

# Enrollment Services

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# Enrollment Services

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## The HUB

The HUB is Enrollment Services' student service center. The Assistant Directors of Enrollment Services are available in The HUB Monday, Wednesday and Friday from 8:30 a.m. until 4:30 p.m., and Tuesday and Thursday from 10:30 a.m. until 4:30 p.m., to assist students with enrollment matters including registration, financial assistance, and student accounts. Parents and students are encouraged to contact the Assistant Directors by visiting The HUB, Warner Hall A-19, or by visiting The HUB website, [www.cmu.edu/hub](http://www.cmu.edu/hub).

## Carnegie Mellon Card Office

The staff members of the Carnegie Mellon Card Office are available to assist you with all of your ID+ Card needs. Card Office hours are from 8:30 p.m. to 4:30 p.m., Monday through Friday.

### Plaid Ca\$h

Plaid Ca\$h is a debit account with the university. The account is accessible by presenting your Carnegie Mellon ID+ Card to the cashier at any of the locations where Plaid Ca\$h is accepted. For more information, visit The Card Office in Warner Hall, lower level, or The Card Office website at [www.cmu.edu/idplus/](http://www.cmu.edu/idplus/).

## Undergraduate Enrollment

Enrollment is the process whereby eligible students notify Enrollment Services that they will be attending the university by registering for courses and settling their student accounts. Enrollment must be completed before students may begin classes and before they may utilize university facilities.

Complete information about the enrollment process is available on The HUB Website. Registration and payment deadlines are listed on the Official Academic Calendar, located on The HUB Website, <http://www.cmu.edu/hub>.

## Registration

Registration is the process of selecting courses for the upcoming semester and discussing those selections with an academic advisor. We strongly encourage you to meet with your academic advisor before you finalize your selections and register for courses using On-Line Registration (OLR). OLR can identify your advisor and facilitate contact with your advisor via e-mail as part of the automatic registration process.

Registration for most entering freshmen is accomplished with the assistance of Associate Deans and department heads during the summer. Academic placement and elective choice information is collected by mail questionnaires during June and July. Most freshmen receive their schedules and enrollment information prior to the first day of classes.

Currently enrolled students select their courses for the upcoming semester during Registration Week, prior to the end of each semester. The Schedule of Classes is available on-line prior to Registration Week, listing available courses along with general enrollment information. The university reserves the right to make changes to hours, units or instructional staff when such changes seem necessary or advisable. A link to the on-line "Schedule of Classes" is provided on The HUB website. Although faculty advisors are provided, it is the responsibility of students to have clearly in mind what they intend to do, what elective courses they wish to pursue and what irregularities exist which may affect their present schedule. Failed and lower-level courses are to be given priority in planning a schedule.

Students enrolled in any curriculum leading to a degree who fail any required course more than once will not be permitted to re-register in that course without the approval of the Dean of their college, the head of their department and the head of the department offering the course in question.

Students are not permitted to register in courses for which the prerequisites have not been satisfied. Exceptions to the rule may be granted only upon the recommendation of the teaching department concerned. Unless the prerequisites are satisfied or special approval is obtained when the student enters the course, no credit can be allowed for the course.

### Availability of Required Courses

In order to ensure that students do not have to compete for access to their required courses, registration priority is given to students who are registering for courses in their primary major. Although the university encourages the exploration of other disciplines, access to courses outside a student's primary major (including those courses that fulfill requirements for an additional major, minor, etc.) is on a space-available basis and is not guaranteed.

### Change in Schedule (Add/Drop)

To add or drop a course after Registration Week, follow the OLR instructions for Adding/Dropping a course.

Scheduling changes must be made within the period in the semester as established in the Official University Calendar. A student cannot drop a course by simply notifying the instructor(s) or by ceasing to attend class(es). A student dropping all of his/her courses (with the intent of leaving the university) must file an Application for Withdrawal or an Application for Leave of Absence (see the "Student Leave Policy," located in the University Policies section of this catalog for more information).

Undergraduate students at Carnegie Mellon may drop a course by following the instructions for dropping a course in OLR on or before the appropriate deadline as published in the Official University Calendar. This applies to all courses with the exception of half-semester mini courses. The deadline to drop a half-semester mini course is the last day of the fourth week of the mini course. When a course is dropped by these deadlines, the course is removed and does not appear on the academic record.

After the Add/Drop deadlines or to drop below 36 units, students must see their Associate Dean to facilitate schedule changes.

The Late Add Form is used for adding a course or switching sections after the established add period and during the semester in which the course is offered. Students can check Student Information On-Line to see if the appropriate schedule changes have been made. Undergraduate students who add a course or switch a section after the established add period are required to obtain the permission of their home Dean's Office or the Head of their School. If adding a course would result in a schedule overload, the permission of the student's advisor is also required. Graduate students must have the permission of their department.

- If adding a course would result in a schedule overload, the signature of the student's advisor is also required if requested by Associate Dean/Department Head.
- Graduate students must have the permission of their department.
- International students who wish to drop below full-time must consult the Office of International Education.

The deadline to add a mini course is the end of the first week of classes for that course. The deadline to drop a mini course is one week after the mid-point for that course.

### Full-Time Status

Undergraduates who are registered as full-time students as of the 10th day of classes are expected to remain full-time for the duration of the semester. Full-time is defined by a minimum of 36 units. Permission to drop below the 36 unit minimum must be granted by the student's Associate Dean. Undergraduates who are registered as part-time are also subject to the above deadlines to drop or withdraw from a course.

Students carrying a full-time course load as of the 10th regularly scheduled class day are not ordinarily permitted to drop below 36 units after that time. Exceptions must be authorized by the student's Associate Dean.

