

Admissions

UNDERGRADUATE ADMISSION

The University of Rochester welcomes self-directed students who demand the freedom to study what they love. These students appreciate the opportunities available through a major research university, yet want the personalization of a smaller school.

Undergraduates are admitted as freshmen or as transfer students for full-time or part-time study. Application forms, appointments for campus visits, and other information may be obtained by writing to the Office of Admissions, University of Rochester, P.O. Box 270251, Rochester, NY 14627-0251, by calling (585) 275-3221 or (888) 822-2256, or via the Web at www.rochester.edu.

For admission to the School of Nursing, please call (585) 275-2375 or visit www.son.rochester.edu.

Individual attention is given to each student from the time he or she first becomes interested in the University. A staff of counselors and many faculty members participate in the advising of applicants and review of applications. Admission decisions are based on a student's high school work, recommendations from instructors and counselors, participation and leadership in school and community life, verbal and analytical skills, outstanding achievements and talents, unique contributions to the residential college environment, and for transfer students, college coursework already completed. Prospective students should interview with an admissions counselor or an alumni volunteer 6–15 months before enrolling.

RECOMMENDED PREPARATION FOR ADMISSION

The University does not expect a specific minimum for high school or college grades or test scores. Students who can grow and learn through Rochester's academic programs and opportunities do not fit one particular mold, and grades and test scores are not the only indicators of potential success. Therefore, students are evaluated in terms of their individual accomplishments. Rochester requires a secondary school report with recommendation(s) and a transcript show-

ing commitment and achievement. Most applicants complete at least 36 semester units in academic coursework, chiefly English, mathematics, social sciences, laboratory sciences, and foreign languages. Honors, Advanced Placement, or International Baccalaureate courses are expected of students in secondary schools offering these programs.

Current licensure as a registered nurse or a prior baccalaureate degree in a non-nursing field is an admission requirement for all School of Nursing programs.

VISITS TO THE UNIVERSITY

The College's Office of Admissions welcomes families for information sessions, interviews, and campus tours on most weekdays throughout the year, including many holidays. Some weekend options are offered during the spring, summer, and fall.

Prospective students and their families who visit the campus find that informal conversations with counselors, current students, and faculty prove invaluable. Sometimes the Office of Admissions can arrange overnight accommodations on campus for prospective students. Requests to visit campus or to stay overnight should be made at least two weeks in advance.

Students with questions concerning academic departments, student life, or extracurricular activities may write to the Office of Admissions or inquire via e-mail at admit@admissions.rochester.edu.

Applicants who cannot travel to Rochester may wish to speak with an alumni representative in their area (where available) or review the admissions video. Please contact the Office of Admissions for information about interviews and other events in your area, or to request a copy of the video.

For information on visiting the School of Nursing, please contact the school's Student Affairs Office.

TRAVEL INFORMATION

Rochester is served by many major airlines. The campus can be reached by taxicab from Rochester International Airport (ROC) in approximately 10 minutes. The Greyhound and Trailways bus terminal is within walking distance of East Main Street, where Regional Transit Service Bus No. 19 or a taxi may be taken to the River Campus. Transportation to Rochester is also provided by Amtrak trains. The River Campus is located on Wilson Boulevard at Elmwood Avenue.

APPLYING TO ROCHESTER

Students may apply to enter Rochester for either the fall or spring semester. Applications should be submitted by October 1 for spring consideration and January 20 for fall. Prospective freshmen wanting an early decision for the following fall should see the instructions below.

The following materials are required before the application review can begin: an official copy of a high school transcript, recommendations from a counselor and a teacher, an official SAT or ACT score report, and completed application forms, including a personal essay.

Rochester uses the Common Application. Students may obtain copies of the Common Application from their secondary schools or online at www.commonapp.org.

Applicants are invited to submit additional instructor recommendations and other materials which may be useful in the application review.

Prospective nursing students should request nursing application forms from the Office of Student Affairs, School of Nursing, Box SON, 601 Elmwood Avenue, Rochester, NY 14642. Admission requirements and application forms for the School of Nursing differ from those of the College.

College Entrance Examinations

Applicants for admission are required to take either the Scholastic Assessment Test (SAT Reasoning) of the College Entrance Examination Board (CEEB) or the American College Test (ACT) of the American College Testing Program. Both are offered several times a year at centers throughout the world. Scores from SAT Subject Tests and junior-year Advanced Placement (AP) and International Baccalaureate (IB) exams are recommended but not required.

