Financing your education: advice, insight, and resources
100% Colgate meets 100% of students’ demonstrated financial need.

$40,400 Average financial aid award, 2011–2012: $40,400
“We have the opportunity to change lives. To be able to make an outstanding Colgate education accessible to exceptional students, I believe, is a great thing not only for our school, not only for the students, but also for our society.” — Jeffrey Herbst, president

Inside:
2–6 A discussion of Colgate’s financial aid program
  2 Cost of attendance; average aid award
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9 Questions families should ask
Gary Ross, dean of admission, and David Hale, chief financial officer, discuss Colgate’s approach to financial aid and offer their insights into the national picture and how Colgate fits in.

Who should be applying for financial aid — is there a specific income cutoff, for example?

Ross: I think that’s a personal decision to make as a family. Applicants need to have a conversation with their parents, or the person to whom they would look for support of their college education. That is a great opportunity to gain insight into their financial picture, which for most students is shaped significantly by the financial picture of their parents.

I don’t know that there is a specific income cutoff; it really can vary. What we say as an admission office is, if you believe you will need financial support to make your college education affordable and possible, then you should apply for financial aid.

Hale: I would echo that, and also say a little more strongly that there is no specific income cutoff. It depends not only on income, but also on resources, as well as certain other obligations the family might have. For example, we take it into account when families are paying undergraduate college costs for other children.

So it isn’t that simple. You can’t just say, “If you make x amount of money, you should apply for aid, and if you make more than that, don’t bother.”

Ross: Right — it’s not that simple. For the students admitted to our Class of 2015, financial aid was offered to students who come from backgrounds where there literally are no assets, to several families with reported incomes of $300,000 or more. Although that is a high income level, there are situations where it is possible to qualify for need-based aid, and indeed it happened in four situations in that class. [See chart on pg. 4.]

People often express the concern that the middle class is getting squeezed out of accessibility to college — that students who are very poor receive financial aid, and those who can afford to pay full tuition have access because of their means. But from the income range you’re describing, it sounds like that situation may not be mirrored at Colgate?

Ross: A few years ago, we had a discussion here on that very point. There was a real disagreement over what constitutes middle class. Someone asked one of our economics professors to help us with the question. It turns out, there is no single definition; the government has one, and various economists have others, for example.
So when I think about the middle class, I think about a wide range of incomes. Consider an income between $100,000 and $140,000. To most of us, that sounds like a tremendous amount of money and not at all a middle-class income. But what if that person has three kids in college at the same time? What if their home is in an area where housing prices have plummeted and they bought it at the peak of the market? Facing those kinds of financial challenges, that person would probably qualify for substantial financial aid, whereas another family with that income level but a different situation could qualify for very little aid.

**Hale:** There’s just no way around the fact that an education in a private, residential, liberal arts college is a major investment for a family. I go back to what Gary said earlier: if folks feel that they need assistance, they should apply for aid. They find out if they qualify for aid, and what their aid package is, and then they have to make a personal financial decision as to whether or not they can afford it. Every family needs to make a decision that best fits their situation.

We should note, Colgate provides first-year applicants with grant aid to meet the first $18,000 of need before turning to loan and job opportunity, so students with relatively modest levels of need may be able to graduate debt free.

**How can families get an estimate of where they might fall?**

**Hale:** There’s a net price calculator on the Colgate website where families can input their financial information. It’s not a guarantee, but is intended to provide a sense of the aid package that a family might qualify for.

**Ross:** It’s important to note that the tool is only as good as the information that is plugged in. If somebody forgets about a $75,000 stock portfolio — we have seen that happen — it could distort the information they get from the result. So people need to be careful to put in accurate numbers.

**How, then, is a family’s financial aid package determined?**

**Hale:** What Colgate and most other schools do is determine an expected contribution — what a family can afford to put toward their child’s education. The key variables are annual income and other available financial resources, such as savings and home equity. And, as I mentioned earlier, having siblings who are attending college also can play a role.

