



Financing Your Saybrook University Education

RESOURCE GUIDE
2011-2012

Introduction

We recognize that a decision to pursue an advanced degree at Saybrook University represents a significant investment. That's why Saybrook University is committed to helping you understand the financial resources available to you and guiding you through the process of financing your Saybrook education.

THIS RESOURCE GUIDE SERVES AS YOUR COMPREHENSIVE SOURCE OF INFORMATION ON THE TOPICS LISTED BELOW.

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Section I:

Getting Started: The Basics

Financing your Saybrook University education is a partnership between you and Saybrook University. We both have requirements to meet and tasks to complete to make sure your process goes smoothly. Your Saybrook University student services team will be working with and available to you every step of the way.

As do most graduate students, you probably have many questions regarding how best to finance your education. There are several guiding principles to remember as you explore your options and decide.

- Pay attention to deadlines and details. Your timeliness and accuracy in filling out forms will help us serve you better.
- Tuition, fees, and schedules will vary by College and degree program.
- Scholarships and other forms of tuition assistance will vary by College and degree program and/or if you are a new student or a continuing student.

THIS GUIDE WILL BE YOUR BASIC SOURCE OF INFORMATION FOR ALL OF THE ABOVE.

WHAT ARE MY FINANCING OPTIONS?

As a Saybrook University student you have four basic financing options, regardless of your college or degree program. These options are available to new students and continuing students.

1. FEDERAL FINANCIAL AID

More than 75% of Saybrook University students receive federal financial aid. Multiple programs are available under the umbrella of federal financial aid. These programs are described in Section II.

THE MOST IMPORTANT FIRST STEP IN SECURING ANY FORM OF FEDERAL FINANCIAL AID IS TO COMPLETE THE FAFSA (FREE APPLICATION FOR FEDERAL STUDENT AID) BY THE RECOMMENDED DEADLINES. THE FAFSA IS USED TO DETERMINE YOUR ELIGIBILITY FOR AND LEVEL OF FEDERAL FINANCIAL AID. MAKE SURE TO INCLUDE THE SAYBROOK UNIVERSITY SCHOOL CODE: G21206. MOST OTHER FORMS OF AID (TUITION ASSISTANCE FOR CONTINUING STUDENTS AND MOST SCHOLARSHIPS) ALSO REQUIRE COMPLETION OF THE FAFSA.

2. SAYBROOK UNIVERSITY SCHOLARSHIPS

Saybrook University and its Colleges offer a variety of scholarships. Scholarships offered by specific Colleges are only available to students attending that College. Several scholarships have other specific eligibility requirements, such as interest and coursework in a specific area of study. Most scholarship awards represent only a portion of your total educational costs and are awarded only for a specific year. More information on scholarships can be found in Section IV and on the Saybrook website.

3. SAYBROOK UNIVERSITY PAYMENT PLANS

Saybrook University allows students to pay all of their tuition and fees and any amounts not covered by financial aid via a payment plan that allows payment of that semester's tuition to be evenly distributed across that semester and paid on a monthly basis. Students can pay by credit card or check. More information on payment plans can be found in Section VII. Students may use federal financial aid and funds received from Saybrook University scholarship awards to finance their Saybrook University education.

4. OTHER RESOURCES

In addition to the above options for financing your education, there are many other sources of financial aid and options for reducing your financial burden. These include tax benefits, Americorps programs, and employer educational reimbursement programs. A starter list of more information on other resources can be found in Section V.

HOW MUCH WILL MY SAYBROOK UNIVERSITY EDUCATION COST?

In determining the cost of your Saybrook University education and the financial resources you need to finance it, you need to think about and plan for sufficient resources to fund:

- Tuition and fees
- Books and other instructional materials
- Travel and lodging for residential requirements
- Living expenses.

If you apply for federal financial aid, the amount of federal financial aid for which you are eligible will take into account these basic student financial needs.

The annual cost of attendance of your Saybrook University education varies by College and degree program. Each College and degree program will have different tuition and fee structures and different residential requirements.

Tuition and fees for 2011-12 for each Saybrook University degree program is provided in Appendix A. A cost of attendance work sheet is provided in Appendix B.

Please note that the current annual maximum Stafford loan amount of \$20,500 is less than the tuition and fees for all Saybrook degree programs. If you need financial aid beyond that allowed by the Stafford loan option, you will need to pursue other federal and or private loan resources.

WHAT ARE MY OBLIGATIONS?

All Saybrook University students need to be aware of and comply with recommended deadlines for completion of all documents and/or processes pertaining to payment of their financial obligations. Determining how much you owe and/or any refunds due to you requires synchronization of financial aid, course registration, billing, and payment deadlines and processes.

Recommended deadlines for completion of all processes pertaining to payment of your financial obligations for fall 2011 and spring 2012 are set forth in the Step-by Step Guide on the following five pages.

WHAT ARE SAYBROOK UNIVERSITY'S OBLIGATIONS?

Saybrook University is obligated to provide you with an accurate and timely accounting of all payments due and made by you and prompt disbursement of any federal financial loan refunds due to you, **AS LONG AS YOU ARE IN COMPLIANCE WITH ALL RECOMMENDED DEADLINES FOR COMPLETION OF ALL DOCUMENTS AND/OR PROCESSES PERTAINING TO PAYMENT OF YOUR FINANCIAL OBLIGATIONS.**

WHO SHOULD I CALL IF I HAVE ADDITIONAL QUESTIONS?

Your Saybrook University student services team is available to answer your questions. A list of Frequently Asked Questions is provided in Section X. A directory of types of questions, the appropriate individual/office to contact for each type, and their contact information is provided in Section XI. A glossary of commonly used terms is provided in Section XII.

STEP-BY-STEP GUIDE FOR SUCCESSFULLY FINANCING
YOUR SAYBROOK UNIVERSITY EDUCATION

A successful plan for financing your Saybrook education requires collaboration between you and Saybrook's student services.

For **NEW STUDENTS**
your process starts
with your admission.

For **CONTINUING STUDENTS**,
your process starts with financial
and academic services.

The tables on the following pages highlight key action steps and dates for **NEW STUDENTS (PAGE 6-7)** and **CONTINUING STUDENTS (PAGE 8-9)** and the appropriate student services functions that are part of the process every step of the way. In some instances, the actions you need to take are sequential. In other instances, steps can be taken in parallel, e.g., applying for admissions and financial aid at the same time.

NEW STUDENTS

ADMISSIONS

ACTION	DATE
1 Submit completed application and documentation by the priority deadline date for your college and degree program.	PHS & MBM FALL PRIORITY DATE IS MAY 1. LIOS IS JUNE 1. PHS & MBM SPRING PRIORITY DATE IS OCT. 1. LIOS IS DEC. 2.
2 Print, sign, and return your Admissions letter accepting or declining your offer of admission and any scholarships awarded by the deadline included in your Admissions package.	NO LATER THAN 2 WEEKS FROM THE DATE OF YOUR ACCEPTANCE LETTER.
3 Pay \$350 deposit to secure your enrollment.	

