AMHERST COLLEGE

Disclosures Required by Federal Law and Further Information

Availability of Institutional and Financial Aid Information

Notice of availability of institutional and financial aid information

General information about Amherst College is available on-line at www.Amherst.edu and in the Amherst College Catalog, which is available in print format from the Office of the Registrar or the Office of Communications and on the College’s website at www.amherst.edu/academiclife/college-catalog.

Contact information for assistance in obtaining institutional information

General information about Amherst College is available upon request from the Office of Public Affairs Office, Amherst College, P.O. Box 5000, Amherst, MA 01002-5000, as well as on the College’s website at www.amherst.edu/aboutamherst.

Contact information for assistance in obtaining financial aid information

General information about the financial aid program is available from the Office of Financial Aid, Amherst College, P.O. Box 5000, Amherst MA 01002-5000 and from the office’s website at www.amherst.edu/go/financialaid.

General Institutional Information

Educational program

Amherst’s educational program is described at www.amherst.edu/academiclife, as well as in the Catalog, available in print and on-line at www.amherst.edu/academiclife/college-catalog.

Instructional facilities

The College’s facilities – including academic and laboratory facilities – are described in “The Campus” section of the website, www.amherst.edu/aboutamherst.

Faculty

The College’s faculty are listed alphabetically and by department in the Catalog, available in print and on-line at www.amherst.edu/academiclife/college-catalog.

Accreditation, approval, and licensure of institution and programs

Amherst College is accredited by the New England Association of Schools and Colleges, Inc., a non-governmental, nationally recognized organization. