FLETCHER SCHOLARSHIPS

Each year The Fletcher School allocates funds for student scholarships. The funds are divided equally for first- and second-year students and are awarded on the basis of merit and need. Students who will take classes at Fletcher next year and wish to be considered for a Fletcher scholarship should complete the Continuing Student Scholarship Application. Please submit the completed form to Fletcher’s Office of Admissions and Financial Aid (Goddard 213) by April 21, 2011. You must submit this form even if you received a Fletcher scholarship for your first year of study. (Note that PhD students charged only the enrollment fee should use the simplified PhD Enrollment Fee Scholarship Application.)

The Office of Admissions aims to provide students with their scholarship award announcements by mid-June, provided the application is complete and was received by the deadline. In addition, please note that:

- Each Fletcher scholarship will be divided equally between the student's fall and spring semester tuition charges, assuming the student is enrolled full-time and registered for four courses per semester. Scholarship awards will be pro-rated to reflect a tuition reduction when a student enrolls in fewer than four courses. The remaining scholarship funds will not be applied to subsequent tuition charges. For example, if a student who was awarded a $3000 Fletcher scholarship each semester drops from four courses to two courses in one semester, the scholarship for that semester will also be reduced by half, from $3000 to $1500.

- Students who will be studying at another school next year (pursuing a joint degree) do not need to apply for a Fletcher scholarship this year, but should plan to apply in the spring of the year before they will return.

- Students who receive fellowship assistance from outside sources are required to provide this information in writing, including the amount and source of the scholarship, to the Office of Admissions and Financial Aid. If a student does not provide information regarding the outside scholarship, all current and previous Fletcher scholarships may be withheld.

- Fletcher scholarship funds include approximately sixty "named" fellowships. Students who submit the Scholarship Renewal form will be considered for these awards as part of the normal award review process. Awards that require a separate application are advertised by email via the Fletcher Student list.

- Scholarships for continuing students will not be awarded if the student has received an incomplete grade, UNLESS a written statement, also signed by the professor, is submitted to explain why the assigned work was not completed before grades were submitted, and to provide a date when the work will be complete. It is the student's responsibility to submit the explanation of the incomplete grade.
Renewal Scholarship Awards
Scholarship awards are not renewed automatically. Students who received scholarships in their first year must reapply for their second year or subsequent semesters of study. Scholarship support to first-year MALD and MIB students is renewed for the second year only if the student has achieved passing grades in all first-year courses and the student has adhered to the School’s Honor Code.

New or Increased Scholarship Awards
In general, because the total number of students in a class can fall after the first year due to reasons such as leaves of absence or study at other institutions, some funds will be available to make new awards, or to supplement awards, for continuing students. New awards and increases to existing awards will be made based on merit and need, for both U.S. and non-U.S. students. Merit is based on first-year academic performance at Fletcher. Need is based on the student’s financial resources as indicated on the Continuing Student Scholarship Application. Incomplete or incorrect forms may make it impossible for the School to determine actual need and, under this circumstance, no new scholarships or increases will be awarded. Awards will not exceed tuition, and will not be greater than demonstrated financial need.

Awards to PhD Students
The School makes awards to assist PhD students with the tuition and PhD enrollment fees. Scholarships for tuition for PhD candidates are awarded on the basis of need and merit, using the same criteria as for master’s-level candidates, upon review of the same application forms. Students no longer charged tuition (Enrollment Fee only) should submit the simplified PhD Enrollment Fee Scholarship Application. Enrollment Fee Scholarships are awarded on the basis of need and merit, where progress toward the PhD is the primary factor.

ESTIMATED STUDENT BUDGET 2011-2012

<table>
<thead>
<tr>
<th></th>
<th>MALD, PhD</th>
<th>MIB</th>
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<tbody>
<tr>
<td>Tuition</td>
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<tr>
<td>Room and board</td>
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<tr>
<td>Books and supplies</td>
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<tr>
<td>Misc. Personal Expenses</td>
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<tr>
<td>Total</td>
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</table>

This budget, pending approval by Tufts trustees, will be used by Tufts Student Financial Services when determining loan eligibility. The PhD Enrollment Fee for 2011-2012 has tentatively been set at $3,320.

LOAN PROGRAMS FOR ALL STUDENTS

A number of different loan options are available for students. Basic details on each program can be found on the Fletcher website at http://fletcher.tufts.edu/admissions/loans.shtml.

Alternative Loan Programs Available to U.S. and International Students
There are a variety of supplemental loan programs available to U.S. citizens and to international students with a co-signer who is a U.S. citizen. The terms and conditions of the alternative loan programs are usually not as favorable as U.S. government loans. (U.S. students are encouraged to borrow through Federal Direct Stafford and GradPLUS Loan Programs.) http://uss.tufts.edu/finaid/gradaid/AltLoans.asp.
LOAN PROGRAMS FOR U.S. CITIZENS AND PERMANENT RESIDENTS

U.S. citizens and permanent residents are eligible for Federal loan and work study programs. The Tufts University Office of Student Financial Services determines loan and work-study eligibility based on financial need, as demonstrated on the FAFSA form. Detailed information on the loan and work study programs can be found on the University’s financial aid web site at: http://uss.tufts.edu/finaid/gradaid/. Please note that students are not required to submit the FAFSA for Fletcher scholarships, but you must submit it if you wish to be eligible for U.S. government loans.