FINANCIAL AID

ACTION	DATE
1 Review financial aid eligibility requirements and determine if you meet these requirements.	AS EARLY AS POSSIBLE.
2 Request your electronic personal identification number (PIN).	AS EARLY AS POSSIBLE.
3 Complete your <u>FAFSA (Free Application For Student Aid)</u> .	AS EARLY AS POSSIBLE BUT NO LATER THAN 90 DAYS BEFORE THE START OF YOUR SEMESTER OR JUNE 30, 2011 FOR FALL 2011, WHICHEVER IS EARLIER. THERE ARE FEDERAL COMPLETION DEADLINES FOR EACH SEMESTER FOR EACH ACADEMIC YEAR.
4 Sign your FAFSA with your PIN and submit.	AS EARLY AS POSSIBLE.
5 Respond to any questions and supply any missing documents required to complete your FAFSA.	AS EARLY AS POSSIBLE.
6 SAR (Student Aid Report) identifying your EFC (Expected Family Contribution) and level of federal financial aid for which you qualify completed by federal government and sent to you and Saybrook University Financial Aid office within 72 business hours.	
7 When the FA office is informed you have been admitted AND has received your validated SAR (reflecting complete and verified information from your FAFSA), the FA office will send you your award letter. The award letter details all of the financial aid for which you qualify and identifies all of the additional actions you need to take to receive your loans. The amount of your total financial aid award package is determined by the COA (cost of attendance) of your program and your EFC. Please note that the actual award may be lower than the qualifying amount.	JULY 31 FOR FALL SEMESTER. OCT 11 FOR SPRING SEMESTER. TBD FOR SUMMER SEMESTER.
8 Accept and decline any part of your financial aid award and return this form to the FA office by the designated deadline.	AS EARLY AS POSSIBLE AFTER RECEIVING YOUR FINANCIAL AID AWARD LETTER AND BEFORE YOU FILL OUT YOUR TPOA. NO LATER THAN JULY 31 FOR FALL ENROLLMENT IN ORDER TO ENSURE TIMELY DISTRIBUTION OF ANY FINANCIAL AID REFUNDS.
9 Complete, sign, and submit all supplementary loan applications and related documentation as identified in your award letter.	AS EARLY AS POSSIBLE.
10 Complete FA loan online counseling session.	AS EARLY AS POSSIBLE.
11 Complete, sign, and submit master promissory note. Borrowers only need to sign the MPN once. Your MPN is valid for 10 years.	AS EARLY AS POSSIBLE.

NEW STUDENTS

COURSE REGISTRATION

	ACTION	DATE
1	Register for first semester coursework.	MBM AND LIOS STUDENTS ARE REGISTERED AUTOMATICALLY AS THEY ACCEPT ADMISSION. PHS NEW STUDENTS MUST REGISTER THEMSELVES. PHS REGISTRATION DATES ARE JULY 15 - AUG. 26.
2	Add courses.	FOR PHS NO LATER THAN SEPT. 9, 2011. FOR MBM, NO LATER THAN AUG. 26, 2011. NOT APPLICABLE TO LIOS.
3	Drop courses.	FOR ALL PHS EXCEPT PSYD, NO LATER THAN OCT. 21, 2011. FOR PSYD, NO LATER THAN SEPT. 9, 2011. FOR MBM, NO LATER THAN SEPT. 2, 2011. NOT APPLICABLE TO LIOS.

BILLING & PAYMENT

	ACTION	DATE
1	Submit \$350 deposit by deadline in your Admissions package. This deposit will be applied to your tuition and fees.	
2	Fill out the TPOA (Tuition Payment Options Agreement). You will need to identify all tuition and fees for the semester, based on the number of courses for which you are registered or for which you plan to register. You will need to indicate how you plan to pay the amount due, based on how much financial aid you actually qualify for and receive and the total tuition and fees due for the semester based on the courses in which you actually enroll.	FOR PHS AUG 27. FOR MBM, MAY 31 TO AUG. 22. FOR LIOS, JULY 14 TO AUG. 22.
3	Pay tuition or any amount due not covered by your financial aid package by the tuition due date.	MBM = AUG. 22. PHS = AUG. 27. LIOS = SEPT. 14
4	Receive excess loan funds due to student after account reconciliation by Saybrook's Finance office within 7-10 business days from date of loan funds received by Saybrook	DURING THE 1ST WEEK OF YOUR RESIDENTIAL CONFERENCE, IF ALL PRIOR DEADLINES FOR FINANCIAL AID AND REGISTRATION HAVE BEEN MET.
5	1st payment reminder for tuition due.	MBM = AUG. 23. PHS = AUG. 29. LIOS = SEPT. 15
6	2nd payment reminder for tuition due. Students are charged late fee of \$50 and account placed on Admin. Hold until account balances are fully paid.	MBM = SEPT. 6. PHS = SEPT. 6. LIOS = SEPT. 22.
7	3rd payment reminder for tuition due. Students are submitted to Registrar for academic withdrawal on the day following these specified dates.	MBM = SEPT. 15. PHS = SEPT. 15. LIOS = SEPT. 29.
8	Student administratively withdrawn for non-payment of tuition.	IMMEDIATELY AFTER 3RD PAYMENT REMINDER.

CONTINUING STUDENTS

FINANCIAL AID

	ACTION	DATE
1	Complete renewal FAFSA	AS EARLY AS POSSIBLE BUT NO LATER THAN 90 DAYS BEFORE THE START OF YOUR SEMESTER OR JUNE 30, 2011 FOR FALL 2011, WHICHEVER IS EARLIER. THERE ARE FEDERAL COMPLETION DEADLINES FOR EACH SEMESTER FOR EACH ACADEMIC YEAR.
2	Respond to any questions and supply any missing documents required to complete your FAFSA.	AS EARLY AS POSSIBLE
3	SAR (Student Aid Report) identifying your EFC (Expected Family Contribution) and level of federal financial aid for which you qualify completed by federal government and sent to you and Saybrook University Financial Aid office within 72 business hours.	
4	Apply for Saybrook University and/or specific College scholarships	BY DEADLINE INDICATED FOR EACH CONTINUING STUDENT SCHOLARSHIP ON THE SAYBROOK WEBSITE
5	Apply for Saybrook University tuition assistance	TUITION ASSISTANCE IS ONLY AWARDED IN THE FALL. DEADLINE IS AUGUST 31, 2011 .
6	When the FA office is informed you have been admitted AND has received your validated SAR (reflecting complete and verified information from your FAFSA), the FA office will send you your award letter. The award letter details all of the financial aid for which you qualify and identifies all of the additional actions you need to take to receive your loans. The amount of your total financial aid award package is determined by the COA of your program and your EFC. Please note that the actual award may be lower than the qualifying amount.	JULY 31 FOR FALL SEMESTER. OCT. 11 FOR SPRING SEMESTER. TBD FOR SUMMER SEMESTER.
7	Accept and decline any part of your financial aid award and return this form to the FA office by the designated deadline.	AS EARLY AS POSSIBLE AFTER RECEIVING YOUR FINANCIAL AID AWARD LETTER AND BEFORE YOU FILL OUT YOUR TPOA. NO LATER THAN JULY 31 FOR FALL ENROLLMENT IN ORDER TO ENSURE TIMELY DISTRIBUTION OF ANY FINANCIAL AID REFUNDS.
8	Complete, sign, and submit all supplementary loan applications and related documentation as identified in your award letter.	AS EARLY AS POSSIBLE
9	Complete FA online loan counseling session.	AS EARLY AS POSSIBLE
10	Complete, sign, and submit master promissory note. If you are a new borrower or it has been more than 10 years since you signed your last one.	AS EARLY AS POSSIBLE
11	Complete, sign, and submit master promissory note. Borrowers only need to sign the MPN once. Your MPN is valid for 10 years.	AS EARLY AS POSSIBLE