## Tuition Assessment

The tuition charged each student will be automatically adjusted on the 10th regularly scheduled class day (refer to the specific date noted in Official University Calendar as the "last day to add courses") based upon each student's schedule at that time. The tuition charged will be increased whenever the number of units added justifies tuition charges greater than those paid by the student at the time of fee settlement. After that time, no tuition adjustments will be made, with the exception of second minis for that particular semester.

For additional information, see the Tuition Assessment Policy in the University Policies section of this catalog.

## Cross-College and University Registration Guidelines - PCHE (Pittsburgh Council on Higher Education)

Cross-registration provides opportunities for enriched educational programs by permitting full-time paying undergraduate and graduate students to cross register for one course at a Pittsburgh Council on Higher Education (PCHE) Institution. Students who are paying full-time Carnegie Mellon tuition (per the requirements of their home college) are eligible. The PCHE course may count towards full-time status. There is no additional tuition charge, except for special course or laboratory fees. Carnegie Mellon students do not acquire status at the Host Institution, but are given library and bookstore privileges. Credit and grades are transferred directly to the home institution. Cross-registration is not applicable during the Summer Session(s) or during intersessions.

There are nine approved PCHE Institutions in the Pittsburgh area:

Carlow College (412-578-6084), Chatham College (412-365-1121), Community College of Allegheny County (CCAC) (412-237-2555), Duquesne University (412-396-6230), LaRoche College (412-367-9300), Pittsburgh Theological Seminary (412-362-5610), Point Park College (412-392-3861), Robert Morris College (412-262-8256), University of Pittsburgh (412-624-7600)

"PCHE Cross Registration Request" forms are available from The HUB.

- Each college or university accepts registration from the other institutions; however, first priority is given to students of the Host Institution, and not all departments or schools in all institutions are able to participate in this program.
- In each case of a student cross-registration, the approval of the Dean or a designated individual from the home college or university must be obtained prior to registration.
- In addition, the student's advisor or Dean is responsible for assuring the student's eligibility for the course in which he/she intends to enroll.
- Full credit and grades for cross registered courses will be transferred to the appropriate institution; the academic regulations of the host university will prevail.
- The academic honesty code and other rules of conduct of the institution providing instruction apply with respect to its courses and behavior on its campus. That institution also determines whether its rules have or have not been violated. The student's own institution will impose such penalties as it considers proper when violations are reported to it.
- Cross-registrants do not thereby acquire the status of students in the institutions in which they are receiving instruction (e.g., for purposes of participation in student activities, insurance programs, etc.). They do receive library privileges at the host institution and may purchase course texts at the host bookstore.
- Each qualified student normally may enroll in no more than one course off campus in any one term or semester under this program. Students wishing to cross register for more than one course in a term must have approval from the appropriate academic offices at both schools.
- No additional tuition charge is made to students who are participating in this program; however, the student who cross registers is responsible for paying any course or laboratory fees to the host.
- Cross-registration does not apply to summer sessions or intersessions at any of the institutions.
- Adding or dropping a course after the home institution's deadline date requires permission from the home institution; adding or dropping a course after the host institution's deadline date requires permission from the host institution.

- Students enrolled in approved joint co-op programs between two PCHE institutions are exempt from the requirement of being full-time at either school in order to cross register. Students are bound by the requirements of that program.
- Carnegie Mellon students may not cross register for required courses that are normally available at Carnegie Mellon. Exceptions may be made if courses are unavailable or legitimate schedule conflicts seriously hinder completion of degree requirements within the prescribed timeframe.
- Students should not cross register in the semester in which they are graduating.

## University Course Assessments (UCAs)

Students play an integral role in the academic life of the university when they participate in the evaluation of the faculty through the University Course Assessment process. UCA data is important in the evaluation of teaching and learning, as an important piece of the promotion and tenure process and as part of the process of course design and improvement. Student participation in the UCA process is critical to the university's commitment to quality teaching and academic excellence. Students are strongly encouraged to participate in the process with constructive feedback that is relevant to teaching and course content. More information on the University Course Assessment process and results from previous years can be found at the UCA website, <http://www.cmu.edu/uca>.

## Finances

### 2008-2009 Cost of Attendance

Estimated educational expenses at Carnegie Mellon for the 2006-2007 academic year are as follows:

#### Freshmen - Fall 2008

Per-Unit Tuition Rate	\$543.75	
	<b>Resident</b>	<b>Commuter/ Off-Campus</b>
Tuition	\$39,150	\$39,150
Orientation Fee	190	190
Activity Fee	176	176
Port Authority Fee	78	78
Technology Fee	150	150
Media Fee	10	10
Room & Fees <sup>1,2</sup>	5,890	0
Dining	4,160	0
<b>Totals</b>	<b>\$49,804</b>	<b>\$39,754</b>

#### Undergraduate Students Who Entered Fall 2007

Per-Unit Tuition Rate	\$533.61	
	<b>Resident</b>	<b>Commuter/ Off-Campus</b>
Tuition	\$38,430	\$38,430
Orientation Fee	0	0
Activity Fee	176	176
Port Authority Fee	78	78
Technology Fee	150	150
Media Fee	10	10
Room & Fees <sup>1,2</sup>	5,890	N/A
Dining	3,850	0
<b>Totals</b>	<b>\$48,584</b>	<b>\$38,844</b>

#### Undergraduate Students Who Entered Fall 2006

Per-Unit Tuition Rate	\$513.89	
	<b>Resident</b>	<b>Commuter/ Off-Campus</b>
Tuition	\$37,000	\$37,000
Orientation Fee	0	0
Activity Fee	176	176
Port Authority Fee	78	78
Technology Fee	150	150
Media Fee	10	10
Room & Fees <sup>1,2</sup>	5,890	N/A
Dining	3,850	0
<b>Totals</b>	<b>\$47,154</b>	<b>\$37,414</b>