Applicants for fall admission should take the SAT or the ACT by January of the final year in secondary school. Applicants whose native language is not English are required to submit scores from the Test of English as a Foreign Language (TOEFL) or the English Language Proficiency Test (ELPT). If applying for Early Decision; academic merit scholarships; guaranteed graduate admissions programs in medicine, business, or education; or spring admission, applicants should take the SAT or the ACT by October. The University of Rochester code is 2928 for the SAT and TOEFL, and 2980 for the ACT.

Early Decision

Students who decide that Rochester is their first-choice college may apply for an Early Decision on their applications. If admitted, Early Decision candidates agree to withdraw all other applications and enroll at Rochester.

If the application is completed by November 1, candidates are notified of the admission decision by December 15. Please note that Early Decision candidates should take the SAT I or ACT by October.

If Rochester is a student's first-choice college, it is to the student's advantage to apply for Early Decision. Those applicants not admitted Early Decision may be reviewed again as a regular decision applicant.

Notification of Admission Decision

An applicant for spring term admission will usually be notified soon after the application is complete. Applicants for the fall semester will be notified by April 1. For fall regular decision admission, Rochester subscribes to the uniform Candidates' Reply Date, whereby admitted students are not required to notify the University of their decision until May 1.

By that date, students who accept the offer of admission submit a nonrefundable enrollment deposit of \$500 or more. The deposit is deducted from the first tuition bill after the start of classes.

Admission decision times for the School of Nursing vary by program.

Merit Awards

Merit-based scholarships range in amount from \$2,000 per year to full tuition. They are invested, without regard for a student's/family's financial circumstances, in students who demonstrate outstanding academic achievement and potential. Applicants to the

University of Rochester are considered for merit scholarships when they apply for admission to the College (Arts and Sciences, School of Engineering and Applied Sciences). Some scholarships require applicants to submit additional documents. All applicants desiring merit-based awards should schedule an admission interview.

The following is a list of all the merit awards offered at the University of Rochester: 7th Generation, Ahora, Bausch & Lomb, Dean's, FIRST, Genesee, Frederick Douglass and Susan B. Anthony, Hillside-Rochester, IB, Kodak, Lorenzo de Zavala, Meliora Alumni, National Merit, National Hispanic, National Achievement, Navy ROTC, PRIS²M, Renaissance (full tuition), Rochester Endowed, Rochester International, Rochester Ventures, Rush Rhees, STEP, Steven Harrison, Urban League, Wilder Trustee, Xerox, and the Youth Orchestra Scholarship.

For more detailed information about merit awards at Rochester, please visit www.enrollment.rochester.edu/admissions/financial/merit.shtm.

ENGINEERING AND APPLIED SCIENCES

Prospective students interested in exploring any of the degree programs in engineering should indicate this interest on their applications. Because of the structured programs that are typical in engineering, it is essential for prospective majors to consult with faculty in choosing courses and sequences. These students are assigned faculty advisors from the School of Engineering and Applied Sciences at the beginning of their first year.

APPLYING FOR ADMISSION TO A DEGREE PROGRAM IN MUSIC

There are two kinds of bachelor's degree programs in music at the University and, hence, two different application procedures. The College offers, in cooperation with the Eastman School of Music, the Bachelor of Arts (B.A.) degree with a major in music (see page 101). This liberal arts program, based on the River Campus, includes a combination of academic study, private instruction, and ensemble experience. Although the major is a demanding one (students usually take between one-third and one-half of their courses in music), many music majors also explore beyond the introductory level in one or more nonmusic disciplines, sometimes as a double major.

In addition to completing the application, potential B.A. music majors are encouraged to audition (in person or by tape) to supplement the application for admission and to be placed in private instruction at the Eastman School. Students should request application forms and address inquiries for the B.A. degree program to the Office of Admissions, University of Rochester, P.O. Box 270251, Rochester, NY 14627-0251. Auditions for prospective B.A. music concentrators are arranged through the Music Program of the College, 207 Todd Union, (585) 275-2828.