CONTINUING STUDENTS

COURSE REGISTRATION

ACTION	DATE
1 Register for your semester coursework.	MBM AND LIOS STUDENTS ARE REGISTERED BY COLLEGE STAFF. PHS STUDENTS MUST REGISTER THEMSELVES. PHS REGISTRATION DATES ARE JULY 15 - AUG. 26.
2 Add courses.	FOR PHS NO LATER THAN SEPT. 9, 2011. FOR MBM, NO LATER THAN AUG. 26, 2011. NOT APPLICABLE TO LIOS.
3 Drop courses.	FOR ALL PHS EXCEPT PSYD, NO LATER THAN OCT. 21, 2011. FOR PSYD, NO LATER THAN SEPT. 9, 2011. FOR MBM, NO LATER THAN SEPT. 2, 2011. NOT APPLICABLE TO LIOS.

BILLING & PAYMENT

ACTION	DATE
1 Fill out the TPOA (Tuition Payment Options Agreement). You will need to identify all tuition and fees for the semester, based on the number of courses for which you are registered or for which you plan to register. You will need to indicate how you plan to pay the amount due, based on how much financial aid you actually qualify for and receive and the total tuition and fees due for the semester based on the courses in which you actually enroll.	FOR PHS, JUNE 15-JULY 14. FOR MBM, MAY 31-AUG. 22. FOR LIOS, JULY 14 - AUG. 22.
2 Pay tuition or any amount due not covered by your financial aid package by the tuition due date.	FOR PHS, AUG. 27. FOR MBM, AUG. 22. FOR LIOS, SEPT. 14.
3 Receive excess loan funds due to student after account reconciliation by Saybrook's Finance office within 7-10 business days from date of loan funds received by Saybrook	DURING THE 1ST WEEK OF YOUR RESIDENTIAL CONFERENCE, IF ALL PRIOR DEADLINES FOR FINANCIAL AID AND REGISTRATION HAVE BEEN MET.
4 1st payment reminder for tuition due.	MBM = AUG. 23. PHS = AUG. 29. LIOS = SEPT. 15.
5 2nd payment reminder for tuition due. Students are charged late fee of \$50 and account placed on Admin. Hold until account balances are fully paid.	MBM = SEPT. 6. PHS = SEPT. 6. LIOS = SEPT. 22.
6 3rd payment reminder for tuition due. Students are submitted to Registrar for academic withdrawal on the day following these specified dates.	MBM = SEPT. 15. PHS = SEPT. 15. LIOS = SEPT. 29.
7 Student administratively withdrawn for non-payment of tuition.	IMMEDIATELY AFTER 3RD PAYMENT REMINDER.

Section II: Saybrook University Tuition And Fees

Saybrook University tuition and fees are determined annually and are based on the curriculum and cost requirements of your program. Because curriculum and cost vary by College and degree program, tuition and fees vary by College and degree program.

For example, all Saybrook University College and degree programs have residential requirements. However the frequency, duration, location, and curriculum of these conferences vary widely, resulting in a wide range of residential fees across our Colleges.

Tuition and fees for all Colleges and degree programs are summarized and presented in Appendix A.

Your cost of attendance (COA) is based on the tuition and fees for your degree program, but also takes into account associated costs of your education. These associated costs

include reasonable living expenses which are calculated against standard parameters for graduate students, costs of books, and travel and lodging associated with residential learning.

Your COA is the estimated average amount you will need to cover costs related to attendance at Saybrook University for one academic year of study and is calculated by the Financial Aid office each year and included in your financial aid award letter. Individual student costs may vary. The academic year is defined as two consecutive semesters of enrollment. The standard budget is constructed by using basic costs of living and tuition and fees for your particular program of study. Since students in the Graduate College of Mind-Body Medicine are required to attend three semesters per calendar year (fall, spring, and summer), their financial aid award process currently straddles two academic years.

Section III: Federal Financial Aid

Federal financial aid gives you the opportunity to borrow money to help pay for college through loan programs supported by the federal government. These programs have low interest rates and offer flexible repayment terms, benefits, and options. Financial aid is awarded on an annual basis and it is not automatically renewable.

As noted earlier, the tuition and fees for all Saybrook University degree programs currently exceeds the maximum amount of the most common federal financial aid resource for graduate students, the Stafford loan. If you need financial aid in excess of the current maximum Stafford loan amount of \$20,500 for 2011-12, you will need to pursue other federal and/or private loan resources.

Eligibility for and award of other federal and/or private loan resources requires that the borrower have a good credit

history and credit rating. Lack of a good credit rating can delay approval of your loan and/or require that you have a co-signer.

YOU MUST COMPLETE THE FREE APPLICATION FOR STUDENT AID (FAFSA) TO APPLY FOR ANY FEDERAL FINANCIAL AID AND ANY SAYBROOK SCHOLARSHIPS. YOU MUST INCLUDE THE SAYBROOK UNIVERSITY SCHOOL CODE ON YOUR FAFSA: G21206.

To be eligible for federal financial aid, a student must satisfy all the following criteria:

- Be enrolled as a regular student.
- Have a Bachelor's Degree.
- Be enrolled or accepted for enrollment in a degree program at Saybrook University.
- Be a U.S. citizen or eligible non-citizen.

- Have a valid Social Security Number.
- Have demonstrated financial need as determined through completion of the Free Application for Federal Student Aid (FAFSA) prior to being awarded need-based financial aid, particularly Subsidized Stafford Loans.
- No need must be shown to receive non-need based financial aid (Unsubsidized Stafford Loans and Federal Grad Plus Loans). However, all applicants must file a FAFSA.
- Be making satisfactory academic progress toward completion of the degree program as defined by Saybrook standards and practices.
- Not be in default on a federal student loan.
- Not have borrowed in excess of the aggregate loan limits allowed for the federal loan programs unless the excess amount has been repaid or a satisfactory payment arrangement has been made.
- Not be a member of any religious community, society, or order, which directs the student's course of duty or that provides students with subsistence support except that members of such religious orders may be eligible for unsubsidized loans.
- Not owe a refund on a Pell or SEOG grant at any institution attended.
- Be registered for the Selective Service, if a male born after January 1, 1960.
- Cannot have been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving Federal Student Aid.
- Certify that you will use Federal Student Loans/Federal Direct Stafford Loans only for educational purpose.

(Please note that financial aid programs are not intended to maintain a life style nor are they intended to fund mortgages or credit card debts and that such use represents a violation of Department of Education regulations. Saybrook University is required to report any such violations if they come to our attention. Reasonable living expenses are assessed based on housing status and include rent, food, utilities, and transportation costs.)

Eligible Saybrook University students may apply for the following types of federal financial aid available through the

US Department of Education.

- Direct Subsidized Stafford Loan
- Direct Unsubsidized Stafford Loan
- Grad PLUS Loan
- Federal Work-Study.

THESE PROGRAMS HAVE DIFFERING REQUIREMENTS AND TERMS AND CONDITIONS AND ARE SUMMARIZED IN TABLE ON PAGE 13.

