



Investing in Remarkable Students

When considering colleges there is so much to think about. What degree programs are offered? How much interaction will you have with faculty? Are there opportunities for undergraduate research, internships, meaningful community service? Of course, at the back of your mind, you also are thinking about cost. Saint Rose offers one of the lowest private college costs (tuition, fees, room and board) in the entire Northeast. With no teaching assistants, an average class size of 20 and recognition as one of “the Best Northern Universities” by *U.S. News & World Report*, Saint Rose is a remarkable educational experience at a price you can afford.

Scholarships and Financial Assistance

We believe you should have clear information about scholarships and financial assistance as early as possible in the college search process. Since, first and foremost, the College values academic achievement, we have established a series of scholarships based on high school GPA and SAT scores. The following brochure describes the amounts and the qualifying criteria for Saint Rose academic scholarships, so you can see for yourself what type of scholarship you will be eligible for. We have also included the steps to apply for financial aid, important deadlines and sample financial aid packages. We hope that this brochure brings transparency to this subject and enables you to see that a private college education is, indeed, a very good value.

We're Here to Help

This is a remarkable institution, and we are investing in remarkable students—just like you. We are committed to you and the quality of your education, so feel free to contact our admissions staff with any questions. We are here for you. Our number is **1-800-637-8556 ext. 1** and our e-mail is **admit@strose.edu**

Office of Financial Aid

518-458-5464

finaid@strose.edu

www.strose.edu/finaid

Hours:

M-Th 8:30 am - 6 pm

Friday 8:30 am - 4:30 pm





Preferred application deadline is December 1.

Application deadline for scholarship consideration is February 1.

Apply today at www.strose.edu/apply.

GUARANTEED ACADEMIC SCHOLARSHIPS

The College of Saint Rose is committed to enrolling students with superior ability and proven achievement. To support our commitment, the College offers a generous array of academic scholarships for first-year and transfer students. These scholarships are not based on financial need, but on the merits of students' academic achievement.

The College of Saint Rose scholarships are awarded upon acceptance to Saint Rose and are renewable each year for four years or eight semesters, as long as the student remains in good academic standing as outlined in the College's catalog. The rigor of a student's high school/college program is considered in determining scholarship eligibility.

High school grade point averages will be recalculated to give weight to honors, AP and/or university-in-high-school courses.

SCHOLARSHIP	AMOUNT	APPLICATION REQUIREMENT	QUALIFICATIONS FOR GUARANTEED ACADEMIC SCHOLARSHIPS
Trustees' Scholarship	\$14,000 each year for 4 years	No separate application required	85 – 100 high school GPA 1240+ CR&M on SAT 28 Composite Score on ACT
Presidential Scholarship	\$12,000 each year for 4 years	No separate application required	88 – 100 high school GPA 1170+ CR&M on SAT 26+ Composite Score on ACT
Provost's Scholarship	\$9,000 each year for 4 years	No separate application required	88 – 100 high school GPA 1060+ CR&M on SAT 23+ Composite Score on ACT
Founders' Scholarship	\$5,000 each year for 4 years	No separate application required	90 – 100 high school GPA 980+ CR&M on SAT 21+ Composite Score on ACT
Transfer Scholarship*	\$4,000 – \$5,500 each year for 2 years	No separate application required	3.0 – 4.0 cumulative GPA of all previous college work
Art Academic Scholarship*	Amounts vary based on the review of the art portfolio	Art portfolio review required by February 1	Extraordinary academic achievement and artistic talent (freshmen and transfers)
Music Academic Scholarship*	Amounts vary based on the results of the music audition	Music audition required by February 1	Extraordinary academic achievement and musical ability (freshmen and transfers)

*Transfer students are eligible for two years of scholarship. Certain cases can be reviewed by Financial Aid.

There are many other types of assistance available including grants, need- and non-need-based aid. The first financial aid packages will be sent as of February 15. In order to be included in the first round, you must complete your FAFSA form as soon after January 1 as possible. All students must complete the FAFSA by March 1 in order to qualify for financial assistance beyond an academic scholarship. For more information about the FAFSA visit www.fafsa.gov. For more information about financial aid visit www.strose.edu/finaid.