**And once Colgate determines the level of need, that’s the figure used to calculate the aid package, correct?**

**Ross:** Yes, that is correct. And, since students must reapply for aid each year, we will continue to meet the level of their need, determined for that year.

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Terica Adams ’12, Fairfax, Va.

“I couldn’t wait to be a college student. I was always envious of what they were learning and who they were in the world.”

A double major in international relations and psychology, Terica serves on the multicultural recruitment committee and has spent two of her breaks volunteering in New Orleans and the Dominican Republic. She is a member of the Colgate Ballet Company and is the choreographer of the Caribbean Student Association dance group. She is proud of who she is in the world.

“I think my life would be completely different if I didn’t go to Colgate. If someone has the talent to get into this amazing institution, they should apply, even if they can’t afford it at the moment.”

David Hale, chief financial officer
Average aid awards for admitted Class of 2015 students who applied for financial aid

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<thead>
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<th>Income</th>
<th>Number who applied for aid</th>
<th>Number with demonstrated need</th>
<th>Average aid award*</th>
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*Includes Colgate Grant, job, and loan

Individual results may vary, because factors other than income (e.g., family size, number in college, and total assets) can greatly affect eligibility.

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Makenna Osborne ’12, Canandaigua, N.Y.

Makenna Osborne is a LINK (selected peer adviser to first-year students), member of Gamma Phi Beta, tour guide, and president of Colgate’s mock trial team. The daughter of primary school teachers, Makenna knew that she would have to balance her enthusiasm for learning with fiscal reality when she chose a university.

Throughout high school, she concentrated on her grades, played sports, and participated in student government. The effort paid off and Colgate’s financial aid package was the most generous she received.

“The opportunities that Colgate offers can make your college experience. Helping people find those opportunities and find themselves — I really enjoy doing that.”

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So it’s an individual determination?

Hale: It is. Just as the admission office does in determining whether to admit a student, the financial aid office staff reads every application for financial aid and assesses the expected family contribution on a family-by-family basis.

Once you determine the family contribution, how is the rest of a financial aid package structured to address what we call the "need" in meeting the total cost?

Hale: Colgate’s typical package includes a grant, a campus job, and a loan. [See average award on pg. 2.]

We read so often in the news that many college students are graduating with crushing debt. There is a lot of scrutiny on colleges for the financial burden they are putting on students. Could you talk about Colgate’s expectations for borrowing and how that compares nationally?

Hale: We try to provide as generous a package as we possibly can, so we meet the vast majority of need through grant dollars. While many of our wealthier peers actually have a no-loan policy, we can’t afford that; but we work to keep our loans quite low. In fact, the average debt load for the Class of 2011 is less than $13,000. In comparison, the national average for seniors who graduated in 2010 is $25,250, as reported by the Institute for College Access and Success’s Project on Student Debt.

Ross: We want a student’s education to be affordable. I think — and I suspect the vast majority of people who are receiving financial aid would agree — that it’s appropriate to ask for students to contribute in some way to the cost of their education, but that contribution should not be so crippling as to hamper them for, perhaps, the first half of their lives after Colgate. I sometimes get frustrated because there are schools out there that call themselves need-blind, and if we followed their practices, we could call ourselves need-blind, too. What they do is graduate their students with tens of thousands of dollars in debt, and just give them a meager amount of financial aid in the form of a grant. Instead, Colgate has had a tradition of graduating people with an affordable, manageable level of loans.
Can you explain what you mean by need-blind?

**Ross:** As my colleague in the financial aid office, Marcelle Tyburski, often reminds me, need-blind is not a financial aid term; it’s an admission term. Need-blind refers to the process of application review. On the common application for admission to Colgate, there’s a box to check: Do you wish to be considered for financial aid? If you check ‘yes’ and demonstrate financial need, that application will be viewed with consideration given to the fact that you are a financial aid candidate. In a need-blind world, no attention is given to whether or not students are aid candidates when considering them for admission.

So if someone applies for aid, will it hurt them in the application process?