All recipients of federal, state or institutional aid must maintain satisfactory academic progress toward a degree to be eligible to receive financial aid. Information regarding the standard of satisfactory progress for each program can be found in the Saybrook University Catalog.

All Stafford and PLUS loans are made under the William D. Ford Federal Direct Loan Program. In the Direct Loan Program, the U.S. government is the lender, and loan funds are provided to students through their school.

SUMMARY OF FEDERAL FINANCIAL AID PROGRAMS				
PROGRAM	REQUIREMENTS	TERMS & CONDITIONS	ANNUAL LIMIT	LIFETIME LIMIT (AGGREGATE UNDERGRAD & GRAD COMBINED)
SUBSIDIZED STAFFORD LOAN	Student must complete and submit FAFSA. Student must demonstrate financial need as determined by a financial needs assessment that looks at assets, income, family size, and other criteria. If awarded this loan in the award letter, student borrowers must apply to actually receive the loan funds and must complete an online loan entrance counseling session before loan funds will be credited to your Saybrook account.	Student must be attending at least half-time. US DOE pays interest while borrower is in school and during grace and deferment periods. Fixed interest rate of 6.8% Student must complete a Master Promissory Note (MPN) for each loan, but only needs to do this once. The MPN is good for 10 years.	\$8,500	\$65,500
UNSUBSIDIZED STAFFORD LOAN	Student must complete and submit FAFSA. Student does not need to demonstrate financial need. If awarded this loan in the award letter, student borrowers must apply to actually receive the loan funds and must complete an online loan entrance counseling session before loan funds will be credited to your Saybrook account.	Student must be attending at least half-time. Student responsible for all interest. Fixed interest rate of 6.8% for new borrowers. Student must complete a Master Promissory Note (MPN) for each loan, but only needs to do this once. MPN is good for 10 years.	\$12,000	\$73,000
GRAND TOTAL (UNSUB. & SUB. STAFFORD LOANS)		Loan amounts for both loans cannot exceed COA minus any other resources received, such as scholarships and other stipends.	\$20,500	\$138,500
GRAD PLUS LOAN	Student can only borrow up to the COA, less any other aid student has been awarded. Must file FAFSA and must first use the Stafford loan option.	Fixed 7.9% interest rate, in-school payment deferment, and fixed monthly payments. Can be consolidated with other student loans. BORROWERS MUST NOT HAVE AN ADVERSE CREDIT HISTORY. INABILITY TO MEET CREDIT RATING CRITERIA FOR THIS OPTION MAY DELAY AND/OR PREVENT A STUDENT'S ABILITY TO RECEIVE APPROVAL FOR A PLUS LOAN.	MAXIMUM AMOUNT IS COA MINUS ANY OTHER FINANCIAL AID STUDENT RECEIVES.	
FEDERAL WORK-STUDY		Hourly wage is set by Saybrook as your employer and may vary depending on the responsibilities of your position. Student work-study employees are paid with a monthly payroll check and are not permitted to work more than 20 hours per week during periods of enrollment.		

Section IV: Saybrook University Scholarships

Saybrook and its Colleges offer a number of scholarship opportunities for both new and continuing students. Some scholarships are open to all University students, and some are restricted to students in a particular College and/or in a particular degree program.

Our scholarship opportunities are summarized in the **NEW STUDENTS** Table below, and in the **CONTINUING STUDENTS** Table on the page 15.

NEW STUDENTS SUMMARY OF SAYBROOK UNIVERSITY SCHOLARSHIP PROGRAMS			
PROGRAM	COLLEGE	REQUIREMENTS	AWARD
NEW STUDENT SCHOLARSHIP	All Colleges, all degree programs.	Complete application for admission by the priority deadline for that College. Complete and submit FAFSA.	AMOUNT VARIES BY COLLEGE. CAN RANGE FROM A LOW OF \$250 TO A HIGH OF \$2,000.
SCHOLARSHIP FOR MULTI-CULTURAL LEADERS	LIOS, all LIOS degree programs.	Complete application for admission by LIOS priority deadline. Complete and submit FAFSA. Applicant's self identification as a racial/ethnic minority. Leadership as demonstrated by global/local activities in school, community, and professional organizations. Merit as shown in professional, volunteer and/or educational performance.	AMOUNT VARIES FROM 20% TO 80% OF TUITION.
COMMUNITY LEADERSHIP SCHOLARSHIP	PHS, all PHS degree programs.	Complete application for admission by the priority deadline for that College. Complete and submit FAFSA. Must demonstrate leadership, initiative, and social activism in their professional practice and/or research.	\$1,000 TO \$2,000 FOR 2010-11. 2011-12 AWARDS TO BE DETERMINED
PSYD SCHOLARSHIP	PHS, PsyD program only.	Complete application for admission by the priority deadline for that College. Complete and submit FAFSA. Outstanding merit and professional accomplishment.	UP TO \$3,000 FOR FIRST YEAR OF PROGRAM.

Continuing Students Summary of Saybrook University Scholarship Programs begins next page.

CONTINUING STUDENTS SUMMARY OF SAYBROOK UNIVERSITY SCHOLARSHIP PROGRAMS

PROGRAM	COLLEGE	REQUIREMENTS	AWARD
LEONARD SHLAIN SCHOLARSHIP	All Colleges, all degree programs.	Complete and submit FAFSA. Demonstrated interest in Shlain's work. Submit brief bio, brief description of your interests, life work, and academic studies, why you are interested in studying Shlain's research, statement about financial need.	TWO AWARDS ANNUALLY OF \$1,500 EACH.
SCHOLARSHIP FOR MULTICULTURAL LEADERS	LIOS, all LIOS degree programs.	Complete application for scholarship and complete and submit FAFSA. Applicant's self identification as a racial/ethnic minority. Leadership as demonstrated by global/local activities in school, community, and professional organizations. Merit as shown in professional, volunteer and/or educational performance.	AMOUNT VARIES, CONTINGENT ON THE NEEDS OF THE RECIPIENTS.
SUSAN HOLLOWAY MEMORIAL PSYD SCHOLARSHIP	PHS, PsyD program only.	Complete and submit FAFSA. Applicants must demonstrate financial need and higher than average academic performance as determined by PsyD faculty. Must be mid-career and returning to school.	EACH SCHOLARSHIP AWARD WILL BE FOR TWO YEARS AND RANGES BETWEEN \$10,000 TO \$20,000.
ALAN WATTS SCHOLARSHIP	PHS and MBM, all PHS and MBM degree programs.	Complete and submit FAFSA. Applicants must propose scholarly research, writing, or other innovative and comparable project on a subject related to the life and work of Alan Watts. Submit 2 to 3 page prospectus and at least one faculty reference who can assess your ability to bring a proposal to completion. Awardess will have to enroll and complete one of the courses that focus on Alan Watts' work.	AMOUNT VARIES. \$7,000 WAS AWARDED IN 2010-11. 2011-12 AWARD TO BE DETERMINED.
ROLLO MAY SCHOLARSHIP	PHS, all PHS degree programs.	Complete and submit FAFSA. Awarded to a student whose graduate work explicitly applies and extends the existential-humanistic contributions of Rollo May. Application needs to include a cover letter and up to 25 double-spaced pages (plus references) of the student's Saybrook writing which make clear the relationship between May's work and the student's. May consist of excerpts from the student's dissertation proposal, candidacy, essays or papers for courses.	\$5,000
PRESIDENT'S SCHOLARSHIP	PHS, all PHS degree programs.	Complete and submit FAFSA. Focus for the award is students developing out of the box, strategic solutions that impact community problems and to students who are maintaining the humanistic tradition in their career pursuits. Student needs to have completed 21 credits in PHS, enrolled in PHS for at least 2 years, and actively enrolled in PHS at the time of the award. Applicants need to submit a 1 to 2 page statement outlining their financial need and two faculty references.	\$2,000

Please note that any student in any College who receives a scholarship or award, that funding is awarded for one semester or academic year and may not be deferred to another academic period. In general, students are eligible for only one of the scholarship programs funded by the University or its Colleges at any one time. Also scholarships may be increased or decreased from one year to another, depending upon available Saybrook University resources, student performance as demonstrated by satisfactory academic progress, and demonstrated need. Award of a scholarship in one year does not necessarily ensure continuation of the scholarship in subsequent years.