## Undergraduate Students Who Entered Prior to Fall 2006

Per-Unit Tuition Rate	\$496.94	
	<b>Resident</b>	<b>Commuter/ Off-Campus</b>
Tuition	\$35,780	\$35,780
Orientation Fee	0	0
Activity Fee	176	176
Port Authority Fee	78	78
Technology Fee	150	150
Media Fee	10	10
Room & Fees <sup>1,2</sup>	5,890	N/A
Dining	3,850	0
<b>Totals</b>	<b>\$45,934</b>	<b>\$36,194</b>

The budgets depicted above reference a typical Resident, Commuter or Off-Campus Student. The university reserves the right to change its charges without notice.

The academic year tuition charges are for all full-time undergraduate students. A full-time student is one registered in a degree program and carrying a schedule of at least 36 units per semester. A student enrolled for less than 36 units per semester will be charged tuition on a per-unit basis.

<sup>1</sup> Based upon the cost of a standard double room. Your actual cost may differ.

<sup>2</sup> Room, fees and dining are not required for commuter/off campus students.

NOTE: In addition, minimal health insurance coverage is required at an estimated cost of \$870 per year, unless a waiver is granted because you are covered under your family's health plan. Premium health insurance coverage is suggested for international students at an estimated cost of \$1,806 per year. Complete information about the university's Health Insurance Policy and options, as well as the waiver requirements, is available at [www.studentaffairs.cmu.edu/HealthServices/insurance](http://www.studentaffairs.cmu.edu/HealthServices/insurance).

## Student Fee Information

Activity Fee - \$88 per semester - Charged to all students registered for a minimum of 18 units. This fee covers the cost of student activities and events.

Orientation Fee - \$190 - Charged to all first-time undergraduate students (fall semester only!)

Port Authority (PAT) Fee - \$39 per semester - Charged to all degree-seeking students enrolled for at least one course. This permits full access to the Port Authority Transit System.

Health Insurance Fee - \$928 annually - Minimal health insurance coverage is required at a cost of \$870 per year, unless a waiver is granted by Health Services, because you are covered under your family's health plan.

Technology Fee - \$75 per semester - Charged to all students who are eligible to enroll. This includes distance education, non-degree and exchange students. This does not include Study Abroad students. This fee is nonrefundable.

Media Fee - \$5 per semester

## Billing Information

## Payment of Charges

All charges and credits incurred at the university are reflected on your student account and invoice. This invoice includes tuition and fees; and may include housing, meal plan, sorority or fraternity charges, health insurance, Plaid Ca\$h, DineXtra and any miscellaneous charges incurred. Miscellaneous charges could include but are not limited to music lessons, library fines, parking fines, pharmacy fees or emergency loans.

Note: The information on the invoice is accurate as of the day of printing.

A student account invoice is mailed in July for the fall semester and in November for the spring semester. Payment is due on or before August 15, 2008 and January 5, 2009 for the 2008-2009 academic year. Balances not paid in full on or before the Monday prior to the start of classes will be assessed a Late Enrollment fee of \$150.

Your account can be paid via personal check, cash, wire transfer, scholarships or loan proceeds. You may also contract a payment plan through Tuition Management Services (TMS) - see the following page for additional information. **Enrolled students may pay by e-check via Student Information On-Line ([www.cmu.edu/hub](http://www.cmu.edu/hub)).**

## Payment Options

## E-Pay with E-Check:

Enrollment Services encourages you to take advantage of this convenient way to pay your student account. Electronic Check Payment is available to currently enrolled students at Carnegie Mellon. This electronic check payment process allows a student to pay the current semester and future student account balances via an automatic direct debit to a U.S. checking or savings account. This authorization will be made from a secure student account payment website within Student Information On-Line on the Aid/Account Page. Enrollment takes one day to set up.

You will need the following information in order to complete the E-Pay Enrollment Process:

- Account Type and Number (checking or savings)
- Transit routing number

## E-Refund:

Enrollment services encourages all students to authorize direct deposit of their student account credit balances into a checking or savings account. Taking advantage of this opportunity eliminates the need to stand in line at The HUB to pick up a check. To enroll, students simply visit the account page on Student Information On-Line and click the E-Pay/E-Refund button. **E-Refunds can only be initiated by Enrollment Services.**

## Sponsor Checks &amp; Scholarship Checks:

Sponsor checks and/or scholarship checks **MUST** be sent to Enrollment Services, Carnegie Mellon, Warner Hall A19, 5000 Forbes Avenue, Pittsburgh, PA 15213-3890.

## Cash or Check Payments at The HUB:

Students and parents may make payments in person at The HUB, using cash or a check. Students paying by check should include their name and Andre ID/SIO User ID on the memo line of the check. Additionally, students using starter checks should also include their local address and telephone number.

## Check Payments via Mail:

When paying by check, write the student's name and Andrew ID/SIO User ID on the memo line of the check. **If you send a check to this address, you must attach the bottom portion of your invoice. DO NOT attach any additional information to your invoice.**

Make checks payable to *Carnegie Mellon* and send to our lockbox:

Carnegie Mellon  
P.O. Box 360224  
Pittsburgh, PA 15251-6224

**SEND CHECKS ONLY TO THE P.O. BOX. DO NOT ATTACH OTHER PAYMENTS, CORRESPONDENCE, ETC. WE WILL NOT RECEIVE THE ADDITIONAL INFORMATION.**

## Wire Transfer Payments

The following information is required when sending a wire transfer payment:

Bank of New York Mellon, 500 Ross St., Pittsburgh, PA 15262  
Routing Number: 043-000-261  
Carnegie Mellon Account Number: 197-9003  
Student Name and ID Number  
SWIFT Number: MELNUS3P

Carnegie Mellon is not responsible for wire transfer payments that are not properly identified. Allow at least 10-14 business days for processing. All unidentified wire transfers will be returned to sender.