**Ross:** There are many students we consider for admission for whom their financial need would never become a factor because they’re so highly competitive within our pool. That said, once we confirm the applicants who are legitimate financial aid candidates, for more than a few students, we have to factor their financial need into our consideration for admission. Colgate’s admission policy is what we call “need aware” — because we will not admit a student unless we can meet their full need.

Does applying Early Decision give someone an advantage in terms of getting aid?

**Ross:** In terms of the admission process, we give people a slight advantage for applying Early Decision — but it does not affect their aid award. Someone admitted Early Decision who demonstrates a financial need will receive the same aid package that they would receive as a regular decision candidate.

It doesn’t happen at many places, but some colleges make a determination that, because somebody applies Early Decision, they’re going to give them less than they might otherwise qualify for as a regular decision candidate. That does not happen at Colgate because we do not support that practice.

What are the biggest misperceptions about financial aid?

**Hale:** It’s important to remember that there are more than 4,500 U.S. colleges and universities — large public universities, private colleges, two-year colleges, four-year colleges — including about 1,500 for-profit schools. Within those categories are schools that are stronger financially, and those that are weaker. As a result, financial aid is approached in many different ways that are often unique to a particular college’s situation. The press tends to lump all 4,500 schools together and say, “This is what’s going on,” and “This is how a family should address financial aid.” But there are so many differences in how schools might approach a single student that folks should not take one anecdote from one college and transpose that to think, “This is how I will be treated across the board.”

**Ross:** What an important point. I saw a figure recently that small private liberal arts colleges are attracting about 6 percent of college-bound students each year. Even within the small-college world, we don’t all have the same financial aid practices, but once you add in for-profit institutions and large public institutions, you can’t imagine how many different financial aid policies and practices there are.

It sounds like the important thing is for families to ask the same questions everywhere they’re looking to get a better understanding of how each institution will approach their situation.

**Hale:** Right. If someone is looking at all similar types of schools, that will narrow the range of responses they might get. But, as Gary points out, many schools similar to Colgate may approach aid quite differently. For example, one of the things we are proud of is that we don’t “gap” students — some schools come up with an expected family contribution and say, “We can’t meet your full need, but we’re willing to give you a portion of that need. And if you can figure out how to make up the difference, you can come here.” Colgate does not follow this practice.

We’ve heard stories of students who receive aid for their first year, but then their package gets reduced the next year. Does that ever happen at Colgate?

**Hale:** Our commitment is to meet the full demonstrated need, which gets recalculated every year. If a family’s financial situation changes for the worse, we are fully committed to respond to that. But, if in subsequent years more resources become available to the family, the package will be reduced. The most common instance is when a sibling graduates from another institution. So, it’s an individual-by-individual and a year-by-year decision.

**Ross:** I also think it’s a great reflection on the university’s practices and sound financial management that, while our country has been going through some of the toughest economic times in history, Colgate has never entertained the notion of reducing students’ financial aid packages, even when the economic crisis was at its peak.

**Justin Moga ’11, Toronto, Ontario, Canada**

Justin Moga majored in molecular biology and now attends George Washington University Medical School. As a Colgate student, he tutored in a nearby school, volunteered with Colgate Hunger Outreach, and studied in Dijon for a semester. Financial aid provided Justin with the means to attend Colgate, and the auspicious beginning to his medical career — unique chances to take learning into the community, and across the globe — justified the means.

“The grant I received has helped me pursue everything I have always wanted to do.”
“In today’s economy, where everything — houses, retirement accounts, consumer goods — has lost value and layoffs are measured in the thousands, it’s hard to figure out what we mean by ‘value’ or ‘worth.’ We have all had to pull back on our spending. But while I have cut down on many fronts, I will continue to give to Colgate because a Colgate education is not measured in dollars or percentages, but in the intellect and resilience of its graduates.”

Jung Pak ’96, Consultant, Washington, D.C.