The University's Eastman School of Music offers the Bachelor of Music (B.M.) degree in applied music, jazz studies and contemporary media, music composition, music theory, music education, and musical arts. Students in these degree programs pursue intensive studies in music performance and academic music subjects comprising approximately three-fourths of the program, the remainder devoted to English and other related humanities or science subjects of choice. Admission is by audition and is highly selective. The Eastman School is located in downtown Rochester and Eastman students are housed in the Student Living Center across the street from the School. Information on how to apply for a Bachelor of Music degree at the Eastman School of Music is available on the Web site: www.esm.rochester.edu/apply/. The application deadline for the Eastman School of Music is December 1.

Undergraduate Dual Degree Study

A dual degree program, offering study in the B.A. or B.S. degree from the College (Arts, Sciences, and Engineering) in addition to the B.M. degree from the Eastman School of Music, is available to qualified applicants. The fact that Eastman is a professional school within the University of Rochester makes such combined degree programs possible. Interested students must complete two separate application processes. Admission to the College and Eastman may be based on different criteria and require different application deadlines. Financial aid at the two schools is based on different criteria and policies. This autonomy of admission processes gives each school the latitude to enroll its ideal students.

Once applicants are successfully admitted to Eastman and to the College, they are considered dual degree students of the University. Advisors on each campus are assigned to these students to coordinate the two degree programs. While completing two degrees at the same time can be extremely challenging, about 10–15 students each year choose to pursue this option. For more information, see www.esm.rochester.edu/degrees/dd_ugrad.php.

SCHOOL OF NURSING—ADMISSION

All students admitted to the School of Nursing must hold current licensure as a registered nurse or a prior baccalaureate degree in a non-nursing field. The curriculum is responsive to adult learners, and this is the focus of the baccalaureate program. Courses are often held in the evening once a week or online. The School of Nursing has 3+1 agreements with area community colleges for students who need a basic program to become licensed as a registered nurse; the baccalaureate coursework is then completed at the University of Rochester.

Accelerated Programs for Non-Nurses:

the one-year Accelerated Baccalaureate Program for Non-Nurses (ABPNN) and three-year Accelerated Master's Program for Non-Nurses (AMPNN) require a prior B.A. or B.S. in a non-nursing field, transcripts, a 3.0 GPA preferred,

two letters of reference, a professional statement, and an interview. Anatomy and physiology, microbiology, developmental psychology, nutrition, and statistics (minimum grade of C for all) are prerequisite to the program. At the completion of the one-year generalist curriculum, the Bachelor of Science degree is awarded and students are eligible for professional registered licensing examinations. The Accelerated Master's Program provides education for generalist and specialist (advanced practice) nursing roles and awards the B.S. and M.S. degrees. Students are eligible for professional registered licensing examinations and nurse practitioner licensure. Students are accepted to a nurse practitioner specialty upon admission to the AMPNN program.

For the R.N. to B.S. program (baccalaureate completion program for registered nurses from an associate's or diploma program), a 3.0 GPA is preferred. Nursing license/registration is required. Transcripts, two letters of reference, and a professional statement/short essay are also required.

The R.N. to B.S. to M.S. program is an accelerated program for select registered nurses with defined career goals who desire a master's degree. Applicants have the same admission requirements as master's applicants, with the *exception* of a B.S. in nursing: R.N. licensure/registration, two favorable references, a professional statement, and a statistics course (grade C or above). Applicants must declare a specialty area. An interview may be required. GRE or MAT is optional.

The B.S. degree is 128 credits. All arts and sciences courses may be transferred in, or challenge examinations are possible. Upon matriculation, 32 nursing credits are awarded automatically for completion of an accredited diploma or associate degree nursing program. A minimum of 32 credits (49 credits for accelerated programs for non-nurses) must be completed through the University of Rochester School of Nursing.

Applicants should contact the Office of Student Affairs at (585) 275-2375 or visit the Web site at www.son.rochester.edu for program deadlines and further information. Part-time study is available.

ROCHESTER EARLY MEDICAL SCHOLARS PROGRAM ("REMS")

REMS is an eight-year B.A./B.S.-M.D. program for exceptionally talented undergraduates. Students enrolled in this program enter the University of Rochester with an assurance of admission to the University's School of Medicine and Dentistry when they successfully complete their undergraduate degree programs, including GPA and premedical requirements. REMS enrollees work closely with faculty mentors, and participate in special seminars and events. Successful REMS candidates possess a demonstrated interest in medicine and have a superior secondary school record, standardized test scores, and recommendations. In addition, REMS applicants must complete the regular undergraduate admission application

(or the Common Application and its supplement) and the special REMS Supplementary Application by December 1. Information about the REMS program may be obtained by writing to the REMS Program Coordinator in the Office of Admissions.