The College of Saint Rose School Codes:
Federal School Code — 002705 New York State TAP Code — 0140.

Check out our scholarship calculator and see for yourself what scholarship you will be guaranteed to receive for four years based on your high school GPA and SAT scores.



www.strose.edu/calculator

FINANCIAL AID

Financial aid is defined as any grant, scholarship, loan, or employment opportunity given with the express purpose of assisting you with education-related expenses to make your education affordable. Financial aid is awarded on the basis of student need and the availability of funds. The following frequently asked questions will help you understand how you can use financial aid to help pay for your education and start you on your way to success at Saint Rose.

Frequently Asked Questions

Q: How do I apply for financial aid?

A: Beginning January 1 of your senior year, you should submit the FAFSA at www.fafsa.gov. Be sure that both student and parent apply for a pin number at www.pin.ed.gov before completing the FAFSA.

Q: What are the important deadlines for financial aid?

A: For all First-Time Freshmen and New Transfer Students entering in the Fall term, your FAFSA should be completed prior to February 15 in order to be considered for any need-based aid. Any new student accepted for the Spring term should have their FAFSA completed prior to November 1.

Q: What is a Financial Aid Package?

A: A Financial Aid Package is a listing, produced by the College, of all grants, scholarships, and loans that a student might receive from Federal, State, and College sources.

Q: What is an Award Letter?

A: It is a letter from the Office of Financial Aid to accepted students that outlines their financial aid package. It advises the student of their rights and responsibilities as a financial aid recipient.

SAINT ROSE SCHOOL CODES

Federal School Code
(FAFSA): 002705

New York State TAP
Code (ETA): 0140

79% of Saint Rose
freshmen receive
federal and/or state
need-based aid

98% of Saint Rose
freshmen receive
financial aid

Q: When will I receive my Award Letter?

A: For all accepted students who have filed a FAFSA prior to February 15, the award letters are sent out in late February. If your FAFSA is received later than February 15, you can expect to receive your award letter within 2 weeks after it has been sent to us by the federal processor.

Q: Must I be accepted to the College before submitting the FAFSA?

A: No. You may submit the FAFSA after January 1, regardless of your application status. However, you must be admitted and enrolled at Saint Rose to receive any funds awarded.

Q: I do not believe I will qualify for financial aid because my family's income is too high, should I still file?

A: Yes. All students should apply for financial aid. Financial aid comes from various sources (college, federal & state). You are also required to file the FAFSA if you intend to take out a government loan. When in doubt, fill it out.

Average
need-based federal
grant for freshmen
is \$6,000

Average
state grant
for freshmen
is \$3,000

Q: If my parents do not have their taxes completed prior to filing the FAFSA, should I wait for them to be completed before filing?

A: No. Although accurate information is important when filing the FAFSA, you are allowed to estimate income figures. Once your taxes have been completed, you will need to go back and update the FAFSA with the appropriate figures.

Q: My parents are separated or divorced; which parent should I use when filing the FAFSA?

A: In the event that your parents are separated or divorced, you will need to report the data for the custodial parent (not necessarily the parent who claims you on their tax return). The custodial parent is the parent with whom you resided the most in the past 12 months. In the event that you did not live with your parents or they have shared, equal custody, report the parent who provided the most financial support during the past 12 months.

Q: My parents do not support me, or claim me on their tax returns. Can I be considered an independent student and not have to include their information?

A: The federal government has established strict guidelines regarding dependent/independent status. You may be considered an independent student if you meet any of the following criteria:

- you are at least 24 years of age;
- you are a veteran of the U.S. Armed Forces;
- you are married or have a legal dependent other than a spouse;
- you are an orphan or ward of the court.

Parent data is necessary if you do not meet any of the above situations.

Q: If I receive a scholarship from an organization other than the College, what should I do?