Speaking of the economic crisis, the mortgage and housing debacle has loomed large. As you mentioned earlier, one of the factors in determining need is home equity. Many people are worried about the value of their homes. Some have been greatly reduced; others have homes whose values have skyrocketed, while their incomes do not reflect that value. Could you explain how home equity factors into determination of a financial aid package?

Hale: Home equity is considered an asset that goes into the calculation to determine expected family contribution. If equity in the home has decreased, that is going to reduce the expected family contribution, which would indicate a greater need that Colgate would meet. We certainly have experienced that, and we’ve also seen our average financial aid package increase over time, as have our peer schools.

On the flip side, where there’s a significant amount of home equity, we recognize that not all of it can be directed toward a child’s education, so we cap home equity in the formula at two times the family’s income when considering a financial aid application.

Could you explain how outside awards — for example, foundation scholarships — are taken into account in calculating a Colgate financial aid package, and why it’s handled that way?

Hale: This is one area where every school’s got a different policy. We do count the award as an additional resource; however, we do not reduce the grant the student receives, but rather apply that outside award to reduce the job, loan, and/or family contribution.

What about international students — can they apply for aid?

Hale: Yes. As with domestic students, we come up with an expected contribution and offer financial aid awards for international students.

How many students receive financial aid from Colgate today?

Ross: About 40 percent of our students receive financial support from Colgate. I tip my hat to Dave Hale and the business and finance side of the institution; that percentage has been steadily increasing. Even in the epicenter of the economic meltdown, Colgate actually added financial aid dollars.

How much does Colgate spend on financial aid each year?

Hale: In this current academic year, approximately $42 million is providing aid for just under 1,200 students. In recent years, we have increased not only the size of individual aid packages, but also the number of students we aid.

What’s the university’s philosophy behind increasing the number of aided students each year?

Hale: We view every additional financial aid package we can offer in an incoming class as a victory. And we are really focused on continuing to do that. There are two points. One is, we would like to increase diversity of all types in the student body, including socioeconomic diversity, so that more students from a broader range of backgrounds, including those from the middle class, can afford to attend Colgate.

Second, right now, for our financial model to work, in each incoming class, we need about 60 percent of our students to come from families who can meet the full price of attending Colgate. We need to lessen our reliance on that tuition income, slowly but surely over time, and instead build more endowment to draw from as a long-term financial strategy for the university.

How has that been going?

Hale: Coming out of the 2008 financial crisis, while we had to reduce expenditures overall, one place we didn’t reduce — and in fact, as we mentioned earlier, increased — was financial aid. But, in addition to reducing expenditures elsewhere, much of the increase in the number of students to which we’ve been able to offer financial aid has to do with the success that President Jeffrey Herbst and the advancement staff have had in raising financial aid dollars during the Passion for the Climb campaign.

Can you provide a sense of where things stand on that front?

Hale: Originally, we were hoping to raise $87.5 million in commitments for financial aid, and we exceeded that. And so, in the final year of the campaign, Colgate set an additional goal of $40 million. It appears that we’re well on our way to achieving that goal as well.
How does Colgate determine financial need?

Our financial aid staff determines your need by analyzing your family financial information from the relevant application form(s). We use a standard formula known as Institutional Methodology (IM) to assess need. We determine need based on income, normal living expenses, educational expenses for other dependent children enrolled in undergraduate study, savings, and assets including home and real estate value.

The total cost of attendance (see sidebar, pg. 2) is the figure we used to determine eligibility for financial aid for 2011–12.

Will I receive the same aid award every year?

Non-Canadian international students will have the same family contribution each year, but domestic and Canadian students reapply for financial aid annually. Because your financial aid award is based upon your demonstrated need, your award could change from year to year in response to your need. If your family circumstances remain relatively unchanged, you can expect your family contribution to remain relatively unchanged as well. However, significant changes such as an increase in income, a decrease in the number of siblings enrolled in full-time undergraduate study, or a change in family size will result in significant changes to your financial aid award.

Your financial aid is not contingent upon maintaining a target grade point average, other than to meet Colgate standards for minimum academic progress.

Can I receive aid in future years if I do not qualify in my first year?

