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**FINANCING YOUR  
BUCKNELL EDUCATION**

*For 2012–13 first-year and  
transfer applicants*

**COLLEGE IS AN IMMEASURABLE INVESTMENT** in the future. Today's well-educated students become tomorrow's successful leaders and thinkers in a world that requires sound social, political and ethical understanding. But for many students and their families, the prospect of paying for college can be overwhelming. Perhaps it is for you.

At Bucknell, we recognize your concern and are here to help you explore your financial aid options.

Here is how financial aid works at Bucknell: At the same time you apply for admission, you will need to file the **College Scholarship Service (CSS) PROFILE** at [www.collegeboard.com](http://www.collegeboard.com), being sure to list Bucknell's CSS code of 2050. We will evaluate your CSS PROFILE information and determine any need-based eligibility that you may have. We will also be in contact with the Office of Admissions regarding your eligibility for merit aid.

All students who apply for admission are automatically considered for a limited number of merit aid scholarships. (Arts merit scholarships for dance, theatre, music, creative writing and art are available, but these require pre-screening.) Then, we will offer you a financial aid package that lists all of the aid programs for which you are eligible, both need-based and merit-based, including scholarships, grants, loans and work-study.

As long as your family's financial circumstances remain relatively constant from year to year, you apply by our deadline, and you maintain satisfactory academic progress, our policy is to award need-based aid at about the same level each year. However, if your income or assets increase or you have fewer students in college, please understand that your need-based aid eligibility will decrease. Merit aid will be automatically renewed each year, as long as you satisfy the requirements of your specific scholarship.

For more information, please visit the following web page: [www.bucknell.edu/financialaid](http://www.bucknell.edu/financialaid).



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# HOW TO APPLY for financial aid

**COMPLETE THE COLLEGE SCHOLARSHIP SERVICE (CSS) PROFILE.** To be considered for need-based financial aid, first-year applicants must file the 2012-13 CSS PROFILE at [www.collegeboard.com](http://www.collegeboard.com). For Early Decision I, the deadline is Nov. 15. For Early Decision II and Regular Decision, the deadline is Jan. 15.

The CSS PROFILE is the main application that Bucknell requires to determine if a student qualifies for University financial assistance, as well as federal and Pennsylvania state aid.

When the Office of Financial Aid receives the CSS PROFILE information, we will analyze your family's financial aid eligibility. You cannot receive aid unless you apply, and you must apply using the CSS PROFILE.

**THE CSS PROFILE** is the main application that first-year students must complete, but students who are accepted and decide to enroll will need to complete the Free Application for Federal Student Aid (FAFSA) as well. However, please keep in mind that the FAFSA is a federal requirement, and the results will not change your financial aid package. The FAFSA is available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Bucknell's code number is 003238. If you are accepted and plan to enroll, we recommend that you file the FAFSA in April, especially for residents of states that have state grant programs. Pennsylvania state residents applying for the PHEAA grant must be sure to complete the FAFSA on time. If you decide to enroll, you will also need to submit verification and tax return documents to the Office of Financial Aid by May 10.

If you are awarded aid, it most likely will be in a combination of three forms: (1) scholarships, which are gifts that do not have to be repaid; (2) student loans, which must be repaid after a student leaves college or drops below half-time enrollment; and (3) work-study, which offers students the opportunity to earn funds by working on and off campus during the academic year.

For Early Decision, if you have applied for financial aid by the appropriate deadline, the Office of Financial Aid will send your financial aid award letter shortly after you receive your letter of acceptance from Bucknell. For Regular Decision, if you have applied for financial aid by the appropriate deadline, your financial aid award letter will be included either with your letter of acceptance from Bucknell, or will be sent shortly afterward.

## DEADLINES for online submission of completed CSS PROFILE

candidates	Spring 2012 transfer .....	Oct. 1, 2011
	Early Decision I.....	Nov. 15, 2011
	Early Decision II.....	Jan. 15, 2012
	Regular Decision .....	Jan. 15, 2012
	Fall 2012 transfer .....	March 15, 2012

## steps to

# DETERMINE FINANCIAL AID

### 1. FILE FORMS WITH OUTSIDE AGENCIES

- CSS PROFILE; Bucknell's code number (2050) must be listed — by Jan. 15, 2012 (Nov. 15, 2011, for Early Decision I candidates)

### 2. SEND TO BUCKNELL

- Non-custodial Parent's Form, if applicable — by Jan. 15, 2012. This form will be available on our website in October.

### 3. FINANCIAL AID IS DETERMINED BY OUR OFFICE, BASED ON:

- Family size — number of members in your household supported by your parents
- Your total income and assets
- Your parent(s)' total income and assets
- The number of siblings in your household simultaneously enrolled at least half time in undergraduate degree-seeking programs



# TYPES OF financial aid

## BUCKNELL SCHOLARSHIPS

**eligibility:** full-time students, the majority of whom demonstrate financial need

**value of award:** varies depending whether award is based on need or merit

**basis of award:** calculated institutional need, academic achievement and/or special talents

**comments:** Students must apply for need-based aid by completing the CSS PROFILE by Jan. 15.

**note:** There is no separate application for merit awards, as all admission applicants will be considered. Need-based awards should remain at the same level each year as long as the family's financial situation stays constant.