2011-2012 FAFSA (Free Application for Federal Student Aid)

U.S. citizens and permanent residents, please note that you should complete and submit the FAFSA, which is required if you are seeking funds through the Federal Direct Stafford Loan program, the Federal Perkins Loan program, and the Federal Work Study (FWS) program.

FAFSA forms should be completed by April 15 (March 15 for first-time applicants). A financial aid letter cannot be generated until the Tufts Financial Aid office receives your FAFSA data. Even if you have not completed your tax return forms, it is strongly recommended you use estimated income/tax information in order to submit the form on time. Students interested in being considered for Work-Study funds must ensure their FAFSA has been filed and received by Student Financial Services in Dowling Hall by May 1.

You can complete the FAFSA on-line at http://www.fafsa.ed.gov. To file on-line, you will need a PIN (personal identification number). First time applicants, and those who have forgotten their PIN, can apply for a PIN at www.pin.ed.gov. The Tufts Federal Institutional Code Number is 002219. If you have already completed the FAFSA for graduate study, you will be able to follow the simplified FAFSA renewal process.

If you have questions about the FAFSA or the federal programs, please contact Student Financial Services. You can also contact the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243).

Subsidized Federal Direct Stafford Loans

This loan program is available to graduate students who are U.S. citizens or permanent residents who can demonstrate financial need on the FAFSA form and who are enrolled on at least a half-time basis. Repayment begins six months after the student ceases to attend school on at least a half-time basis and there are various repayment options available. The government subsidizes the loans by paying the interest while the student is enrolled at least half time, and for six months after the student leaves school or drops below half time.

Unsubsidized Federal Direct Stafford Loans

This loan program is available to graduate students who are U.S. citizens or permanent residents who are enrolled on at least a half-time basis. The loan is not based on need. Repayment of principal begins six months after graduation, or after the student ceases to be enrolled at least half-time. Students may either pay interest during periods of enrollment or defer paying the interest. Please note that the deferred interest will be capitalized (added to your loan principal at repayment) at the end of the grace period if not paid prior to beginning repayment. http://uss.tufts.edu/finaid/gradaid/DirectLoan.asp#Direct%20Application%20Process.
GradPLUS Loans
U.S. citizens and permanent residents who need additional funding after borrowing Federal Direct Stafford Loan funds should borrow through GradPLUS. The interest rate on a GradPLUS Loan is determined by the federal government. Interest begins to accrue on the loan from the date of the first disbursement. Students can defer repayment while enrolled at least half-time. http://uss.tufts.edu/finaid/gradaid/GradPlus.asp.

Federal Work-Study (FWS) Program
FWS is a federally funded program which provides eligible students with employment opportunities on-campus, and off-campus with certain community service programs, during the academic year. The FWS funds administered by the University subsidize the wages paid to the student by the hiring department. Students secure their own employment. http://uss.tufts.edu/finaid/gradaid/WorkStudy.asp.

LOAN REPAYMENT ASSISTANCE PROGRAM (LRAP)
Although those still enrolled at Fletcher are not yet eligible, students should know about the Tufts Loan Repayment Assistance Program, which is designed to assist Fletcher graduates employed in the public and non-profit sectors to repay educational loans incurred while studying at Fletcher. Information about the program can be found on the Fletcher website at http://fletcher.tufts.edu/admissions/flap.shtml, and on the LRAP website at http://lrap.tufts.edu/.

FINANCIAL AID RESOURCE PEOPLE

The Fletcher School (617/627-3040)
Laurie A. Hurley, Director of Admissions and Financial Aid, Goddard 213
Jessica Daniels, Associate Director of Admissions and Financial Aid, Goddard 213
Peter VanDerwater, Associate Director of Admissions and Financial Aid, Goddard 213
Jeffrey Carbone, Associate Director of Admissions and Financial Aid, Goddard 213
Kristen Zecchi, Associate Director of Admissions and Financial Aid, Cabot 404
Jennifer Burckett-Picker, Director of Ph.D. Student Services, Cabot 403D (outside fellowships only)

Tufts University Student Financial Services Office (Dowling Hall; 617/627-2000)
http://uss.tufts.edu/finaid/gradaid/
To help serve students efficiently, the Student Financial Services Office has assigned to one staff member the primary responsibility for Fletcher student financial aid cases. You should first ask your financial aid questions to someone at the student services desk. The student services desk staffers will have you speak to Sheila Hoffstedt if they are unable to handle your question.

Tufts University Student Employment Office (Dowling Hall; 617/627-2697)
http://uss.tufts.edu/stuemp/