GUARANTEED ROCHESTER ACCELERATED DEGREE EDUCATION ("GRADE")

GRADE is a five-year B.A./B.S. + M.S. education program for students admitted to the University of Rochester who are interested in becoming educators (six years if pursuing a specialization in counseling). GRADE students enter the University with an assurance of admission to the Margaret Warner Graduate School of Education and Human Development with the Steven Harrison quarter-tuition scholarship for the duration of the program. During their junior or senior year, GRADE students identify their area of specialization and are admitted to the master's program of their choice provided that they meet all the needed prerequisites. The program is designed to offer students a quality liberal arts education while also preparing them to become educators.

INTERNATIONAL STUDENTS

The University of Rochester values the diversity of a multicultural campus and encourages international students to apply. Because of this commitment, the University is able to offer merit-based scholarships that do not exceed US \$12,000 annually to highly qualified applicants. International applicants are required to submit the same application materials and take the same entrance tests as U.S. citizens, but will also need to provide proof of financial support.

Because SAT and ACT exams are administered less frequently abroad, and scores take longer to be reported, students are advised to contact the American College Testing Program or the College Entrance Examination Board as soon as they decide to apply to the University. The SAT or ACT should be taken no later than December for fall admission consideration. Because it is often challenging to interpret and evaluate secondary school transcripts from abroad, translations and explanations of grading systems should be submitted. The Ordinary and Advanced level examinations administered in many countries are strongly recommended when available; the results will be considered both for admission and for placement. All correspondence and applications should be sent by air mail or by fax (585) 461-4595.

Application forms for the SAT may be obtained from secondary schools or the College Entrance Examination Board, P.O. Box 592, Princeton, New Jersey 08540. Application forms for the ACT can be obtained through secondary schools or by writing to the American College Testing Program, P.O. Box 168, Iowa City, Iowa 52240.

Applicants whose native language is not English are strongly urged to submit scores from the Test of English as a Foreign Language (TOEFL). Students are expected to have a firm command of the English language before they apply; no provisional admission is offered whereby a student may come to the University and spend a semester or a year learning English.

For questions about undergraduate international admission to Rochester, please contact the Office of Admissions at admit@admissions.rochester.edu.

All R.N. applicants intending to earn their baccalaureate degree from the School of Nursing should contact the Commission on Graduates of Foreign Nursing Schools (CGFNS) for information on obtaining a U.S. registered nurse license (www.cgfns.org).

COLLEGE CREDIT FOR PRIOR COURSEWORK

The University prefers that its entering freshmen take all their courses from Rochester faculty. With the exception of Advanced Placement and International Baccalaureate work, the University normally does not grant college credit for secondary school coursework nor for courses taught in a secondary school by its own faculty for college credit.

Credit may be granted for prior coursework completed with grades of C or better at an accredited college or university. Upon receipt of an official transcript and course descriptions from the college where the student was enrolled, the coursework will be evaluated to determine if it is equivalent to coursework offered through the College at the University of Rochester. Students wishing to receive credit for such college work, or who are now considering taking college courses elsewhere, should ask the College Center for Academic Support, (585) 275-2354, for advice about credit transfer and/or selection of courses.

For students in the School of Nursing, course transfer questions should be directed to the Office of Student Affairs, (585) 275-2375.

ADVANCED PLACEMENT AND INTERNATIONAL BACCALAUREATE CREDIT

Entering students may receive course credit and/or higher-level course placement at Rochester through the CEEB Advanced Placement Program. Advanced Placement score reports must be forwarded to the College from the CEEB. Rochester also awards credit for satisfactory scores on the International Baccalaureate (IB) higher level examinations. As soon as these reports are received and reviewed, enrolled students are notified about placement or course credit. This information is used in course selection during Freshman Orientation.

Specific questions may be addressed to the College Center for Academic Support, 312 Lattimore Hall, P.O. Box 270402, Rochester, NY 14627. Phone: (585) 275-2354.

