As a prospective Colgate University student, you are considering an outstanding four-year college experience. A Colgate education requires a significant investment, but the rewards will last a lifetime.

This brochure will answer many of your questions regarding the financial aid program at Colgate and will serve as your introduction to our financial aid policies and procedures.

Can I afford to attend Colgate?

Many people assume that they cannot afford a private, highly selective college such as Colgate. However, need-based financial aid can help bridge the gap between what a family is asked to contribute and the full cost of attendance. Especially because Colgate students have few out-of-pocket expenses beyond the cost of attendance (most activities are low- or no-cost, and there are no hidden charges), financial aid can help make a Colgate education more affordable, even for families with limited resources.

If you are interested in attending Colgate but are worried about costs, we encourage you to apply for financial aid. You might qualify for some type of assistance even if you initially think you will not be eligible.

Even if you do not qualify for financial aid, this brochure highlights financing options that can help you meet our costs. Also, there are part-time jobs available on campus that are not limited to students on financial aid.

If you are admitted to Colgate and your financial aid application is complete by December 15, you will receive an award notice by April 1. You have until June 15 to accept the award or to decline the institutional aid and inform Colgate of your decision.

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

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.

How do I apply for aid?

All Applicants

While summary information is provided here, complete instructions on how to apply and links to applications can be found at www.colgate.edu/financialaid/apply (for first-year applicants) or www.colgate.edu/financialaid/transfer (for transfer applicants). Please refer to the box on the next page for deadline information for first-year applicants.

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.

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The total cost of attendance (see sidebar, page 1) is the figure we used to determine eligibility for financial aid for 2011–12.

Colgate is committed to meeting the demonstrated financial need of all admitted students, but the admission process is not need-blind.

Does applying early decision (ED) hurt my chances for financial aid?

No. As with the regular decision financial aid process, students admitted under ED who apply for aid and demonstrate need will have their need met in full. In addition, the composition of financial aid awards to ED students is the same as for students applying for regular decision.

US CITIZENS, ELIGIBLE NON-CITIZENS, AND CANADIANS

Domestic and Canadian students must file the Financial Aid PROFILE with the College Board. 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.

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. 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 deadline dates are different. Please refer to the box on this page for deadline information.

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 www.colgate.edu/financialaid/transfer.

FIRST-YEAR APPLICANT FINANCIAL AID DEADLINES

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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 to your family circumstances 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 students 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 a typical Colgate financial aid award?
A typical Colgate financial aid award combines the Colgate Grant, a student loan, and a campus job opportunity. Generally, Colgate Grant funds represent the largest portion of a regular financial aid award for those receiving aid as first-year students.

What is the debt incurred?
The average total debt incurred by Colgate students on financial aid is less than $13,000.
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.

HOW DOES COLGATE HELP MIDDLE-INCOME FAMILIES?
Colgate provides first-year applicants with grant aid to meet the first $17,000 of need before turning to loan and job opportunity. Thus, students with relatively modest levels of need may be able to graduate debt free.

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

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.

HELPFUL NUMBERS AND WEBSITES

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

Office of Admission
315-228-7401
www.colgate.edu/admission

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

FAFSA
www.fafsa.ed.gov

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

General information
www.finaid.org

CSS PROFILE code 2086
FAFSA school code 002701

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 800-722-4867, or Sallie Mae TuitionPay at 800-635-0120.