Domestic and Canadian citizens who do not qualify for aid in the first year may apply for assistance in subsequent years if they find that their financial circumstances have changed. You might demonstrate greater need if another sibling enters college, a parent loses a job, or the family incurs heavy out-of-pocket medical expenses. In fact, the percentage of students receiving financial aid increases after the first year. Colgate annually awards 20 to 40 new grants to sophomores, juniors, and seniors who did not receive aid in the past. However, financial aid is not available in subsequent years to non-Canadian international students who did not receive aid upon admission.

What is the debt incurred per need-based student?

The average total debt incurred by Colgate students on financial aid is less than $13,000, which compares favorably to student debt levels at many peer institutions.

Does Colgate offer academic merit scholarships?

Colgate does not offer academic scholarships. Financial aid is based on financial need as determined by the Office of Financial Aid. Being a member of the Division I Patriot League, Colgate does offer a limited number of athletic scholarships. Eligible students will be contacted by a coach if they are being considered for such an award.

What student jobs are available?

Most campus offices, departments, programs, and libraries employ students. A work-study award, if offered, is based on 10 to 12 hours of employment per week. Students with a work-study award receive priority in hiring for jobs on campus, but students who do not receive a work-study award may still find positions available.

What if I receive an outside scholarship?

While the combination of outside awards and financial aid from Colgate cannot exceed our annual cost of attendance, Colgate allows a student to receive the maximum possible benefit from an outside award by reducing first the portions of the aid award for which the student and family are responsible.

Thus, any outside award(s) will first be used to offset family contribution, job, and/or loan. Only after those elements have been fully offset will the outside award reduce a student’s Colgate Grant.

Entitlement awards from state or federal sources — including veteran’s benefits — as well as tuition subsidies based on parent(s)’ employment are not covered by this policy and reduce a student’s Colgate Grant dollar for dollar.

What if I receive an outside scholarship?

Questions about the aid application process should be addressed to the Office of Financial Aid at finaid@colgate.edu.
Parent financing options

Whether or not you qualify for aid, the following financing options are available to help you pay your contribution.

**Colgate University payment plans**
Colgate offers two monthly payment plans that allow parents to make 10 monthly payments (starting in June) toward college bills. There is a small processing fee. For further information, please call Tuition Management Systems at 1-800-722-4867, or Sallie Mae TuitionPay at 1-800-635-0120.

**Federal Direct PLUS loan**
This federal program enables credit-worthy parents of undergraduate students to borrow directly from the federal government up to the cost of attendance minus other aid. The interest rate is fixed at 7.9 percent. Borrowers pay an origination fee of 2.5 percent. Repayment begins 60 days after loan disbursement and continues for up to 10 years.

**Tuition Prepayment Plan**
For those parents interested in stabilizing tuition charges during the four undergraduate years of their child’s enrollment, Colgate University has developed a prepayment option. The Tuition Prepayment Plan offers parents the opportunity to prepay tuition for two, three, or four years at the current rate of annual tuition set for the first year of participation in the plan. It protects families from probable future increases.

Participation is limited to parents of students who are not financial aid recipients and are in full-time attendance. Only tuition charges are included. All other charges for fees, room, and meals are payable as billed. Specific details of this plan may be obtained by contacting the Office of Accounting and Control at 315-228-7421, or by e-mail at stuaccounts@colgate.edu.

Applying for financial aid

Because Colgate notifies students of its admission and financial aid decisions at the same time, institutional aid is provided only to students who have demonstrated need and apply for assistance before an admission decision is made; and aid applicants can be considered for admission only when both their admission and aid applications are complete. Colgate cannot guarantee that a qualified applicant will receive financial aid if the deadlines are not met.

Complete instructions and links to applications are at colgate.edu/financialaid/apply.