## STATE SCHOLARSHIPS/GRANTS

**eligibility:** eligible students from select states

**value of award:** varies according to state criteria

**basis of award:** state guidelines

**comments:** Check with your state for grant availability.

## FEDERAL PELL GRANTS

**eligibility:** students with very high financial need

**value of award:** \$400–\$5,550

**basis of award:** very high need

## FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANTS (SEOG)

**eligibility:** full-time students who demonstrate very high financial need

**value of award:** varies according to financial need and current federal allocations

**basis of award:** Pell recipients receiving Bucknell need-based scholarship have priority for SEOG. However, we only have a limited amount, so not all Pell recipients will receive SEOG.

## FEDERAL DIRECT SUBSIDIZED LOANS

**eligibility:** students who demonstrate financial need and are enrolled at least half time

**value of award:** \$3,500 maximum (subsidized and unsubsidized combined) for first-year, \$4,500 for sophomores, \$5,500 for juniors and seniors

**basis of award:** Federal Methodology

**comments:** There is a fixed interest rate of 6.8 percent for the 2012–13 academic year. Repayment is deferred until six months after graduation or dropping to below half-time status. Students may also defer during graduate/professional school.

## FEDERAL DIRECT UNSUBSIDIZED LOANS

**eligibility:** students with no financial need who are enrolled at least half time

**value of award:** \$5,500 maximum (subsidized and unsubsidized combined) for first-year, \$6,500 for sophomores, \$7,500 for juniors and seniors

**basis of award:** Federal Methodology

**comments:** There is a fixed interest rate of 6.8 percent for the 2012–13 academic year. These loans are the same as subsidized loans except the borrower is responsible for accrued interest, which can be capitalized at borrower's request. Repayment is deferred until six months after graduating or dropping to below half-time status. Students may also defer during graduate/professional school.

## FEDERAL PERKINS LOANS

**eligibility:** students who demonstrate financial need

**value of award:** varies according to financial need and available funds

**basis of award:** Perkins loans are based on demonstrated financial need. However, we only have a limited amount, so not all students will receive Perkins loans.

**comments:** Repayment is deferred until nine months after graduating or dropping to below half-time status. Students may also defer during graduate/professional school.

## FEDERAL WORK-STUDY

**eligibility:** students who demonstrate financial need

**value of award:** typical award is between \$1,500 and \$1,800 per year (8-10 hours of work per week)

**basis of award:** based on demonstrated financial need and student interest

**comments:** After you have enrolled at Bucknell, you will be able to search and apply for work-study jobs through the Career Development Center.

# SCHOLARSHIP program

**THE BUCKNELL SCHOLARSHIP PROGRAM** is a mix of need-based, above-need and no-need awards. Academic scholarships include Presidential Fellowships, Dean's Scholarships and Clare Boothe Luce Scholarships for women engineers. We also have Campus Enrichment Scholarships and Music, Theatre, Dance, Art and Creative Writing Scholarships.

It is important to note that the vast majority of our scholarships are need-based, but a limited number of merit scholarships are available for students who have no need or do not apply for aid. Many talented students in our pool actually qualify for our merit scholarships, but please keep in mind that only a few merit scholarships will be awarded to our very top candidates.

For more details about our programs, please visit

[www.bucknell.edu/scholarshipgrants](http://www.bucknell.edu/scholarshipgrants)

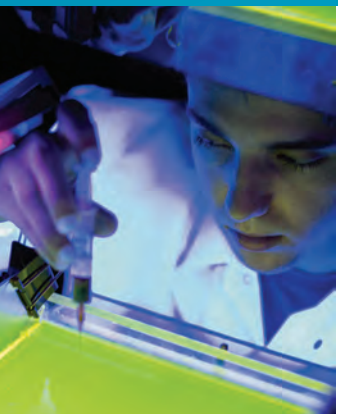
and [www.bucknell.edu/admissions/arts](http://www.bucknell.edu/admissions/arts)

Bucknell offers

## PRESIDENTIAL FELLOWSHIP AWARDS

to a select number of students  
with extraordinary academic qualifications.

The award includes an internship with a faculty or staff mentor.



# frequently asked QUESTIONS

## WHAT ARE MY CHANCES OF RECEIVING FINANCIAL AID?

The only way to determine your eligibility for financial aid is to submit all of the application materials. Even students and families who think they might not qualify for aid could discover they do.

## WILL MY AID STAY THE SAME AFTER MY FIRST YEAR OF COLLEGE? WHAT IF MY FAMILY EXPERIENCES A CHANGE IN ITS FINANCIAL CIRCUMSTANCES DURING THE YEAR?