A: You must notify the Office of Financial Aid of all outside awards. Your financial aid package may need to be adjusted to include this award. In the event that your package does change, you will be sent a new award letter.

Q: Do I have to reapply for financial aid every year?

A: Yes. After your first year, you will fill out the Renewal Application which contains preprinted information from the prior year's FAFSA.

Q: What are Alternative/Private Loans?

A: Alternative/Private Loans are those loans not offered by the federal government, but offered by various banks for educational purposes. Such loans are subject to approval based upon credit history and do not follow federal rules or guidelines.

Q: Do you offer a payment plan?


A: Yes. While a payment plan does not come in the form of financial aid, it is a great way to spread out your remaining cost up to a ten-month period. Contact the Bursar's Office for further information.

Q: How do grades affect a student's eligibility for financial aid?

A: Students must maintain Satisfactory Academic Progress (SAP) in order to continue to receive financial aid. Please refer to the latest Undergraduate Catalog for more information about SAP. Also, be advised that the criteria differ for federal, state, and institutional aid.

Q: What happens to my financial aid if I decide to drop classes or withdraw from the College?

A: If a student drops from all courses prior to the end of the add/drop period, all tuition liability will be eliminated, and all financial aid will be returned to the appropriate source(s). Once the add/drop period ends, a student only has the option of withdrawing, at which time both tuition liability and financial aid eligibility will be prorated. Please refer to the Undergraduate Catalog for a more detailed explanation of the financial aid refund calculation.



In 2009,
Saint Rose freshmen
received \$11.2 million
in total
financial aid



Calculate your
academic scholarship
online at
www.strose.edu/calculator

Financial Aid Package Case Studies

Family of 5 with 1 in College

Adjusted Gross Income of \$27,300 (New York Resident)

SAT = 1240 GPA = 95

Trustee Scholarship/College Grant	\$ 14,000
Saint Rose Grant	+ 2,000
Federal/State Grants	+ 11,935
Federal Loans	+ 5,500
TOTAL FINANCIAL AID	\$ 33,435

Tuition/Fees/Room&Board	\$ 34,018
Minus Financial Aid	- 33,435
NET COST	\$ 583

Average financial aid package for freshmen is \$21,000

Five-year program retain financial aid for the fifth year

Family of 4 with 1 in College

Adjusted Gross Income of \$62,500 (New York Resident)

SAT = 1060 GPA = 89

Provost's Scholarship	\$ 9,000
Saint Rose Grant	+ 6,000
Federal/State Grant	+ 4,476
Federal Loans	+ 6,500
TOTAL FINANCIAL AID	\$ 25,976

Tuition/Fees/Room&Board	\$ 34,018
Minus Financial Aid	- 25,976
NET COST	\$ 8,042



The Academic Programs I Want!

The College of Saint Rose has:

63 Undergraduate Programs

45 Graduate Programs

7 combined bachelor's and master's degrees

Two Saint Rose business students immersed themselves in the global economy with a summer internship at Reichmann International in Mexico City.



A Few Examples of Where Saint Rose Grads Work

American Museum of Natural History

AT&T

Bank of America

Elle magazine

ESPN

General Electric

Goldman Sachs

IBM

Intel Corporation

Hallmark Corp.

Houghton-Mifflin

KPMG-LLP

MTV Networks

The New York Times

PDI Dreamworks

Pricewaterhouse Coopers LLP

St. Martin's Press

Six Flags Theme Parks, Inc.

SONY/CBS Records

Trans World Entertainment

The Urban League

Washington Times



Graduates who attended prestigious graduate schools.

(l to r): Omar Lopez (Harvard University),

Kyleen Davis (Columbia University), Jonathan Hill (Marquette University), and Christina Marino (Ohio State Veterinary School).

Recent Graduate School Placements

Carnegie Mellon University

Columbia University

Dartmouth Medical School

Drexel

Duke Medical School

Fordham

Georgetown Law School

George Washington University

Harvard University

New York University

Notre Dame University

The Ohio State Veterinary School

Syracuse University

Temple University

Tufts Medical School

University of North Carolina

Villanova

Yale University

Applying for Financial Aid: Three Easy Steps.

