

2011 – 2012
Financial Aid
Application Checklist

All Students New and Continuing MUST complete:

- Free Application for Federal Student Aid (FAFSA)** – be sure to include our school code (E00557) on your FAFSA. Complete this form online at: www.fafsa.ed.gov. If you have questions call (800) 433-3243
- Financial Aid Request Form** – Use this form to request student loans and work study. Mail, fax or email to our office.
- Federal Tax Return (2010)** – Mail, fax or email a signed copy of your 1040 (1040, 1040A, 1040EZ, 1040PC or Telefile) to our office. [we do not require schedules or state forms]

A limited number of students may be selected for a process called verification. Those selected will need to submit the verification worksheet. The Financial Aid Office will notify you if you have been selected.

First time Antioch borrowers - You must complete the following two steps:

- Federal Direct Loan MPN**
- Entrance counseling**

Go to <https://studentloans.gov/myDirectLoan/index.action>

Sign in using your PIN and select these options from the center of the page.

1. Complete Master Promissory Note. **Choose Subsidized/Unsubsidized.**
2. Complete Entrance Counseling. **Choose Grad/professional student.**

PLEASE NOTE: if you are not interested in the Federal Work Study program or the Jonathan Daniels Scholarship, you will need to complete the application process at least 3 weeks prior to your registration. This will ensure that your loans are in order before the start of classes.

To meet the priority deadline all items must be received in the Financial Aid Office on or before the date indicated.

*** New students must also be accepted by the corresponding deadline***

Priority Deadlines

For Federal Work Study and Jonathan Daniels Scholarship Funds

**March 1, 2011 All Continuing Students
New Summer Students
New Fall 2011 PsyD Students**

**June 1, 2011..... New Fall 2011 Students
November 1, 2011..... New Spring 2012 Students**

FINANCING YOUR ANTIOCH EDUCATION WITH LOANS

Federal Direct Loan Program Types

Subsidized Federal Direct Loans are based on financial need. "Need" is determined by subtracting the Expected Family contribution (determined by federal formula based upon FAFSA information provided by the student) from AUNE cost of attendance/budget. The federal government pays the interest for you while you are enrolled in school at least half-time; during the six-month grace period after you stop attending school at least half time; and during periods of authorized deferment.

Cost of Attendance is equal to the sum of tuition, fees, living allowance, and books for the period of enrollment during the academic year June 2011- May 2012. For 2011-2012 the living allowance is \$2006/month; book allowance is \$500/term.

Interest Rates: Federal Direct Loans in 2011-2012 are at 6.8% fixed. Graduate PLUS loans are at 7.9% fixed for 2011-2012.

Program Annual Maximums: \$10,250 is the maximum loan amount you are eligible to receive during any term and will be disbursed as follows:

Federal Direct Loan Eligibility Terms of Enrollment

Summer 11, Fall 11, Spring 2012 (3 terms)

max/term Sub	max/term unsub	term total	annual total
4,250	6,000	10,250	30,750

Fall 11 & Spring 2012 (2 terms)

max/term Sub	max/term unsub	term total	annual total
4,250	6,000	10,250	20,500

Doctoral Students in Clinical Psychology have additional eligibility for unsubsidized loans. (\$12,500 in the first year and \$16,667 in years 2-4). Program annual maximums for PsyD students are as follows:

Year 1

Sub/Unsub	Additional Unsub	Annual Total
20,500	12,500	33,000

Years 2-5

Sub/Unsub	Additional Unsub	Annual Total
30,750	16,667	47,417

Unsubsidized Federal Direct Loans are not based on financial need and are available to students regardless of income. Because this loan is not subsidized by the government, the student is responsible for all interest that accrues during in-school, grace and deferment periods. You may choose to make periodic interest payments to the lender or opt to have the accrued interest capitalized (added to) the principle loan amount. Eligibility is determined by subtracting all other aid from the Cost of Attendance up to the annual maximum.

Graduate PLUS Loan: is an unsubsidized loan, limited to the cost of attendance minus aid received. PLUS loans have a fixed interest rate of 7.9%.

Loan Fees: (1-4%) based on current DOE policy may apply, and will be deducted from each disbursement.

Federal Direct Loan Cumulative Maximum: \$138,500 including undergraduate loans. For Doctoral students in Clinical Psychology the maximum is \$224,000, including undergraduate loans.

Note: If your cost of education exceeds your maximum eligibility for the award year, you may apply for a **Graduate PLUS** loan through the Federal Direct Loan program. The total aid amount from ALL types of aid may not exceed the cost of attendance.

Statement of Electronic Notification

Students will be sent via US mail an original Award Notification letter. All subsequent revisions will be notified via Antioch email and available at myAntioch. Upon request, a paper copy of the financial aid information will be provided. Please contact the Financial Aid Office for such a copy.

Budget Worksheet

FOR YOUR PERSONAL USE ONLY. YOU DO NOT NEED TO SUBMIT THIS WITH YOUR APPLICATION.

Budgeting your money for education requires that you spend time planning. At present, you may not know the exact amounts of your resources and educational expenses. However, you can estimate what you think these expenses will be. You need to be thinking not only about your need for aid while you're in school but also your ability to repay loans upon graduation.