TRANSFER ADMISSION

The University of Rochester encourages students who have successfully begun their academic careers at other colleges or universities to continue their educations here on either a full-time or part-time basis. Ordinarily, students who have previously enrolled for at least one semester of full-time study or who have completed a minimum of 8 credit hours at another college after graduation from high school are eligible to apply for transfer admission. Students undertaking college-level coursework as part of their high school programs, or in order to satisfy high school diploma requirements, are eligible to enter as freshmen, although they are welcome to request academic credit for their college work.

Application Procedure

Transfer students may apply for admission to either the fall or spring semester. Application review for the fall semester begins in February; for the spring semester, in October. Students are then notified on a rolling basis as the applications become complete. The recommended deadline for fall consideration is June 15, and for spring, October 1. It is to the student's advantage to complete an application well in advance of the semester for which he or she is applying. This is especially true if the student is requesting financial aid and/or on-campus housing.

The School of Nursing does not accept undergraduate transfer students. Students must have a prior associate's degree in nursing OR a prior non-nursing baccalaureate.

Application Materials

In addition to the transfer application form, transfer applicants should submit official transcripts from each college previously attended; a recommendation from the last college attended on a full-time basis; a high school transcript (or equivalent) and recommendation; SAT or ACT scores; and a catalog or bulletin from each college so all previous coursework can be evaluated for transfer credit.

International students living outside the United States are required to submit the same documents (officially translated, if the originals are not in English) and to take the same tests as students living in the United States in order to complete their applications. In addition, applicants whose native language is not English must submit scores from the Test of English as a Foreign Language (TOEFL) or the English Language Proficiency Test (ELPT).

Academic Review

Emphasis is placed on the most recent coursework completed at the college level. Applications from candidates who could enter with more than four semesters of transfer credit are generally reviewed by the department in

which a major is planned. After reviewing an application, the Committee on Admissions notifies the candidate of its decision soon after the application is completed.

Transfer Credit

Courses taken at another college are evaluated individually for transfer credit and placement. Courses which are judged comparable in level and content to coursework offered at Rochester, and completed with grades of C or better, will transfer for curriculum requirements or for elective credit. When a transfer student applies for a major, the department will designate which transferable courses may be applied toward its requirements.

Residency Requirement

The College requires that students complete a minimum of four semesters of full-time study in residence or, for part-time students, the equivalent number of credit hours to be eligible for the bachelor's degree. Coursework taken at the University prior to admission as a matriculated student does not count toward the residency requirement.

Transfer students are expected to fulfill all requirements set by the College. The School of Nursing programs for R.N.s require a minimum of 32 nursing credits taken at the University of Rochester. The School of Nursing Accelerated Programs for Non-Nurses require a minimum of 49 nursing credits. These nursing credits may be taken on a full- or part-time basis.

Housing

Transfer applicants customarily receive a housing assignment from the Office of Residential Life if their deposit and the University housing contract are received by the specified date each year. Students in need of housing whose application process is completed after all available space has been allocated will be offered assistance in securing alternative housing.

Campus Visits

Students who are considering transfer are urged to visit the campus to become familiar with the University community and to obtain answers to their questions about Rochester. Requests for application materials and campus visits should be directed to the Office of Transfer Admissions, University of Rochester, P.O. Box 270251, Rochester, NY 14627-0251, telephone (585) 275-3221 or (888) 822-2256. Students who bring copies of their transcripts may obtain an advisory opinion of their probable transfer credits and class standing.

Financial Aid

Transfer students in need of financial assistance should file the College Scholarship Service's (CSS) PROFILE Application and the Free Application for Federal Student Aid (FAFSA). It is recommended that students requesting financial assistance complete the application early. For additional information see the section on financial aid on page 186.

Transfer applicants should note the University does reserve merit funds for transfer students, including Transfer Rush Rhees Scholarships, Transfer Meliora Grants, and Phi Theta Kappa Scholarships. For more information about these grants and merit-based awards, applicants should contact the Office of Transfer Admissions at (585) 275-3221.

READMISSION

Students who withdraw from the College or are separated for any reason and who wish to re-enter should apply through the College Center for Academic Support. Applications for readmission are reviewed by the dean and other representatives of the College. Students who appear ready to resume their programs are generally approved for readmission, subject to space limitations in departments and residence halls. Applications for readmission should be filed one to two months before the beginning of the term in which the student plans to re-enter. Readmission to the School of Nursing is handled through the Office of Student Affairs, (585) 275-2375.

