned if the student's academic record demonstrates a P, or A through D grade for that credit hour. Classes/courses which carry a designation of 0 credit hours are not considered earned credits. Transfer credits are also considered earned credits. See G below, “Transfer Credit Hours.”

G. Transfer Credit Hours
Credits transferred into Alfred University are considered as both attempted credit hours and earned credit hours for the SAP quantitative measurement standards, maximum time frame and minimum completion ratio.

H. Failure to Demonstrate Satisfactory Academic Progress

Loss of Aid Eligibility
Students who fail to meet one or more of the SAP standards become ineligible to receive further Federal Title IV and University aid payments at Alfred University.

Right to Appeal
Students determined to be ineligible for Federal Title IV and University aid programs have the right to appeal. Appeals must be made in writing (a letter or email), authored by the student, presented to the director of financial aid within 30 days of the date on the letter notifying the student of the lack of SAP, and supported by appropriate documentation. Appeal decisions are made by the director of financial aid.

All appeals must include an academic plan which, if followed, will ensure the student is able to meet SAP standards within one or two semesters of additional attendance. Academic plans must be approved by the student’s college/school dean and identify specific actions and academic performance criteria the student will satisfy during and at the end of each semester in the academic plan. Students are provided specific, detailed guidance for appeal letters, allowable appeal circumstances, and academic plans when notified of SAP noncompliance.

Financial Aid Probation
If a student’s appeal is approved, the student will be placed on financial aid probation for the next semester attended. Students may receive aid payments during probation. At the end of the probation semester, the student must satisfy all SAP standards or their academic plan requirements to be eligible for continued aid payments the following semester.

I. Reinstatement of Aid Eligibility
Students who do not satisfy the SAP requirements may reinstate their aid eligibility by correcting SAP deficiencies without the benefit of Federal or University aid or submitting a successful appeal and satisfying SAP standards after a probation period.

Please Note: 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.”