## Tuition Management Systems Monthly Payment Plan

The Carnegie Mellon Tuition Payment Plan administered by Tuition Management Systems (TMS) is recommended to help you budget payment of your educational expenses and limit your debt.

The Carnegie Mellon Tuition Payment Plan allows you to spread your payments out over 10 months. There is no interest charged on the plan, and a variety of other benefits, including Life Insurance, are provided, all paid for with a single low annual fee. A semester option at a lower fee is available for those graduating in December or beginning their enrollment in the spring semester.

Benefits of the Carnegie Mellon Tuition Payment Plan include:

- Interest-free payments
- Life Insurance coverage for the bill payer
- Toll-free telephone service during extended personal service hours at 888-251-3533
- BorrowSmart Affordability Planning and Counseling with friendly and professional Education Payment Counselors.
- A wide variety of payment methods, including personal checks, money orders, credit cards, Western Union by wire or check, and automated payments from a checking or savings account.
- 24-hour access to account information at [www.afford.com](http://www.afford.com)
- 24-hour access to account information in a toll-free InfoLine

Visit [www.afford.com](http://www.afford.com) for more information on payment options, Carnegie Mellon education loans, free education payment counseling and the many payment options we offer to help you afford a Carnegie Mellon education. You may also contact a TMS Education Payment Counselor at 1-800-895-9061 Monday-Friday, 8:00 a.m. to 10:00 p.m. and Saturday, 9:00 a.m. to 3:00 p.m. (EST).

Monthly payment plan overpayments will be refunded in April.

## Financial Assistance

Prospective Students: Office of Admission, Warner Hall 101

Current Students: The HUB, Warner Hall A-19

### Financial Assistance Principles

Carnegie Mellon allocates resources carefully and judiciously to the benefit of the high-quality students we seek to enroll in the university. Financial aid, viewed by many as an entitlement when federal resources were much more plentiful, is now awarded by institutions who must balance resources, goals and priorities while attracting the highest quality students.

Like many other colleges and universities, we use an increasingly larger share of our limited resources to help families cover the cost of enrollment. Federal and state financial aid resources, awarded on the basis of financial need, are distributed under federal and state guidelines.

Our merit-based financial aid strategy is aimed at rewarding the highest quality students. It aids high-quality students from middle-income families who may not have qualified for financial aid if it were awarded solely on the basis of financial need.

### Applying for Financial Assistance

Carnegie Mellon follows a need-blind admission policy, which means we don't admit students based on their families' ability to pay for their education. Applying for financial aid will have no effect on your chances for regular admission. It may have an affect; however, on those students we are able to admit from the waiting list. We will determine your eligibility to receive a financial aid package – a combination of federal, state and Carnegie Mellon funds.

### To Apply for Financial Aid

To receive financial aid consideration, follow these steps:

1. Complete a Free Application for Federal Student Aid (FAFSA). The FAFSA is available on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). This document is necessary if you wish to be considered for any student aid.
2. Prior to completing the FAFSA or Renewal FAFSA on the web, you need to request a Personal Identification Number (PIN) from the Department of Education. If you are a dependent, undergraduate student, your parent must also request a PIN in order to electronically sign your FAFSA or Renewal FAFSA.<sup>1</sup> Request a PIN by visiting <http://pin.ed.gov>. If you already have a PIN, you do not need to request a new one. If you have lost or forgotten your PIN, you need to request that it be sent to you again. If you think someone knows your PIN, select the Change PIN option to request a new PIN combination.  
<sup>1</sup>Your PIN serves as an electronic identifier and allows you to electronically sign and immediately transmit the FAFSA.
3. Complete the Carnegie Mellon Financial Aid Application. There are two options for completing this form:
  - On Line - You must have an Andrew UserID and password to complete this application.

- PDF version - You may download this form from The HUB Website.

Additional information is published on The HUB Website, including specific instructions and required documents.

4. Parent(s)' U.S. Federal Income Tax Return or Foreign Tax Return and W-2 Wage and Tax Statement(s)

Please send us a signed copy of your parent(s)' actual Federal Income Tax Return, pages 1 and 2 only. We will not accept a tax preparer's stamp in place of any signature(s). We will accept a tax preparer's signature. We also require legible copies of all parental W-2 Wage and Tax Statement(s). Print your name and Student ID Number in the upper right corner of each tax document. Do not submit a copy of their prior year or an estimated tax return. If you file electronically, you are required to submit to us a signed copy of your electronic tax return. All documents listed above are due to us on or before April 15. If your parent(s) are required to file a Federal Income Tax Return in a country other than the United States, you must provide us with a copy of their foreign tax return and provide tax information translated into U.S. dollars on a U.S. Federal Income Tax Return. This document must be signed by your parent(s) and a tax accountant.

5. Student's/Spouse's U.S. Federal Income Tax Return or Foreign Tax Return

We also require a signed copy of your actual Federal Income Tax Return. We will not accept a tax preparer's stamp in place of any signature(s). We will accept a tax preparer's signature. Do not submit a copy of the prior year or an estimated tax return. If you file electronically, you are required to submit to us a signed copy of your electronic tax return. All documents listed above are due to us on or before April 15.