Section V: Other Resources

HIGHER EDUCATION PROVISIONS IN THE TAX RELIEF ACT OF 1997

U.S. graduate students may claim the Lifetime Learning Credit, deduct student loan interest, make penalty-free withdrawals from IRAs or utilize the Education IRA. For further information, consult IRS publication 970, Tax Benefits for Higher Education.

AMERICORPS PROGRAM

AmeriCorps is a network of national service programs that engage more than 50,000 Americans each year in intensive service to meet critical needs in education, public safety, health, and the environment. AmeriCorps members serve through more than 2,100 nonprofit, public agencies, and faith-based organizations. To learn more visit the Americorps website: <http://www.americorps.gov>

Section VI: Saybrook University Tuition Assistance

Saybrook University offers limited tuition assistance to its continuing students. Under the auspices of the Tuition Assistance Committee, Saybrook University assistance grants are made to students once a year.

Students must have completed two semesters and 12 credits in their degree program, complete and have a valid 2011-2012 FAFSA on file in the Financial Aid office, and have good academic standing and financial standing before receiving an award. Continuing students must complete the

Saybrook University Tuition Assistance Application before such deadline. The tuition assistance application for the fall 2011 semester will be available to eligible students in late July 2011. Currently tuition assistance is only available to students in the Graduate College of Psychology and Humanistic Studies and the Graduate College of Mind-Body Medicine. Any approved tuition assistance will be credited to the student account after the start of the semester for which it is awarded.

Section VII: Saybrook University Payment Options

Tuition payment plans are available through the Saybrook Finance Office and include deferred payment options. Deferred payment plans are subject to administrative fees. Payment of tuition by credit card is permitted, and Saybrook accepts Visa, Master Card, and American Express.

Students may choose to make a full payment of any tuition and fees due or opt for a monthly payment plan. For students enrolled in any PHS or LIOS degree program, the monthly payment plan is spread out over four months. For students enrolled in any MBM degree program, the number of months over which tuition payments can be spread is announced each semester.

Section VIII:

Saybrook University Payment Policies

Students relying on federal or private loans for tuition payment must have completed all necessary loan arrangements so that such loans are approved and on file in the Financial Aid Office by the first payment due date each semester. Payment due dates are different for different Colleges. Please refer to the specific College academic calendar for details. If this deadline is not met, students are required to make monthly out-of-pocket tuition payments of one fourth of the tuition due for the semester until the loan money becomes available.

Students should expect to be enrolled continuously during their studies at Saybrook. Tuition is owed through the end of the semester unless a student withdraws or takes a medical leave. No refunds are made after 60% of the semester or payment period has elapsed. Students are advised that all tuition amounts and fees included herein are reported only for the 2011-12 academic year and may change in the future.

Most programs require students to attend a Residential Orientation (RO) in the fall or spring semester, as well as residential conferences. The residential orientation fee is non-refundable once the semester has commenced. All students in all Colleges and degree programs are required to attend residential conferences and must submit the non-refundable fee with their tuition. Students need to consult the specific College section for fees and residency requirements.

Late Payment Fees of \$50 are assessed on students who fail to meet deadlines for any payment or other designated events identified in all Saybrook forms and applications. The returned check fee is \$30. If a student's check is returned more than once, any and all subsequent payments must be made by cashier's check, money order or credit card. Payment of tuition by wire transfer within the US is available for a fee of \$25.

REFUNDS

Students who withdraw from Saybrook University during a semester shall receive a pro rata tuition refund in accordance with the Federal "Return of Federal Funds" policy regarding students receiving financial aid. The Financial Aid Office will compute the amount due to the lender under this policy. Student refunds for tuition will be computed provided that a student has not yet reached the 60% point of the semester. Students are required to pay Saybrook tuition based upon the number of days they are enrolled.

The effective date of withdrawal for a tuition refund is the date the Registrar receives an official written notification of the student's request to withdraw. Students must notify their Academic Services Coordinator in writing of their intention to withdraw and follow the process as outlined on the Saybrook website. Not registering for courses is not considered a notification of withdrawal.

New students will receive a 100% refund of tuition, less the residential orientation fee (if applicable), if they notify the Vice President of Academic Affairs or designee on or before the last day of the Residential Orientation that they are withdrawing from the program.

FINAL SEMESTER TUITION AND FEES

Failing to complete any graduation requirement including failure to deliver required documents to the Registrar by either September 30 (Fall) or February 15 (Spring) of the semester following committee approval of their dissertation or master's project/thesis will result in the assessment of a semester fee of \$1000 per semester until all requirements are complete.

Students who are unable to complete course or thesis requirements by the last day of their current semester will be charged tuition in the following semester per the published fee schedule and subject to the stated refund policies.

ADMINISTRATIVE HOLD

Students whose payments have not been received in accordance with the terms outlined and submitted by the student in the Tuition Payment Option Agreement (TPOA), or by additional deadlines identified in the Saybrook University catalog, will have a temporary administrative hold placed on their account when a 2nd payment reminder is sent out. Students on administrative hold have all academic services suspended until the Finance Office releases the hold. Students on administrative hold are ineligible to enroll in courses, submit assignments to the faculty, receive transcripts, have access to Saybrook password protected web services, receive other instructional services, or have contact with the faculty.

The hold will be released upon payment of all collection (past due) amounts identified in a late payment notice sent

to the student. It is the student's responsibility to ensure that the University has a current email address (not an email ending with @saybrook.edu) in the student record to facilitate timely notification of payments considered past due.

OTHER

Students should be prepared to meet additional costs of their degree program. These can include travel, hotel, food, textbooks, learning guides, course readers, conference call charges, dissertation editors, computers, courses at other institutions, commercial database searches, professional meetings, conference and workshops. Learning consultants or other editors are the sole responsibility of the students using the services.

Section IX: Saybrook University Billing Process and Schedule

All students are required to submit a Tuition Payment Option Agreement (TPOA) each semester unless otherwise communicated via the website. The TPOA lists the tuition and fees for the degree program in which the student is enrolled or plans to enroll and identifies how the student intends to pay the tuition and fees they owe. Submission of a complete TPOA establishes the student's financial commitment to her or his program and enables student enrollment in classes, availability of instructors, and academic and administrative services.

