Four Reasons To Be Here

- Student Employment authorization should be completed BEFORE beginning work
- Reapply for financial aid annually by March 1, 2019
- Financial Aid Portal has all the details about YOUR financial aid
- Have questions or concerns? Come see us!
Your Opportunity

- Financial Awareness
- Learn budgeting
  - Money
  - Time
Roles We Serve

Financial Aid

Student Employment

Student and Parent Loans
Who We Are

Office of Financial Aid

- Gail Holt, Dean of Financial Aid
- Kathleen Gentile, Senior Associate Dean
- Michael Ellison, Associate Dean of Admission and Financial Aid
- Jennifer Christian Wright, Associate Dean
- Dale Hendricks, Financial Aid Outreach
- Nancy Robinson, Student Employment Coordinator
- Nancy Brownfield, Financial Aid Counselor
- Leah Davis, Financial Aid Assistant / Communications
- José Infante, Financial Aid Assistant / Records
Peer Ambassadors

- Six Peer Ambassadors hired and in training for 2018-19
- Will be sharing information about policies, resources, and services
- Will provide one-on-one assistance
- Will assist in developing, monitoring & creating content for our social media platforms
Converse Memorial Library

Financial Aid
"When Bob told us about the day he was injured, he called it his second birthday."
SEEING ME LEAVE HOME FOR COLLEGE IS DIFFICULT FOR MY PARENTS.

HOW ARE WE GOING TO PAY FOR THIS?
How We Communicate

- Amherst Email
- Walk-in visits welcome
- Phone calls
- Financial Aid Portal

www.amherst.edu/go/netpartner
Online Tools and Self Service

AC Data
- Billing details
- Amount owed
- Can grant access to others

Financial Aid Portal
- Financial aid details
- Aid budget and family contribution details
- Student access only
Student Billing Statement

- Billing Notification – email only
- Friends & Family – authorize to view billing
- Fall balance due – Early August
- Spring balance due – Early January
- Online payment portal – amherst.afford.com
  - E-check – FREE
  - Credit card – 2.99% fee
  - Monthly Payment Plan - $35 fee per semester

www.amherst.edu/go/studentaccounts
Health Insurance Plan

- Health Insurance – annual charge
  - Waiver must be completed **annually** to remove
  - Deadline (extended) – September 15, 2018
- Health Scholarship available for financial aid recipients that cannot waive
Tuition Insurance Plan

- Tuition Insurance – optional coverage
  - Waiver must be completed each semester to remove from bill
  - Deadline (extended) – September 15, 2018
  - Financial aid is not available to cover this fee
Registration Holds

- Student account statement paid in full
- All financial aid documents received
- Transcripts available
- Adjust your courses

- Student account balance due
- Financial aid documents incomplete
- No transcripts
- No course changes
Student Employment

- Looking for work
  - On-campus departments
  - Non-profit organizations (off-campus Federal Work-Study)
  - Off-campus opportunities including “America Reads” and “America Counts”
  - Priority for Work-Study (and other need-based work) in first two weeks of each semester

91% of the Class of ‘18 worked at some point
Student Employment

- Information flyer sent home
  - should have arrived in August
- I-9 Form
  - Proof of identity
  - Documentation of ability to work in the U.S.
- W-4 and M-4 withholding authorization forms
  - Eligibility to “waive” withholding
- Earnings authorization
  - Earnings in excess of authorization
- Direct deposit RECOMMENDED

Financial Aid Office
September 6th
I Have a Scholarship Outside of Amherst

- All financial awards must be reported
- Reduce student employment allowance
- Computer purchase and deferral
- Questions? Come see us
What is the No-Loan Policy?

- No initially packaged student loans
  - Includes study away and domestic exchange
  - Students may still borrow
    - Summer savings (student income contribution) shortfall
    - Replace work with loan in the aid package
    - Purchase a personal computer
    - Non-credit music coursework
  - Approximately 25-30% of graduating students borrow
How Do I Reapply? (or apply for the first time)

- Complete by March 1, 2019 (for 2019-20)
- Application for renewal of financial aid
  - On-line through the Financial Aid Portal
- CSS Profile (on-line form)
  - Noncustodial Parent, as applicable
- Income tax returns or income documentation
  - U.S. students: Upload through IDOC website
  - Others: Submit directly to Office of Financial Aid
- FAFSA (U.S. students)
Will My Contribution Change?

- Parent contributions will remain similar if circumstances remain similar
- Changes occur when:
  - Income fluctuates
  - The number of siblings enrolled as undergraduate students change
  - Household members change
  - Assets change
- Student contribution increases nominally between first and second year
How Do I Appeal if Needed?

- Must be submitted in writing
- Circumstances must have changed
- Additional information not included on initial application
- Be specific about the change - quantify
What Do I Need to Do Now?

- Review Financial Aid Portal
  - Email sent when the aid details change
  - Document listing
  - Messages to explain details
  - Detail of funds YOU are receiving
  - Personal educational budget and family contribution

- Loan must be actively accepted/requested
  - OFA Website – Forms and Helpful Links
  - Annual process
Where to Get More Information

- **Financial Aid Portal**
  - www.amherst.edu/go/NetPartner

- **Notes Concerning Your Financial Aid Award**
  - www.amherst.edu/offices/financialaid/Notes_Concerning

- **Disclosures and Further Information**
  - www.amherst.edu/offices/financialaid/Note_Concerning/disclosures
- Take control & be involved
  - Of the process and information
- Create a financial plan
  - And a budget
- Be educated
Amherst College Financial Aid

Location  B-5 Converse Hall
(garden level – on parking lot side)

Hours  Academic Year  Monday – Friday
8:30 a.m. – 12:30 p.m. and
1:30 p.m. – 4:30 p.m.

Telephone  (413) 542-2296
Fax  (413) 542-2628
Web site  www.amherst.edu/go/financialaid
Email  finaid@amherst.edu
What are YOUR Questions?

AMHERST COLLEGE
Office of Financial Aid