1. Complete a Saint Rose Application for Admission.

Apply on-line at www.strose.edu/apply. Your Saint Rose application automatically makes you eligible to be considered for the College's academic and endowed scholarships.

2. Complete and submit the FAFSA (Free Application for Federal Student Aid).

The FAFSA can be completed on-line at www.fasfa.gov or submitted by mail. Processing of the FAFSA by the U.S. Department of Education can take up to four weeks, so we recommend completing the FAFSA in January or early February.

3. New York State residents — complete the Tuition Assistance Program (TAP) Application.

After completing the FAFSA, complete your TAP application online at www.hesc.com. TAP is administered by NYSHESC (New York State Higher Education Services Corporation). Your TAP award will not be processed until NYSHESC receives the completed application.

SAINT ROSE SCHOOL CODES

Federal School Code

(FAFSA): 002705

New York State TAP

Code (ETA): 0140

The Award Package

When your application has been accepted for admission and you have filed the FAFSA and TAP application, the College's Office of Financial Aid will calculate an award package specifically designed for you. This package may contain a combination of scholarships, grants, work study and loans.

Financial need is determined by the information supplied by you on the FAFSA, including family size, income and assets, and the number of family members attending college. Eligibility for TAP and Pell grants is determined by formulas established by the appropriate state and federal agencies.

Financial aid packages can vary year to year depending on income, resources and family situation and are subject to adjustment if you are later granted aid from other sources. Students must also remain in good academic standing to retain their scholarships and other financial aid awards. You must file a FAFSA annually in order to receive Federal grants and loans, State grants and scholarships, and Saint Rose need-based grants in subsequent years.

Apply
Today!



Free on-line application.

www.strose.edu/apply

Deadlines to Remember

Fall Enrollment: December 1 for Early Action (non-binding). February 1 for regular application

Spring Enrollment: December 1

Scholarship Consideration: Completed application must be received by February 1

Financial Assistance: Priority given to FAFSA applications received by February 15.

One visit and you and your family will discover why Saint Rose truly is a remarkable college and an affordable value. It is a place that instills students with the passion, knowledge, and purpose, not only to do *great things* — but *extraordinary things*.

Make an appointment today!



www.strose.edu/visits



1-800-637-8556

Attend a
Financial Aid
Information
Session

Calculating the Bottom Line

Calculating your actual cost is an important part of the financial aid process.

This worksheet is provided to assist you in estimating what you might pay.

TUITION

FEES

ROOM and BOARD + _____

(A) TOTAL COST = _____

GRANTS

SCHOLARSHIPS


LOANS

PREVIOUS PAYMENTS + _____

(B) TOTAL AID = _____

(A) TOTAL COST

(B) TOTAL AID - _____

WHAT YOU ARE RESPONSIBLE FOR PAYING = 

Total cost minus total aid = What you pay.



Calculate your academic scholarship.
www.strose.edu/calculator

Tuition and Fees (2010 – 11)
 Tuition: \$23,330 (per year)
 Fees: \$808 (approx.)
 Residence & Board: \$9,508 – \$9,986 (per year)

 View the most up-to-date costs for tuition, room and board and fees.
www.strose.edu/tuition

Comparison Between Saint Rose & Four-Year Public Institution

First-Year Resident (Saint Rose) Full-Time In State/Out of State

\$ 34,018	Tuition/Fees/Room & Board
- 14,000	Trustees Scholarship
- 2,000	Saint Rose Grant
- 2,700	NYS TAP
- 5,500	Federal Stafford Loan
\$ 9,818	Remaining Balance

First-Year Resident Public Institution (Full-Time) In State

\$ 17,463	Tuition/Fees/Room & Board
- 5,500	Federal Stafford Loan
- 2,700	NYS TAP
\$ 9,263	Remaining Balance

First-Year Resident Public Institution (Full-Time) Out of State

\$ 25,873	Tuition/Fees/Room & Board
- 5,500	Federal Stafford Loan
\$ 20,373	Remaining Balance

Tuition Payment Plan

Saint Rose offers a payment plan which allows you to pay any amount of tuition, fees, room and board, or other charges monthly.