If the TPOA is not completed by the due date, the student's account will be placed on Administrative Hold. Students are expected to meet their payment obligations according to their TPOA. Scholarships or financial assistance awarded directly by the University are earned during the semester and will be credited to the student account on the semester start date and is not reflected in the TPOA. Such financial assistance will be refunded to the student if all other payment obligations have been satisfied by the student.

If a student identifies federal or private loans for tuition payment on their TPOA, they must ensure that they have complied with all deadlines and completed all steps necessary to ensure that such loans are approved and on file in the Financial Aid Office by the first tuition payment due date each semester. If students have not complied with deadlines and/or finalized their loan arrangements by the tuition due date, they are expected to make other arrangements to ensure prompt payment of any amounts still outstanding and make monthly out-of-pocket tuition payments for the semester until the loan money becomes available.

Section X:

Frequently Asked Questions

Q. WHAT IS THE COST?

Tuition and fees for 2011-12 are summarized in Appendix A and available on the Saybrook website. Tuition and fees vary by College and degree program. When planning your financial resources for attending Saybrook, you should also include fees for books, travel, and residential conferences. These additional expenses may range, on average, from \$3,000 to \$6,000 annually.

Q. DO YOU OFFER SCHOLARSHIPS?

Yes, we offer scholarships for new students and continuing students. These scholarships are summarized in Section IV, and additional information is available on the Saybrook website.

Q. WHAT DOES THE ANNUAL TUITION INCLUDE?

The tuition includes costs for one year's worth of courses. Students have to complete a minimum of 12-credits per year to maintain good academic standing. The tuition also includes Saybrook's administrative services for students, library resources, materials for conferences, services with faculty, and allows students to register for classes culminating in a degree. There will be additional expenses for books, room and board at residential conferences and travel costs to attend conferences. These costs vary depending on specifics.

Q. WHAT IS THE WEB ADDRESS FOR THE FREE APPLICATION FOR FEDERAL STUDENT AID?

The web address is: www.fafsa.ed.gov

Q. WHO CAN ASSIST ME WITH ANY FAFSA QUESTIONS I MIGHT HAVE?

You can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) with questions about the FAFSA or about federal student financial aid in general. In addition, FAFSA on the WebSM filers can get help at www.fafsa.ed.gov/faq001.htm.

Q. WHAT IS SAYBROOK'S SCHOOL CODE FOR THE FAFSA APPLICATION?

Saybrook University's code is G21206.

Q. IN ORDER TO RECEIVE FINANCIAL AID DO I HAVE TO APPLY EVERY YEAR?

Yes. In order to receive consideration for all programs you must file a Free Application for Federal Student Aid (FAFSA) each year. File the FAFSA in the month of January. If necessary, you may estimate your taxes to complete the form.

Q. IF I NEED TO COMPLETE THE AID APPLICATION, BUT EVERYONE IS TELLING ME TO DO IT ON THE WEB, IS THAT BETTER THAN COMPLETING IT ON PAPER?

Yes. The web version guides you through the application and assists you in providing the right responses. Consequently, there are little or no errors with this method and therefore, no delays in processing your student aid. This method of applying is much faster than submitting the FAFSA by mail. Approximately 87% of all applicants used the method last year.

Q. WHY DOES THE DEPARTMENT OF EDUCATION ASK FOR INCOME INFORMATION FROM THE YEAR BEFORE I GO TO SCHOOL?

The law requires that this information be used, since studies have consistently shown that verifiable income tax information from the most recently completed tax year (2010 for the 2011-12 award year) is more accurate than projected (2011) information and provides a reasonable basis for determining family financial strength in calculating the Expected Family Contribution (EFC).

Q. I AM NOW A U.S. CITIZEN BUT HAVE AN ALIEN REGISTRATION NUMBER (A-NUMBER). HOW DO I INDICATE THIS ON THE APPLICATION?

Indicate that you are a U.S. citizen; do not provide your A-Number.

Q. I'M GOING TO GET MARRIED THIS SUMMER. HOW DO I ANSWER THE QUESTION THAT ASKS IF I AM MARRIED?

You must answer Question 47 based on your marital status on the day you complete and sign your FAFSA. Answer

“Yes” if you are married on the day you complete and sign your FAFSA, otherwise, answer “No.” If you answer “No” and then marry after you originally file your FAFSA, you cannot change your answer. When you apply in a subsequent year and remain married, you will file as a married student at that time.

Q. I'LL BE FILING A TAX RETURN THIS YEAR BUT I PROBABLY WON'T GET AROUND TO IT UNTIL APRIL. HOW SHOULD I ANSWER THE FINANCIAL QUESTIONS? SHOULD I WAIT TO FILL OUT THIS FORM AFTER I'VE FILED MY TAX RETURN?

Ideally, you should complete a FAFSA after you've done your tax return, but don't wait until April. Many schools award aid on a first-come, first-served basis. Also, you may not be eligible for state aid if you wait until April to submit your FAFSA. Many state aid deadlines are early in the calendar year. If you haven't completed your tax return, you should calculate your adjusted gross income (AGI) and taxes paid using the instructions for IRS Form 1040. You can get the instructions and the form at a public library or download them in Portable Document Format (PDF) from <http://www.irs.gov/formspubs/index.html>.

Keep in mind that if you submit your application before you complete a tax return, you may need to make corrections later if your income or tax information isn't accurate. You will also need to return any federal student aid you received based upon incorrect information.

You might have to provide your college with a copy of your completed tax return (assuming you're required to file one) before you receive federal student aid.

Q. IF I HAVE A FINANCIAL AID QUESTION WHO DO I CONTACT?

Please call Elissa Jones at 415-394-5350 or send your questions to fnaid@saybrook.edu

Q. DO I HAVE TO BE ADMITTED TO SAYBROOK UNIVERSITY BEFORE I APPLY FOR FINANCIAL AID?

No. You do not have to be admitted to the University before you apply for financial aid. However, before you can receive a financial aid award letter, you must be admitted to a degree program.

Q. I HAVE BEEN NOTIFIED BY THE FINANCIAL AID OFFICE THAT MY LOAN HAS BEEN DISBURSED. WHEN CAN I EXPECT TO RECEIVE MY REFUND CHECK?

If you are in compliance with all recommended deadlines for completion of all documents and/or processes pertaining to receipt of financial aid and payment of your financial obligations and have notified the Finance Department how you wish to receive any refund, you can anticipate receiving that refund within 7 to 10 business days of the receipt of the loan funds by Saybrook University from the federal government which should be during the first week of your residential conference.

Q. WHY IS MY LOAN DISBURSEMENT LESS THAN I EXPECTED?

All federal loans require payment of a loan processing fee. The loan fee is a percentage of the amount of each loan you receive. This amount is deducted from your loan total.

Q. CAN I BORROW LESS MONEY OR RETURN A PORTION OF MY LOAN MONEY?

When you receive your financial aid award letter you can accept or decline any part of that award.

Q. WHERE IS MY LOAN DISBURSEMENT?

Federal financial aid cannot be disbursed prior to the start of the semester and is only disbursed to students who are enrolled. Any financial aid you receive will be credited to your student account, based on the degree program costs you identified in your TPOA. If you are in compliance with all recommended deadlines for completion of all documents and/or processes pertaining to receipt of financial aid and payment of your financial obligations and have notified the Finance Department how you wish to receive any refund, you can anticipate receiving that refund within 7 to 10 business days of the receipt of the loan funds by Saybrook University from the federal government.