If you are required to file a Federal Income Tax Return in a country other than the United States, you must provide us with a copy of your foreign tax return and provide tax information translated into U.S. dollars on a U.S. Federal Income Tax Return. This document must be signed by you and a tax accountant.

### Financial Aid Award Package

To help meet your financial need, we offer you a combination of awards called a financial aid award package. There are two components to most financial aid packages: gift aid and self-help. Gift aid awards include grants and scholarships and are monies given to you that you do not have to repay. Self-help awards are monies you must apply for and either repay (student loans) or work for (student employment).

Financial aid award packages are structured to meet the particular needs of our students. The amount of financial aid may vary with need as the student progresses through the undergraduate program. Returning students financial aid award packages are evaluated and renewed by the Assistant Directors in The HUB annually upon proper resubmission of application materials by April 15, continued evidence of financial need, and satisfactory academic progress.

Note: If your Expected Family Contribution (EFC) is greater than the cost of attendance, you will not be offered need-based financial aid. You or your parent(s) may still apply for non-need-based aid, such as the Federal PLUS Loan and the unsubsidized Federal Stafford Loan.

### Award Notification Letter

Once your financial aid package has been determined, we will mail a Financial Aid Award Letter to your permanent address. This letter contains important information and instructions regarding your financial aid package. If your financial aid package changes at any point throughout the academic year, you will receive a revised Financial Aid Award Letter.

### Satisfactory Academic Progress

Federal Title IV - The Federal Department of Education requires that Federal Title IV Financial Assistance recipients meet academic progress standards each year. Federal Title IV Financial Assistance includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Work-Study, Federal Stafford Loan and Federal PLUS Loan programs. Each university determines its own policy regarding sufficient progress standards.

Federal academic progress standards must include two elements: cumulative QPA and cumulative units. At Carnegie Mellon, we define this as follows: first-year freshman students must pass 80 percent of all cumulative units attempted at Carnegie Mellon and have a 1.75 cumulative QPA after the first year; all other students (excluding graduate students in Tepper and Heinz) must pass 80 percent of all cumulative units attempted at Carnegie Mellon and have a 2.00 cumulative QPA.

Carnegie Mellon Academic Scholarships - Institutional Academic Scholarships are awards that you do not have to repay. The Carnegie Mellon Institutional Academic Scholarships are awarded to students when they enter as freshmen and are renewed annually if the student meets the cumulative 2.0 QPA requirement. These scholarships are renewable for eight semesters of undergraduate education (ten semesters for Architecture students), provided satisfactory academic performance is maintained and the student is assessed Carnegie Mellon tuition.

Appeal Process - Carnegie Mellon realizes that extenuating circumstances may contribute to a student's inability to achieve satisfactory academic progress, and thus we encourage students to appeal after receipt of progress failure notification. Appeal examples include; extended illness, changes in major, difficult transition to first-year in college (academically and socially), recent diagnosis of learning disability or a recent death of a close family member.

### For More Information

An excellent, detailed source of information regarding financial assistance programs available at Carnegie Mellon is the Undergraduate Student Financial Assistance Guide for the current academic year. This publication is available on The HUB Website.

If you have any questions or need assistance, contact an Assistant Director of Enrollment Services at The HUB.

## Types of Financial Assistance Available

### Grants

Grants are awards you do not have to repay. All federal, state and other institutional grants and scholarships are awards based upon financial need.

#### Federal Pell Grant

A Federal Pell Grant is a grant awarded by the federal government to students with high financial need. The projected maximum grant awarded for the 2008-09 academic year is \$4,731. If you become eligible for a Federal Pell Grant after your financial aid package is determined, a dollar-for-dollar reduction to your Carnegie Mellon need-based grant funds will occur.

#### Federal Supplemental Educational Opportunity Grant (Federal SEOG)

A Federal SEOG is a grant for undergraduates with exceptional financial need. Carnegie Mellon usually awards these grants to students who receive a Federal Pell Grant. If there is a change in your Federal SEOG eligibility, a dollar-for-dollar adjustment to your Carnegie Mellon need based grant funds will occur.

#### Carnegie Mellon Undergraduate Grant

A Carnegie Mellon Undergraduate Grant is a grant awarded by Carnegie Mellon to students who have financial need. Once you complete the Carnegie Mellon financial aid process, you are considered for this grant. Note: This grant is not automatically renewed each year.

### State Grants

Some states provide educational grants to their residents who demonstrate financial need.

If you are eligible for grant assistance from your state but you do not apply, Carnegie Mellon will not provide additional grant assistance to replace your lost state grant funds. In addition, if you do not apply on time for State Grant assistance and you are a Pennsylvania resident; we will reduce your eligibility for the Carnegie Mellon Undergraduate Grant by \$1,000 if you would have been eligible for a PHEAA State Grant. This is the amount of institutional grant assistance Carnegie Mellon would have received from the Pennsylvania Higher Education Assistance Agency (PHEAA) if you had applied on time.

If you are awarded a state grant after your financial aid package is determined, a dollar-for-dollar reduction to your Carnegie Mellon need based grant funds will occur.

### Scholarships

Scholarships are awards that you do not have to repay. The Carnegie Mellon Institutional Academic Scholarships are awarded to students when they enter as freshmen and are renewed annually if the student meets the cumulative 2.0 QPA requirement.

#### Carnegie Mellon Academic Scholarship Program

Carnegie Mellon offers several academic scholarships to incoming freshmen. The scholarships are designed to recognize and reward outstanding academic, artistic and personal achievement.