Questions?
 Contact the Office of Financial Aid at (518) 458-5464 or finaid@strose.edu

THE COLLEGE OF SAINT ROSE

432 Western Avenue, Albany, NY 12203-1490

www.strose.edu

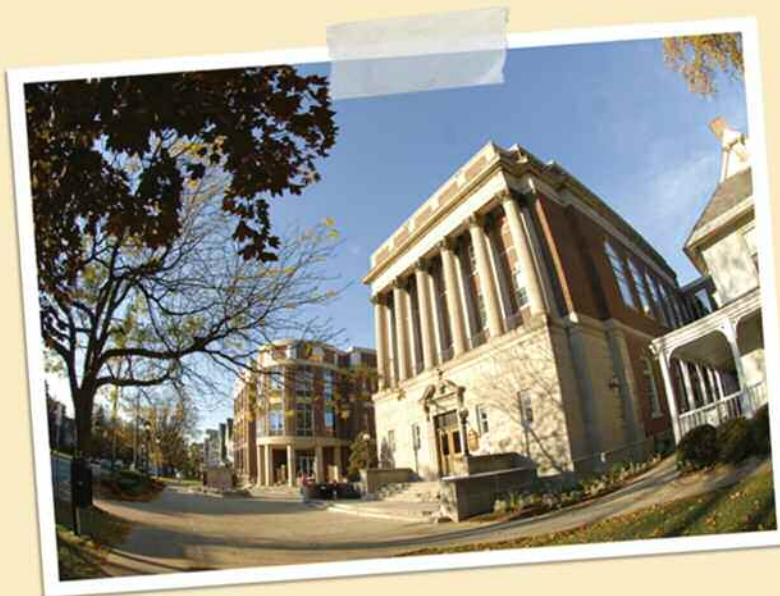
1.800.637.8556

Non-Profit Organization
U.S. Postage
PAID
Albany, New York
Permit No. 137

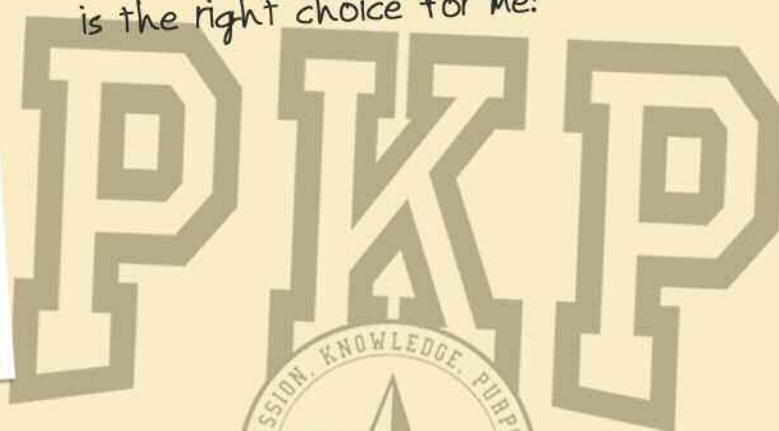
**Here's your exclusive guide
to Scholarships & Financial Aid
at Saint Rose.**



Passion. Knowledge. Purpose.
www.strose.edu/pkp



The College of Saint Rose
is the right choice for me!



The Bottom Line.

The cost of a private college education is a lot less than you think.

The total cost (tuition, fees, room and board) of attending The College of Saint Rose is one of the lowest of any private college in the Northeast—while offering the kind of powerful academic programs and talented faculty found in colleges

and universities double or even triple our cost. With no teaching assistants and an average class size of 20, Saint Rose is a remarkable educational experience at a price you can afford.

Before you make a judgment that a private college experience is out of your reach, take a look at the bottom line. It may surprise you.