Q. WHAT IS MY ACCOUNT BALANCE?

Your student account contains a detailed listing of all tuition and fees owed by you for each semester, all federal financial aid received for you, and any Saybrook University scholarships awarded to you. If you add or drop a course, you may owe more or less money, depending on your college and degree program. The Saybrook University Finance Department reconciles all student accounts after the add/drop date for each College. You can find out your account balance by contacting the student payment coordinator, Myron Yu at 415-394-5035 or tuition@saybrook.edu.

Q. CAN I SETUP A PAYMENT PLAN WITH THE FINANCE OFFICE?

Yes. See Section VII.

Q. WHEN WILL MY FALL 2011 TPOA BE AVAILABLE FOR ME TO FILL OUT?

Fall 2011 TPOA availability dates vary by College.

For PHS: July 14 – August 26.

For MBM: May 31 – August 22.

For LIOS: July 14 – August 22.

Q. WHEN IS MY FALL 2011 TUITION DUE?

Tuition due dates vary by College.

For PHS: August 27.

For MBM: August 22.

For LIOS: September 14.

Q. WHY AM I ON ADMINISTRATIVE HOLD?

Students who owe tuition and fees for any semester and who have made no effort to pay any amounts due after receiving two reminder notices are placed on administrative hold. If a student still makes no attempt to bring their account current, their account will be turned over for collection and they will be administratively withdrawn.

Section XI:

Who Do I Call?

Our student services team is ready to support you and answer any additional questions you have. Please see the Directory Table below to find the name and contact information for the Saybrook University student services staff best able to respond to your question.

SAYBROOK UNIVERSITY STUDENT SERVICES DIRECTORY			
TYPE OF QUESTION	OFFICE	STAFF MEMBER	CONTACT INFORMATION
Status of my admissions application	Admissions	PHS and MBM with last names A-L, Faiza Bukhari	fbukhari@saybrook.edu . 800-825-4480 ext 1255 or 415-403-1255
		PHS and MBM with last names M-Z, Maria Delos Reyes	mdreyes@saybrook.edu . 800-825-4480 ext 6166 or 415-394-6166
		LIOS: Jennifer Herron	jherron@lios.saybrook.edu . 425-968-3400
Scholarships for new students	Admissions	PHS and MBM with last names A-L, Faiza Bukhari	fbukhari@saybrook.edu . 800-825-4480 ext 1255 or 415-403-1255
		PHS and MBM with last names M-Z, Maria Delos Reyes	mdreyes@saybrook.edu . 800-825-4480 ext 6166 or 415-394-6166
		LIOS: Jennifer Herron	jherron@lios.saybrook.edu . 425-968-3400
Scholarships for continuing students	University Academic Affairs	Tony Travers	atravers@saybrook.edu . 415-394-5083
Financial aid	Financial Aid	All Colleges: Elissa Jones	finaid@saybrook.edu 415-394-5350
My financial aid eligibility	Financial Aid	All Colleges: Elissa Jones	finaid@saybrook.edu 415-394-5350
My financial aid award letter	Financial Aid	All Colleges: Elissa Jones	finaid@saybrook.edu 415-394-5350
Status of my loan application	Financial Aid	All Colleges: Elissa Jones	finaid@saybrook.edu 415-394-5350
Tuition assistance	Financial Aid	All Colleges: Elissa Jones	finaid@saybrook.edu 415-394-5350
TPOA	Finance, Accounts Receivable	All Colleges: Myron Yu	415-394-5035 or tuition@saybrook.edu .
Status of my account	Finance, Accounts Receivable	All Colleges: Myron Yu	415-394-5035 or tuition@saybrook.edu .
Tuition payment plans	Finance, Accounts Receivable	All Colleges: Myron Yu	415-394-5035 or tuition@saybrook.edu .
Status of my refund	Finance, Accounts Receivable	All Colleges: Myron Yu	415-394-5035 or tuition@saybrook.edu .
Direct Deposit of my refund	Finance, Accounts Receivable	All Colleges: Myron Yu	415-394-5035 or tuition@saybrook.edu .

SAYBROOK UNIVERSITY STUDENT SERVICES DIRECTORY			
TYPE OF QUESTION	OFFICE	STAFF MEMBER	CONTACT INFORMATION
Satisfactory academic process to maintain my financial aid eligibility	Registrar's Office	PHS: MA, PhD Psychology Including MFT): Rachel Napolin	415-403-1217. rnapolin@saybrook.edu
		PHS: PsyD, Human Science, Expressive Arts certificate: Aaron Hyatt	415-394-6141. ahiatt@saybrook.edu .
		PHS: Organizational Systems: Jessie Hill	415-394-6249. jhill@saybrook.edu .
		MBM: Jesse Hill	415-394-6249. jhill@saybrook.edu .
		LIOS: Julia Sondej	425-968-3413. jsondej@lios.saybrook.edu .
		LIOS: Heidi Dahl	425-968-3412. hdahl@lios.saybrook.edu .
		LIOS Kelsey Stoos	425-968-3412. kstoos@lios.saybrook.edu .

Section XII:

Glossary Of Terms

AWARD LETTER

Your award letter identifies the type and amount of financial aid for which you are eligible.

COA - COST OF ATTENDANCE

The total amount it will cost you to go to school—usually expressed as a yearly figure. It's determined using rules established by law. The COA includes tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, and transportation. Any federal student aid you receive will help pay for your COA.

DIRECT LOAN

WILLIAM D. FORD FEDERAL DIRECT LOAN (DIRECT LOAN) PROGRAM

Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the US Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans), Direct PLUS Loans, and Direct Consolidation Loans. You repay these loans directly to the US Department of Education.

DOE - DEPARTMENT OF EDUCATION:

www.ed.gov.

EFC - EXPECTED FAMILY CONTRIBUTION

Your Expected Family Contribution (EFC) is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you provided in your FAFSA application. Your EFC is reported to you on your Student Aid Report (SAR).

FAFSA - FREE APPLICATION FOR FEDERAL STUDENT AID:

www.fafsa.ed.gov.

FINANCIAL AID PACKAGE

The total amount of financial aid (federal and nonfederal) a student is offered by the school. The financial aid administrator at a postsecondary institution combines

various forms of aid into a “package” to help meet a student's education costs. Using available resources to give each student the best possible package of aid is one of the aid administrator's major responsibilities. Because funds are often limited, an aid package might fall short of the amount a student needs to cover the full cost of attendance. Also, the amount of federal student aid in a package is affected by other sources of aid received (scholarships, state aid, etc.).

NEED ANALYSIS

The process of analyzing a student's financial need, known as need analysis, focuses on determining how much the family reasonably can be expected to contribute towards the student's education. Traditionally, determination of an applicant's need is achieved by collecting information about the family's income, assets, and living expenses. For the federal student aid programs, the law specifies a need analysis formula that produces the Expected Family Contribution (EFC). The EFC and the college's cost of attendance are used by the postsecondary school to establish the student's need as well as to award grants, campus-based aid, and subsidized loans.

PIN - WWW.PIN.ED.GOV.

Your PIN can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. If you receive a PIN, you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place.

PRINCIPAL

The amount of money borrowed by the student. Interest is charged on this amount.