**US citizens, eligible non-citizens, and Canadians**
Domestic and Canadian students must file the Financial Aid PROFILE with the College Board (collegeboard.com/profile). For most students, this is the only financial aid application form that Colgate will require prior to admission. Financial information must be provided by each biological or adoptive parent. If parents are divorced, separated, or were never married to each other, then the custodial parent completes the PROFILE, and the noncustodial parent completes the Noncustodial PROFILE. A link to the Noncustodial PROFILE is provided to the student after completion of the custodial parent’s PROFILE.

Please do not delay your financial aid application beyond the deadline because you are waiting to complete your tax returns. Finalized tax information is usually not available by the time of our application deadline, so you should provide income estimates on the PROFILE and, if required, the Noncustodial PROFILE.

Upon deposit, both domestic and Canadian students are required to submit completed tax returns to the College Board’s IDOC electronic imaging service. Domestic students who are awarded financial aid will also be required to submit, prior to enrollment, the Free Application for Federal Student Aid (FAFSA). Detailed instructions on what items to submit and where to submit them will be sent after an accepted student submits the enrollment deposit.

**First-year applicant financial aid deadlines**

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<tr>
<th></th>
<th>ED I</th>
<th>ED II</th>
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<td>PROFILE</td>
<td>Nov. 15</td>
<td>Jan. 15</td>
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</tr>
<tr>
<td>Noncustodial PROFILE (if applicable)</td>
<td>Nov. 15</td>
<td>Jan. 15</td>
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<tr>
<td>FAFSA</td>
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<tr>
<td>Tax returns</td>
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**Non-Canadian international applicants**
Financial aid is available on a limited basis to students who are not U.S. citizens or permanent residents. To apply for aid, non-Canadian international students submit the Financial Aid PROFILE (collegeboard.com/profile). Generally, this is the only financial aid application form that Colgate will require of international students prior to admission. Students with questions or concerns about filing the PROFILE should contact the Office of Financial Aid.

**Early Decision (ED) applicants**
Application requirements are the same for Early Decision applicants as they are for regular decision applicants — only the deadlines are different.

**Transfer applicants**
It is rare for Colgate to be able to offer financial aid to transfer students. This applies to both domestic and international transfer applicants. Information regarding application requirements and deadlines for transfer students can be found at colgate.edu/financialaid/transfer.
Tyburski’s tips: questions to ask

Marcelle Tyburski, Colgate’s director of financial aid since 1993, shares her advice on the questions families should ask of colleges.

• What forms do you require, and what are the deadlines for applying for financial aid?

• What is the complete cost of a year at your institution, including tuition, fees, room, food, books, and average personal expenses?

• What is the typical composition of a first-year financial aid package? Will you meet our full need, or will there be a gap?

• Are PLUS (parent) loans included as part of an aid package?

• How many hours a week is a typical work-study award each year? (10–12 hours/week is reasonable)

• Are non custodial parents required to submit financial information as well?

• How will my financial aid package be adjusted if I receive any outside awards?

• What happens to the financial aid package after the first year? Will any increase in school costs be covered by the institution, or the family?

• What are your scholarship/grant policies; for example, do scholarships depend on maintaining a specific GPA?

• Is campus housing available for all four years?

Online resources

colgate.edu/admission/financialaid: FAQs, Net Price Calculator, downloadable Financial Aid and Financing Options brochure, and more

youtube.com/cuatchannel13: archived webinar about the financial aid process with Tyburski and admission deans Karen Giannino and Lynn Holcomb

Marcelle Tyburski, director of financial aid
Helpful numbers and websites:

**Office of Financial Aid**  
315-228-7431  
colgate.edu/financialaid  
colgate.edu/financialaid/calculator

**Office of Admission**  
13 Oak Drive  
Hamilton, NY 13346  
315-228-7401  
colgate.edu/admission

**College Scholarship Service**  
PROFILE Registration  
305-829-9793  
collegeboard.com/profile

**FAFSA**  
fafsa.ed.gov

**Federal Student Aid**  
Information Center  
1-800-433-3243  
studentaid.ed.gov

**General information**  
finaid.org

Colgate’s CSS PROFILE code: 2086  
Colgate’s FAFSA school code: 002701

March 2012