Financial need is not a requirement. These scholarships are renewable for eight semesters of undergraduate education (*ten semesters for Architecture students*), provided satisfactory academic performance is maintained and you are assessed Carnegie Mellon tuition. **Academic scholarships are only awarded to incoming freshmen during the admission process.** These scholarships include: Judith Resnik Challenger Scholarship, Andrew Carnegie Scholarship and Presidential Scholarship. Recipients do not have to file a FAFSA to renew these scholarships unless they wish to apply for need-based financial aid. If your parent is a Carnegie Mellon employee who qualifies for tuition remission, you will **not** be eligible for a Carnegie Mellon Academic Scholarship.

#### Outside Scholarships

Outside scholarships do not affect Carnegie Mellon academic scholarships unless the total amount of grants and scholarships exceeds the total amount of tuition, fees, standard room and standard dining. Please refer to the following website for more information: [www.cmu.edu/hub/fa/fa\\_scholarships.html](http://www.cmu.edu/hub/fa/fa_scholarships.html).

### Student Loans

Student loans are self-help awards which must be repaid. Regardless of our recommended lenders, we will process any loan from any lender, federal or alternative.

#### Federal Perkins Loan

A Federal Perkins Loan is a low-interest (5 percent) federal loan administered by Carnegie Mellon. Carnegie Mellon offers this loan to students who have exceptional financial need as determined by Federal Methodology and Carnegie Mellon. You receive consideration for a Federal Perkins Loan if you complete a FAFSA and a Carnegie Mellon Financial Aid Application. There is no separate application for this loan. Enrollment Services will automatically credit the loan to your student account (one-half in the fall, one-half in the spring).

If you are offered a Federal Perkins Loan, Enrollment Services will mail you a Promissory Note in mid to late summer. You must sign and return your Promissory Note to Enrollment Services. If you do not return a signed Promissory Note, your Federal Perkins Loan will be canceled.

Repayment of both principal and interest does not begin until nine months after you graduate or are no longer enrolled at least half-time (18 units per semester). No interest accrues on the loan until you begin repayment.

#### Federal Stafford Loan

A Federal Stafford Loan (FSL) is a loan given by a private lender (e.g., bank, credit union, or other financial institution) to students. There are two types of Federal Stafford Loans — subsidized and unsubsidized. The interest rate for subsidized loans is 6.0% for loans first disbursed on or after July 1, 2008 and before June 20, 2009. The interest rate for unsubsidized loans is fixed at 6.8%.

You may borrow up to the following annual loan limits (subsidized and unsubsidized FSL combined) based upon your year of study:

- first-year students \$3,500; sophomores \$4,500;
- juniors, seniors and fifth-year students \$5,500.

The maximum is \$23,000 for undergraduate study.

To apply for an FSL, you must complete and submit the following:

- FAFSA
- Carnegie Mellon Financial Aid Application
- Signed copy of your parent(s)' Federal Income Tax Return or Foreign Income Tax Return
- Your parents' W-2 Wage and Tax Statements
- Signed copy of your Federal Income Tax Return or Foreign Income Tax Return

You must complete a Stafford Master Promissory Note (MPN). If you previously borrowed a Federal Stafford Loan (FSL) and completed a Master Promissory Note, you do not need to complete another MPN for each subsequent academic year. Your FAFSA will serve as your application.

If you are a first-time borrower at Carnegie Mellon, you must complete a Stafford MPN on-line. Complete instructions are available on The HUB website: [www.cmu.edu/hub/mpn.html](http://www.cmu.edu/hub/mpn.html).

In most cases, your FSL funds will be electronically deposited into your student account at Carnegie Mellon on or about September 2 for the fall semester, and on or about January 2 for the spring semester. In some cases, you may be required to sign your FSL check in The HUB before the loan proceeds can be credited to your student account. You should subtract approximately one-half of your annual FSL from the balance due appearing on your Fall and Spring Invoices.

No fees will be deducted from your loan if you are borrowing from a KeystoneBEST Lender. Our preferred Keystone Best Lenders are PNC Bank and Citizens Bank.

#### Subsidized Federal Stafford Loan

A subsidized Federal Stafford Loan (FSL) is a loan given by a private lender (e.g., bank, credit union or other financial institution) to students with financial need. You begin repaying the loan six months after you either graduate or cease to be enrolled at least half-time (18 units per semester). The interest on a subsidized FSL is paid by the federal government while you remain enrolled at least half time and during your six-month grace period. You have up to 10 years to repay your loan.

#### Unsubsidized Federal Stafford Loan

An unsubsidized Federal Stafford Loan (FSL) is available to students who do not qualify, in whole or in part, for a subsidized Federal Stafford Loan. It is not based on financial need. Unlike the subsidized FSL, you are required to pay the interest that accumulates on the unsubsidized FSL every three months while you are in school. It is possible to have the interest capitalized (instead of paying the interest every three months, it is added back to the principal). This will increase the amount you have to repay. We suggest you pay the interest as it accumulates, as you'll repay less in the long run.

You may be eligible for additional unsubsidized FSL funds (beyond the FSL limits stated above) if your parent(s) apply for a Federal PLUS Loan and are denied. If this is the case, the maximum you may borrow annually in additional unsubsidized FSL funds based upon your year of study is as follows:

- first-year students \$4,000; sophomores \$4,000;
- juniors, seniors and fifth-year students \$5,000.

The aggregate total (subsidized, unsubsidized and additional unsubsidized FSL combined) is \$46,000 for undergraduate study; however, only \$23,000 of this total can be in subsidized FSL funds.

#### Federal Entrance Loan Counseling

Federal regulations require that all first-time federal student loan borrowers complete an entrance counseling session prior to their Federal Student Loan funds being credited to their student accounts. During the entrance counseling session, you will be informed of your rights and responsibilities as a borrower.