PART-TIME STUDENTS AND SPECIAL STUDENTS

Part-time nonmatriculated (non-degree) students have an opportunity to try out various programs of study or just enjoy a class for personal enrichment. However, subsequent matriculation as a regular student, if desired, requires application for transfer admission. For details on registering as a nonmatriculated student, see How to Apply at www.rochester.edu/osp. Matriculated students who wish to change their status from full-time to part-time, or vice versa, need to inform their dean prior to the first day of classes. Tuition will be adjusted for students who change their time status after classes begin.

For more information about part-time enrollment please visit the Office of Part-time Studies, 127 Lattimore Hall, www.rochester.edu/osp, or call (585) 275-2344.

Special guidance in planning a program of study in engineering is available from the School of Engineering and Applied Sciences in Lattimore Hall and in nursing from the School of Nursing in Helen Wood Hall. Part-time students are encouraged to write or call for appointments.

The category *special student* includes those full-time students who want to pursue coursework not leading to a degree, those who wish to complete professional school prerequisites, and "visiting" students currently enrolled in another college who wish to attend the University for only a term or a year. Preprofessional advising is available to special students planning to complete requirements at the University for admission to medical or dental school, law school, or other graduate and health professions programs (refer to Career and Counseling Services). Prospective special students are welcome to direct their inquiries to the Office of Transfer Admissions at (585) 275-3221.

Financing an Education

Expenses to be anticipated in determining the cost of an education at Rochester can best be understood as a combination of *fixed* and *variable* expenses. Fixed costs are those payable directly to the University for tuition, fees, and room and board for those living on campus and participating in a University board plan. Those costs and information relevant to their payment are summarized below.

Variable expenses are those which an individual student incurs over and above these fixed costs. The largest components of variable expense are likely to be books and transportation. Amounts spent for clothing, recreation, and personal items will differ widely according to the financial circumstances and personal spending patterns of individuals.

On the basis of past experience and for purposes of assessing the need for financial aid, the Financial Aid Office can estimate the average cost to an undergraduate for one year. Generally referred to as the *estimated cost of attendance*, this figure for students living on campus during the 2007–2008 academic year is \$48,150. Commuting students who live with their parents in the greater Rochester area may estimate an annual budget of \$42,420.

Fixed Costs

Tuition for full-time undergraduates in the College is \$34,380 for the 2007–2008 academic year. (Please note that tuition and fees for the Eastman School of Music and the School of Nursing will vary.) A room in a campus residence, double occupancy, is \$6,180 per year. The most comprehensive board plan is \$4,798 per year. Freshmen incur a one-time charge of about \$200 for meals and accommodations during orientation.

A mandatory health fee of \$576 per year is charged to all full-time students.

All students pay an activity fee, which is established annually by the student government. The fee is \$232 for the academic year. In addition, all resident students pay a social fee of \$10 for the academic year.

All students accepted into the School of Engineering and Applied Sciences become responsible for two years of equipment fees. These fees are normally assessed in the junior and senior years at a rate of \$337.50 each semester.

The College: Fixed Cost Summary 2007–2008

Tuition (for full-time students)	
The College	\$34,380
Room	6,180
Board	4,798*
Fees (approximately)	868
Total Annual Fixed Cost	\$46,226

*Other plans available.

Engineering juniors and seniors pay an engineering equipment fee of \$675 per year.

NOTE: For adjustment of charges in case of withdrawal, see page 173, Adjustment Charges, Withdrawal, and Inactive Status.

NOTE: *Noncredit course fees.* All persons attending noncredit courses must pay fees as announced for these courses.

In addition to fixed costs, undergraduates should expect to pay an average of \$860 for books, \$1,130 for personal expenses, plus their travel costs.

Payment Options

Undergraduate students are billed on the basis of charges for each semester. The University offers three options for payment of tuition and fees. (1) A Monthly Payment Option consists of four monthly payments for each semester. An administrative fee is charged when this plan is chosen. (2) A Semester Payment Option consists of one payment for each semester. (3) An International Payment Option for students with an international billing address consists of one payment for each semester. Students are billed two months in advance of the due date and payment must be in US dollars and drawn on a U.S. bank.

Billing statements are sent in the student's name, to the address indicated on the Payment Agreement. The agreement is applicable only to tuition and required fees, which are included in the Enrolling Student Packet.