As long as your family's financial circumstances remain relatively constant from year to year, you apply by our deadline and you maintain satisfactory academic progress, our policy is to award need-based aid at about the same level each year. However, changes in total income and assets and the number of siblings simultaneously enrolled at least half time in undergraduate degree-seeking programs can change your need-based aid eligibility from year to year. **You will need to reapply for financial aid each year.**

If there is an unexpected change in your family's financial circumstances during the academic year, you can request a review of your aid package by providing us with written details of your financial situation, including as many facts and figures as possible. We cannot guarantee that we will be able to award additional need-based aid, but we will use all of our aid options, including loans.

## WHAT IF I AM INELIGIBLE FOR NEED-BASED FINANCIAL AID?

Bucknell can give you information on parent loans and a monthly payment plan. See [www.bucknell.edu/x570.xml](http://www.bucknell.edu/x570.xml).

## AM I ELIGIBLE FOR FINANCIAL AID IF I DECIDE TO STUDY ABROAD?

Students who participate in Bucknell-approved programs typically receive the same amount of aid as they would on campus, as long as they remain eligible for need-based aid. However, federal work-study funds cannot be used for study abroad.

## DOES BUCKNELL HAVE MERIT SCHOLARSHIPS?

We do have a few, but they are limited. There is no separate application required, as all admitted applicants will be considered for merit aid. Please visit [www.bucknell.edu/scholarshipgrants](http://www.bucknell.edu/scholarshipgrants).

# CHECKLIST for applying for aid

## FIRST-YEAR CANDIDATE DEADLINES

### Early Decision I

- Nov. 15, 2011: Submit completed 2012-13 CSS PROFILE at [www.collegeboard.com](http://www.collegeboard.com), using Bucknell's code 2050. Supplemental forms, if pertinent, must be submitted to our Office of Financial Aid.
- April 15, 2012: Submit completed 2012-13 FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), using Bucknell's code 003238.
- May 10, 2012: Submit signed copies of 2011 federal tax returns along with schedules, verification form and W-2s for students and parent(s) to Bucknell's Office of Financial Aid (for enrolling students only).

### Early Decision II and Regular First-Year

- Jan. 15, 2012: Submit completed 2012-13 CSS PROFILE at [www.collegeboard.com](http://www.collegeboard.com), using Bucknell's code 2050. Supplemental forms, if pertinent, must be submitted to our Office of Financial Aid.
- April 15, 2012: Submit completed 2012-13 FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), using Bucknell's code 003238.
- May 10, 2012: Submit signed copies of 2011 federal tax returns along with schedules, verification form and W-2s for students and parent(s) to Bucknell's Office of Financial Aid (for enrolling students only).

## TRANSFER CANDIDATE DEADLINES

### Spring 2012 Transfers

- Oct. 1, 2011: Submit 1) completed 2011-12 CSS PROFILE at [www.collegeboard.com](http://www.collegeboard.com), using Bucknell's code 2050, and 2) completed 2011-12 FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), using code 003238.
- Nov. 1, 2011: Submit signed copies of 2010 federal tax returns along with schedules, verification form and W-2s for students and parent(s) to Bucknell's Office of Financial Aid (for enrolling students only).

### Fall 2012 Transfers

- March 15, 2012: Submit completed 2012-13 CSS PROFILE at [www.collegeboard.com](http://www.collegeboard.com), using Bucknell's code 2050. Supplemental forms, if pertinent, must be submitted to our Office of Financial Aid.
- April 15, 2012: Submit completed 2012-13 FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), using Bucknell's code 003238.
- May 10, 2012: Submit signed copies of all pages and schedules of 2011 federal tax return along with verification form and W-2s for students and parent(s) to Bucknell's Office of Financial Aid (for enrolling students only).

*Please note:  
Aid to transfer  
students is  
limited, but  
you may apply.*

# bucknell TUITION, FEES AND FACTS

## TUITION AND FEES FOR 2011-12

Tuition	\$ 43,628
Activity fee	\$ 238
Average room	\$ 6,048
Average board	\$ 4,326
<b>Total</b>	<b>\$ 54,240</b>

In addition to these direct costs, students should be prepared to meet expenses for books, supplies, personal spending, travel and more. The typical range for these costs is \$1,500-\$2,000.

## THE BOTTOM LINE

For those who qualify for financial aid, the “sticker price” of a university does not represent the actual cost to you. It is quite possible that the amount that your family would be expected to pay would be close to the same amount or even less than the bottom-line cost of colleges and universities with lower tuition and fees. We encourage you to explore your options with the Office of Financial Aid before you decide whether Bucknell is within your reach.

## COMMITTED TO ACCESS

- About 50 percent of students receive financial aid from the University.
- 62 percent receive financial aid of some form.
- The average **total financial aid package** (including grants, scholarships, loans and work-study) for first-year students with financial need in the fall of 2011 was about \$27,000.
- The average student loan debt upon graduation is about \$20,000.
- For 2011-12, Bucknell has budgeted over \$44 million toward scholarship aid for undergraduates.
- Another \$17 million will be awarded in student loans, \$2.5 million in work-study and \$2.5 million in federal and state grants.

**OFFICE OF  
FINANCIAL AID**

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