**CARNEGIE MELLON WILL NOT PROCESS YOUR FEDERAL STAFFORD LOAN UNTIL YOU COMPLETE THE ENTRANCE COUNSELING SESSION.**

Complete the loan counseling requirements electronically on our Federal Entrance Loan Counseling Website [www.cmu.edu/hub](http://www.cmu.edu/hub). Follow the instructions, answer the questions and complete the appropriate electronic submission form. We recommend that you print a copy of the "Rights and Responsibilities Checklist."

Prior to the form appearing in the browser, you will need to log into the server by entering your Andrew UserID and Password. We recommend Microsoft Internet Explorer version 5.0 or newer. America Online's browser will not work. If you have questions regarding your account information, please contact Computing Services at 412-268-4357.

#### Federal PLUS Loan

A Federal PLUS Loan is a non-need-based loan given by a private lender (e.g., bank, credit union or other financial institution) to creditworthy parent(s). **The interest rate is fixed at 8.5%. Interest starts to accrue at disbursement,** however full repayment of principal and interest begins 60 days after the last disbursement for the loan period. The maximum repayment period is 10 years.

Parent(s) may apply for a Federal PLUS Loan for up to the annual cost of attendance minus any financial aid. Approval for this loan and the amount a parent is eligible to borrow is determined by the lender. If the Federal PLUS Loan is not approved by the lender,

the student may borrow additional unsubsidized FSL funds (see Unsubsidized Federal Stafford Loan).

If the Federal PLUS Loan is approved by the lender, Federal Origination and Default Fees (3 percent) are deducted from the loan proceeds each semester before being sent to Carnegie Mellon. The proceeds will be sent to us via electronic funds transfer (EFT) or by check. If the funds are disbursed via EFT, they will be electronically deposited into your student account at Carnegie Mellon. If the funds are sent to us by check (made co-payable to your parent and Carnegie Mellon), Enrollment Services will send the check to your parent to be endorsed and returned to Enrollment Services to be deposited into your student account at Carnegie Mellon.

**New for 2008-2009:** Students who do not apply for financial aid but whose parents plan to borrow a Federal PLUS Loan are required to complete a FAFSA.

All parents wishing to borrow a Federal PLUS Loan for the first time are required to complete a Federal PLUS Master Promissory Note (MPN). If the parent who will be a first-time borrower of a Federal PLUS Loan has a U.S. Department of Education PIN, he or she may complete the Federal PLUS MPN online. Additional Information is available at [www.cmu.edu/hub/plus\\_mpn.html](http://www.cmu.edu/hub/plus_mpn.html).

Parents who previously borrowed through the Federal PLUS Loan Program and wish to reapply must complete the Federal PLUS pre-approval process online.

#### Alternative Loans

A complete list of Carnegie Mellon's recommended alternative loan lending partners, including borrower benefits, is available online at [http://www.cmu.edu/hub/fa/fa\\_main.html](http://www.cmu.edu/hub/fa/fa_main.html). **Regardless of our recommended lenders we will process any loan from any lender, federal or alternative.**

#### Student Employment

There are many student employment opportunities on campus, both need-based and non-need-based.

**Federal Work Study (FWS)** is a need-based self-help award. If you have been awarded FWS, your FWS award is the total that you can earn during the academic year as a work-study student. *Funds earned in the Federal Work Study Program are not credited to your student account.*

#### Federal Community Service:

Students who are awarded Federal Work Study are eligible to use their award to work off-campus for one of our Federal Community Service Employers. Federal Community Service positions are posted on Carnegie Mellon's TartanTrak at <http://www.studentaffairs.cmu.edu/career/tartantrak.html>.

If you have not been awarded FWS and wish to work on campus, there are positions available. Both need-based and non-need-based student employment positions are advertised on the Career Center's web page: [www.studentaffairs.cmu.edu/career/tartantrak.html](http://www.studentaffairs.cmu.edu/career/tartantrak.html).

All undergraduates who are employed by Carnegie Mellon complete timecards and are paid by check on a bi-weekly basis. Students have the option to have their pay direct deposited into a local checking or savings account. The authorization form may be found on the payroll website: <https://www.as.cmu.edu/~fsg/forms/forms.htm>.

#### Reserve Officer Training Corps (ROTC) Scholarships

##### Air Force ROTC

Type I Award: covers full tuition and fees. Type II Award: \$15,000 annually. Type VIII Award: 80% of tuition. There is a book allowance of \$510, and a monthly stipend (\$250 - freshmen; \$300 - sophomores; \$350 - juniors; \$400 - seniors). Stipends are calculated for 9 months for the Air Force because they use the University of Pittsburgh academic calendar.

Students on scholarship are required to attend AFROTC courses (for more information see page 82).

##### Army ROTC

Army ROTC offers four, three and two year full tuition and fee scholarships with additional annual allowances of \$900 for books and a monthly stipend (\$300 - freshmen; \$350 - sophomores; \$450 - juniors; \$500 - seniors). Army stipends are calculated for 8 months using Aug. 30 to April 26.

High school, undergraduate and incoming two-year graduate students are eligible to apply. For application and information call ROTC at the University of Pittsburgh at (412) 624-6197/6198/6199 (for more information see page 82).

## Navy-Marine Corps ROTC

The NROTC offers four-, three- and two-year scholarships based on competitive national selection. The Navy pays for tuition and fees. There is an annual book allowance of \$750, and a monthly stipend (\$250 - freshmen; \$300 - sophomores; \$350 - juniors; \$400 - seniors) with an additional transportation allowance. In addition, NROTC midshipmen receive full active duty pay and benefits while on summer training cruises. Navy stipends are based upon 9 months using the Carnegie Mellon calendar.