All students are required to sign a payment agreement. All other charges will be due in full by the date indicated on the statement. If full payment is not received by the due date, the University will assess a late payment fee of 1 percent of the amount past due. Students who have not returned a Payment Agreement will be unable to register for class until the Agreement is submitted and will be expected to pay the full amount due before the next due date. Arrangements to have funds available for payment should therefore be made well in advance of each due date. Postdated checks submitted cannot be held for deposit. Students who are delinquent in their payments are not allowed to register for the next semester, receive transcripts, participate in the housing lottery, or receive their diplomas. Students with delinquent balances at the end of a semester may be withdrawn from the University. All prior academic year balances must be paid in full before the start of the next academic year. Students whose past due balance is \$5,000 or greater, or who submit a check that is returned by the bank, are subject to cancellation of registration for the current semester and withdrawal from the University unless acceptable arrangements are promptly made.

Financial aid awards to be received by students will be used as anticipated credits against charges assessed, following receipt of all proper documentation. Questions concerning financial aid awards, what documentation must be submitted to the University, etc., should be directed to the Financial Aid Office.

A Prepaid Tuition Plan is available that enables incoming first-year students to prepay four years of tuition at the rate in effect during the year of initial enrollment. Enrolled students may join the plan at the beginning of the fall semester, as long as four or more semesters remain in their undergraduate program. The tuition rate charged will be the rate in effect at the time they join the plan. More information

on this plan and the other payment options is available from the bursar's office via their Web site: www.rochester.edu/adminfinance/bursar/.

Detailed information about financial aid follows. In addition, parents may wish to investigate time payment plans available through commercial lenders and local banks to pay for University education costs.

FINANCIAL AID

The Financial Aid Office is here to help students and their families afford the investment of a Rochester education through a combination of different aid programs.

Applying for Financial Aid

Incoming students must complete the CSS PROFILE online at www.collegeboard.com. The University of Rochester school code is 2928, and our priority deadline is February 1 for regular decision applicants (November 15 for early decision applicants). Students must meet these priority deadlines to ensure full consideration for need-based assistance. If a student's parents are divorced, separated, or never married, the non-custodial parent must also complete the Non-Custodial Parent PROFILE.

In addition, students must submit the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov as soon as possible after January 1. The University of Rochester school code is 002894. In addition, copies of parent and student federal tax returns may be requested.

All applicants who are not U.S. citizens or permanent residents should file the International Student Financial Aid Application, available through the Office of Admissions.

Renewing Financial Aid

Students receiving need-based financial aid must file the FAFSA each year. Additional application materials are also required, and students are notified prior to the start of the spring semester each year so that they may complete the application process by April 15. Returning students who do not submit their financial aid application with all supporting documentation by April 15 should be aware that they are not guaranteed full consideration for need-based assistance and may have their aid reduced due to limited funding.

Estimated Family Contribution

The family contribution is based on an analysis of the financial aid application materials provided by each student that takes into consideration income, assets, family size, number of siblings in college, and other variables. As these variables often change from year to year, students must submit application materials each spring to assess the family contribution for the coming academic year.

General Awarding Guidelines

Students receiving merit- or need-based University scholarships/grants should be aware that certain restrictions apply:

- Entering freshmen are limited to eight semesters of scholarship/grant assistance, transfer students are eligible for assistance until the graduate date determined at the time of admission
- University scholarships/grants require full-time enrollment (at least 12 credits/semester)
- Students must meet Satisfactory Academic Progress requirements
- University scholarships/grants are not available for summer coursework

TYPES OF FINANCIAL ASSISTANCE

Merit-Based Scholarships

Merit-based scholarship recipients demonstrate outstanding academic achievement, talent, leadership, and potential. The Admissions Office carefully considers a student's application for admission when making these decisions. The Admissions section provides additional information on these awards. Merit-based scholarships will be included in the calculation of need-based aid.

Need-Based Financial Aid Programs

Demonstrated need is calculated by subtracting a family's estimated contribution from our cost of attendance. The Financial Aid Office uses demonstrated need to determine eligibility for scholarships, grants, loans, and work opportunities. While every student's financial aid package is different, the following are some of the most common financial aid programs. Amounts will vary based on each individual student's demonstrated need. Aid cannot disburse to the student account until 10 days prior to the beginning of classes each term.

GRANTS

Rochester National Grant. The University of Rochester commits significant resources to need-based grant funding.