PROMISSORY NOTE

A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you're borrowing and the terms under which you agree to pay back the loan. It will include information on how interest is calculated and what deferment and

cancellation provisions are available to the borrower. It's very important to read and save this document because you'll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

SATISFACTORY ACADEMIC PROGRESS

To be eligible to receive federal student financial aid, you must meet and maintain Saybrook University's standards of satisfactory academic progress toward your degree. These standards are regulated by the federal government and are set forth in the Saybrook University catalog for each College.

STUDENT AID REPORT

Your Student Aid Report (SAR) summarizes completed and validated information you submit on your Free Application for Federal Student Aid (FAFSA) and provides you with your Expected Family Contribution (EFC).

After you apply for federal student financial aid, you'll get your FAFSA results in an e-mail report by the next business day after your FAFSA has been processed or by mail within 7-10 days. This report is called a Student Aid Report or SAR. Your SAR details all the information you provided on your FAFSA. If there are no corrections or additional information you must provide, the SAR will contain your Expected Family Contribution (EFC), which is the number that's used to determine your eligibility for federal student aid. Whether you applied online or by paper, your data will automatically be sent electronically to the schools you listed on your FAFSA.

SUBSIDIZED LOAN

A loan for which a borrower is not responsible for the interest while in an in-school, grace, or deferment status. Subsidized loans include Direct Subsidized, Direct Subsidized Consolidation Loans, Federal Subsidized Stafford Loans and Federal Subsidized Consolidation Loans.

TPOA - TUITION PAYMENT OPTION AGREEMENT

The document you fill out and submit to Saybrook University's Finance Department identifying the tuition and fees for your degree program for the semester and the methods you plan to use to pay them.

UNSUBSIDIZED LOAN

A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan. Unsubsidized loans include: Direct Unsubsidized Loans, Direct PLUS Loans, Direct Unsubsidized Consolidation Loans, and Federal Unsubsidized Stafford Loans, Federal PLUS Loans, and Federal Unsubsidized Consolidation Loans.

VERIFICATION

Verification is a process where your school confirms the data reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported.

Appendix A:

Summary of Saybrook University 2011-12 Tuition and Fees

GRADUATE COLLEGE OF PSYCHOLOGY AND HUMANISTIC STUDIES			
DEGREE PROGRAM	ANNUAL TUITION	ANNUAL RESIDENTIAL CONFERENCE FEES	NEW STUDENT RESIDEN- TIAL ORIENTATION FEE
MA Human Science	\$21,400	\$2,000	\$450
MA Human Science, Creativity Studies Specialization	\$21,400	\$2,000	\$450
MA Human Science, Transformative Social Change Specialization	\$21,400	\$2,000	\$450
PhD Human Science	\$21,400	\$2,000	\$450
PhD Human Science, Creativity Studies Specialization	\$21,400	\$2,000	\$450
MA Organizational Systems	\$21,400	\$2,000	\$450
PhD Organizational Systems	\$21,400	\$2,000	\$450
PhD Organizational Systems, Leadership in Sustainable Systems Specialization	\$21,400	\$2,000	\$450
MA Psychology, Jungian Studies Specialization	\$21,400	N/A	\$450
MA Psychology, Marriage & Family Therapy Specialization	\$860 per credit. Typical annual tuition is \$20,640 (based on taking 12 credits each semester).	\$2,000	\$450
PhD Psychology	\$21,400	\$2,000	\$450
PhD Psychology, Clinical Psychology Specialization	\$21,400	\$2,000	\$450
PhD Psychology, Jungian Studies Specialization	\$21,400	N/A	\$450
PsyD, Doctorate of Clinical Psychology	\$860 per credit. Typical annual tuition is \$24,940 for the first 3 years.	\$980 in Year 1. \$700 every year thereafter	\$75

Graduate College of Mind-Body Medicine and LIOS Graduate College summary continued next page.

Appendix A:
Summary of Saybrook University 2011-12 Tuition and Fees, continued

GRADUATE COLLEGE OF MIND-BODY MEDICINE			
DEGREE PROGRAM	ANNUAL TUITION	ANNUAL RESIDENTIAL CONFERENCE FEES	NEW STUDENT RESIDENTIAL ORIENTATION FEE
MS, Mind-Body Medicine	\$960 per credit. This is a 3 semester a year program (fall, spring, summer). Annual tuition is a function of the number of credits taken, varies by program, year in program, and cohort, and ranges from a low of \$14,400 to \$24,000.	Variable per type of conference and number of courses. Ranges between \$300 to \$1,200 for three consecutive semesters.	N/A
PhD Mind-Body Medicine (including all specializations)	\$960 per credit. This is a 3 semester a year program (fall, spring, summer). Annual tuition is a function of the number of credits taken, varies by program, year in program, and cohort, and ranges from a low of \$15,000 to a high of \$27,480.	Variable per type of conference and number of courses. Ranges between \$300 to \$1,200 for three consecutive semesters.	N/A
LIOS GRADUATE COLLEGE			
DEGREE PROGRAM	ANNUAL TUITION	ANNUAL RESIDENTIAL CONFERENCE FEES	NEW STUDENT RESIDENTIAL ORIENTATION FEE
MA Organizational Systems, Leadership & Organization Development	\$840 per credit. Number of credits varies between 1st and 2nd years of program, and by entry semester (fall or spring). Typical annual tuition ranges from minimum of \$19,320 to a maximum of \$21,000. <u>Please see the website for details.</u>	Varies by type of occupancy selected by student and number of residential conferences required each year. Typical annual residential fee ranges from a minimum of \$2,500 to a maximum of \$6,250. <u>Please see the website for details.</u>	N/A
MA Psychology, Systems Counseling	\$840 per credit. Number of credits varies between 1st and 2nd years of program, and by entry semester (fall or spring). Typical annual tuition ranges from minimum of \$21,420 to a maximum of \$22,470. <u>Please see the website for details.</u>	Varies by type of occupancy selected by student and number of residential conferences required each year. Typical annual residential fee ranges from a minimum of \$2,400 to a maximum of \$6,150. <u>Please see the website for details.</u>	N/A

Appendix B:

Cost of Attendance Worksheet

In determining the cost of your Saybrook University education and the financial resources you need to finance it you need to think about and plan for sufficient resources to fund:

- Tuition and fees
- Books and other instructional materials
- Travel and lodging for residential requirements
- Living expenses.

If you apply for federal financial aid, the amount of federal financial aid for which you are eligible will take into account these basic student financial needs.

THE ANNUAL COST OF ATTENDANCE OF YOUR SAYBROOK UNIVERSITY EDUCATION VARIES BY COLLEGE AND DEGREE PROGRAM. EACH COLLEGE AND DEGREE PROGRAM WILL HAVE DIFFERENT TUITION AND FEE STRUCTURES AND DIFFERENT RESIDENTIAL REQUIREMENTS.

COST ITEM	SEMESTER	ANNUAL
My tuition		
Number of residentials my program requires		
My residential fees		
My residential lodging costs		
My residential travel costs		
My books/materials		
My living expenses		
TOTALS		



GRADUATE EDUCATION FOR A HUMANE
AND SUSTAINABLE FUTURE

747 Front Street, Third Floor
San Francisco, CA 94111-1920

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admissions@saybrook.edu
www.saybrook.edu

WASC ACCREDITED