Special scholarships are available to minority students and students who are interested in careers as nuclear power officers. These special scholarships are available to students who have completed at least one term of academic college course work. See page 83 for more information.

## Financial Aid Policies

### University Academic Scholarship Renewals

Carnegie Mellon University awards academic scholarships as part of the freshman financial aid process. Each of these scholarships is renewable for four academic years of study (five for architecture) based upon the maintenance of a specific cumulative quality point average. The academic scholarship renewal criteria are included in the scholarship notification letter which is mailed to the student prior to the May 1 matriculation deadline.

Each scholarship recipient's cumulative quality point average is reviewed at the end of each academic year. If the student achieves the scholarship renewal criteria, then the scholarship is automatically renewed for the next academic year.

If the student does not meet the cumulative quality point average requirement for renewal, then s/he is given the opportunity to appeal. A merit scholarship appeal form and instructions are automatically sent to the student at the end of each academic year.

The student's completed appeal form is reviewed by members of the Enrollment Services staff. Input from the Associate Dean of the student's college is also considered. The student is notified, in writing, of the decision. The decision may be to renew the scholarship for the entire academic year, renew the scholarship for one academic term, or to reject the appeal. If the appeal is rejected, a written explanation is provided to the student.

### Satisfactory Academic Progress

The Department of Education requires recipients of Federal Title IV Financial Assistance to meet academic progress standards each year. Federal Title IV Financial Assistance includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Work-Study, Federal Stafford Loan and Federal PLUS Loan Programs. Each university determines its own policy regarding sufficient progress standards. Federal academic progress standards must include two elements: cumulative QPA and cumulative units. At Carnegie Mellon, we define this as follows: first-year freshman students must pass 80 percent of all cumulative units attempted at Carnegie Mellon and have a 1.75 cumulative QPA after the first year, all other students (excluding graduate students in the Tepper School of Business and Heinz) must pass 80 percent of all cumulative units attempted at Carnegie Mellon and have a 2.00 cumulative QPA.

### Outside Scholarship and/or a State or Federal Grant

Outside scholarships do not affect Carnegie Mellon academic scholarships unless the total amount of grants and scholarships exceeds the total amount of tuition, fees, standard room and standard dining.

In the case of federal and state grants that were not included in our initial award, a dollar-for-dollar reduction of the need based institutional grant/scholarship funds will occur.

The first \$6,000 you receive in outside grants/scholarships will not reduce your Carnegie Mellon gift aid. In some cases, self-help aid (loans and work study) will be adjusted. If you receive more than \$6,000 annually in outside grants/scholarships, your need based Carnegie Mellon grants/scholarships will be reduced by one-half the value that exceeds \$6,000.

## Students Pursuing a Second Bachelor's Degree

If you are enrolling in a second bachelor's degree program, you are not eligible for grants/scholarships. However, you may be eligible to receive funds from student loan and student employment programs. Eligibility for student loan funds is contingent upon the student's prior loan indebtedness.

### Undergraduate Tuition Exchange Programs

Carnegie Mellon University assesses the standard tuition charge for the undergraduate tuition exchange programs.

Since Carnegie Mellon assesses the tuition charge, the student can be considered for all forms of institutional, state, and federal aid for which the student may have eligibility with the exception of any student employment program.

### Undergraduate Study Abroad Programs

Carnegie Mellon University does not assess the tuition charge for any of the Study Abroad Programs.

Since Carnegie Mellon does not assess the tuition charge, the student is not considered for any institutional grants and scholarships. However, Carnegie Mellon will consider any student participating in an approved Study Abroad Program for all state and federal student aid programs for which the student may have eligibility with the exception of any student employment program.

The U.S. Department of Education and Carnegie Mellon University define an approved Study Abroad Program as one which is part of a contractual agreement between Carnegie Mellon and the host institution. Additionally, courses taken in the Study Abroad Program must be accepted for transfer to Carnegie Mellon by the Dean of the student's college.

### Undergraduate Sponsored Study Abroad Programs

Carnegie Mellon assesses full tuition charges and all applicable fees to students participating in an undergraduate sponsored study abroad program.

### Undergraduate International Students

Documentation Eligibility (U.S. Citizenship or Eligible Noncitizen)

You must be a U.S. Citizen or permanent resident alien to receive federal student aid. If you are a U.S. Citizen, but were not born in the United States, valid documentation includes a copy of your passport or naturalization certificate.

If you are a U.S. permanent resident alien or refugee, acceptable forms of verification include a photocopy of both sides of your I-551 or I-551C card.

Undergraduate international students are ineligible to receive any federal or state student financial aid. Additionally, Carnegie Mellon does not award any institutional financial aid funds to undergraduate international students.

## Other Sources for Enrollment-Related Information

The HUB Website contains the most up-to-date enrollment related information for Carnegie Mellon students. It is accessible 24-hours a day at [www.cmu.edu/hub](http://www.cmu.edu/hub).

A complete calendar of important dates and deadlines for the academic year can be found on the HUB website, <http://www.cmu.edu/hub>.

Additionally, Enrollment Services publishes many different guides and brochures throughout the academic year in order to provide detailed information pertaining to financial assistance, student accounts and registration.

If you have questions about any facet of your enrollment, you should contact an Assistant Director of Enrollment Services, in The HUB, Monday, Wednesday, and Friday between 8:30 a.m. and 4:30 p.m. or Tuesday or Thursday between 10:30 a.m. and 4:30 p.m. Extended hours may be offered during orientation week, and will be announced on The HUB Website.