Endowed Scholarships. The Rochester National Grant program is also funded through hundreds of need-based endowed scholarships, which assist the University in maintaining its commitment to meet the full demonstrated need of each incoming student.

Federal Pell Grant. The Pell Grant is a federal program designed to assist students whose families demonstrate the highest need.

Academic Competitiveness Grant (ACG). ACG is a federal program providing assistance to first- and second-year students demonstrating the highest need. Eligible students must be U.S. citizens who have completed rigorous secondary school programs. An initial estimate may appear in your award letter; further review is needed to confirm the award. Any estimated awards not confirmed will be replaced with University funds.

National Science and Mathematics Access to Retain Talent (National SMART) Grant.

National SMART Grant is a federal program providing assistance to third- and fourth-year students demonstrating the highest need. Eligible students must be U.S. citizens, have declared an eligible major, and maintain a minimum 3.0 cumulative GPA.

Federal Supplemental Educational Opportunity Grant (FSEOG). FSEOG is a joint program between the federal government and the University to provide additional funding to those students whose families demonstrate the highest need.

New York State Tuition Aid Program

(TAP). TAP is a New York State grant program based on a family's New York taxable income and the student's level of study. In addition to the FAFSA, a separate TAP application is required by the state. If the application is not completed, any estimated TAP award in the financial aid package will be lost. The University of Rochester TAP filing code is 1015.

State Grants. Certain states outside New York will allow their grant programs to be used at schools in New York. Contact your state agency for more information.

LOANS

Federal Perkins Loan. The Perkins Loan Program is a joint program between the federal government and the University designed to provide low interest loans to assist students whose families demonstrate the highest need.

Subsidized Federal Direct Loan. The Direct Loan Program is a federal program designed to provide students demonstrating financial need with a low-interest loan to help cover the cost of education. Maximum annual eligibility is determined by a student's class year standing.

WORK OPPORTUNITIES

Federal Work-Study Program (FWS). The FWS Program is a joint program between the federal government and the University designed to provide opportunities for students to work during the school year to earn money to help cover their educational expenses. Opportunities are available across campus as well as the surrounding community. Students are paid an hourly wage for work performed. There is a special emphasis on community service opportunities See Career Center (page 172) for more information on these offerings.

Institutional Employment. Campus employment is not limited to the FWS Program. Many students without FWS eligibility work in dozens of different departments on campus.

OTHER FINANCIAL RESOURCES

In addition to the merit- and need-based programs offered through the University, there are many other financial resources students and families may wish to pursue. For example, the strength of the candidates who apply to the University often makes our applicants excellent candidates for outside scholarships. Family employers, local foundations, clubs, and community agencies are excellent sources for scholarship opportunities. In addition, students should take advantage of resources such as their guidance office, local library, and the Internet. The Financial Aid Office's Web site includes links to multiple resources: <http://enrollment.rochester.edu/financial/>.

Many families are also interested in financing a portion of the cost of education through long-term financing options. Additional information regarding these options, as well as alternative loan options, is available in the Financial Aid Office. Common programs include the following:

Unsubsidized Federal Direct Loan. The Direct Loan Program also offers an unsubsidized version for students whose financial need is met through other resources. The interest on this low interest educational loan accrues while the student is in school.

Federal Direct Parent Loan for Undergraduate Students (PLUS). The PLUS Program allows parents to borrow up to the cost of education minus any other financial aid offered.

SCHOOL OF NURSING

School of Nursing Grants. For this and any other nursing grants, please contact the School of Nursing directly at (585) 275-2375.

Federal Nursing Loans. Loans from this federal program are authorized by the Financial Aid Office. Repayment begins nine months after completion of studies. Similar to Federal Perkins Loans, specified deferment provisions are available. Eligibility is restricted to U.S. citizens or permanent residents.

For financial aid assistance for the School of Nursing, please see www.son.rochester.edu/son/prospective-students/finances/financial-aid.

Part-Time Employment

Students may receive Federal Work-Study as part of their total aid award. Earnings through Federal Work-Study are paid directly to the student at a rate dependent on the specific job held. Ordinarily 10 to 15 hours per week is a suggested work load for students who seek to earn the amount awarded. Opportunities are also available to students without Federal Work-Study funding who wish to work on campus. The Career Center is the centralized site for on-campus information regarding postings. See the section on Career and Counseling Services for more information on these offerings.