LIVING EXPENSES – Budget Form I

Housing	Rent/Mortgage	\$
	Taxes	\$
	Fuel	\$
	Electricity/Phone/Cell	\$
	Water/Sewer	\$
Food	Food/Groceries	\$
	On-Campus Meals	\$
Auto	Car Loan Payment	\$
	Gas & Oil	\$
	License & Registration	\$
Insurance	Life	\$
	Medical	\$
	Car	\$
	Personal Property	\$
Medical	Doctor	\$
	Dentist	\$
	Medicines	\$
		\$
Entertainment	Movies, Plays, Concerts	\$
	CD's/Tapes	\$
	Magazines/Books	\$
	Clubs /Sports/Hobbies	\$
	Cable TV/Internet	\$
	Meals in Restaurants	\$
Other	Child Care	\$
	Alimony/Support	\$
	Installment Payments	\$
	Pocket Money	\$
	Gifts/Contributions	\$
Savings	Savings	\$
	Emergency Fund	\$
TOTAL		\$

EDUCATIONAL EXPENSES – Budget Form II

Educational Expense	Tuition	\$
	Fees	\$
	Books	\$
	Supplies	\$
	0% - 4% lender fees	\$
	Other	\$
TOTAL		\$

RESOURCES – Budget Form III

Your Contribution	Savings	\$
	Family	\$
	Gifts	\$
Anticipated Income	Employment	\$
	Stipends	\$
	Untaxed Income	\$
	Other	\$
TOTAL		\$

CALCULATING YOUR FINANCIAL NEED

Living Expenses (Budget Form I)	\$
+ Educational Expenses (Budget Form II)	\$
Subtotal	\$
- Resources (Budget Form III)	\$
TOTAL	\$

Web Resources

Resources for All Students

Federal Student Aid

<http://studentaid.ed.gov>

Comprehensive Search Site

<http://www.college-scholarships.com>

Student Gateway to the U.S. Government

<http://www.students.gov/STUGOVWebApp/Public>

Scholarships for the Hearing Impaired

<http://nc.agbell.org/netcommunity/page.aspx?pid=348>

College Board Scholarship Search

<http://www.collegeboard.com/>

Fellowships and Financial Aid

<http://www.cgsnet.org/Default.aspx?tabid=163>

Students in Service Awards™

<http://www.serviceawards.org/index.htm>

DataTel Scholarships

<http://www.datatelscholars.org/>

Environmental Protection Agency

<http://epa.gov/ncer/>

EPA Student Fellowships

<http://www.epa.gov/education/students.html>

SmartStudent Guide to Financial Aid

<http://www.finaid.org/>

IRS Website and Information

<http://www.irs.gov/>

New Hampshire Charitable Foundation

<http://www.nhcf.org/>

Fellowships for New Americans

<http://www.pdsoros.org/>

Financial Aid Calculators

<http://www.finaid.org/calculators/>

FICO Credit Scores

<http://www.myfico.com/>

Scholarship Experts

<http://www.scholarshipexperts.com/>

Public Service Loan Forgiveness

<http://www.finaid.org/loans/publicservice.phtml>

Resources for Women

American Association of University Women

<http://www.aauw.org/>

Association for Women in Science

<http://www.awis.org/>

Grant & Funding Resources

<http://www.fundsnetsservices.com/women.htm>

Resources for Minority Students

ES PhD Minority Students

<http://sites.nationalacademies.org/pga/fellowships/>

Hispanic College fund scholarship programs

<http://scholarships.hispanicfund.org/applications/>

Scholarships for Minority ED/ES

<http://www.gmsp.org/>

Hispanic Scholarship Fund

<http://www.hsf.net/>

Resource for Students in Specific Programs

Annie's Sustainable Agriculture Scholarships for ES

http://www.annies.com/sustainable_agriculture_scholarship

APA Mental Health & Substance Abuse Srvc.

<http://www.apa.org/pi/mfp/>

AAMFT/SAMHSA Minority Fellowship Program

http://www.aamft.org/about/MFP/Index_About_MFP.asp

Scholarships for ES/Masters

<http://www.enviroeducation.com/financial-aid/>

Research Fellowships for ES

<http://www.nsf.gov/>

Social Science Research Council

<http://www.ssrc.org/>

PsyD Fellowships

<http://www.spencer.org/content.cfm/fellowship-awards>

American Educational Research Association

<http://www.aera.net/>

American Psychological Association

<http://www.apa.org/about/awards/index.aspx>

Fellowships for ES Students

<http://www.switzernetwork.org>

NIH Loan Repayment

<http://www.lrp.nih.gov/>

National Health Service Corps (NHSC) Programs

<http://nhsc.bhpr.hrsa.gov/>

US Army Clinical Psychology Residency Programs

<http://www.wramc.amedd.army.mil/Patients/healthcare/psychology/clinic/Pages/rscholarship.aspx>

US Army Health Professions Scholarship

<http://www.goarmy.com/amedd/education/hpsp.html>

Indian Health Service, Loan Repayment Program, (PsyD)

http://www.ihs.gov/JobCareerDevelopment/DHPS/LRP/eligibility_criteria.cfm

Resources for International Students

SmartStudent Guide to Studying in the U.S.

<http://www.edupass.org/>

International Education Financial Aid

<http://www.iefa.org/>

Education Finance

<https://www.wellsfargo.com/wachovia/student/>

Access Group

<http://www.accessgroup.org/>

The International Student and Study Abroad Resource Center

<http://www.internationalstudent.com/>

International Scholarship.com

<http://www.internationalscholarship.com/>

Scholarship Search Service

FindTuition

<http://www.findtuition.com/>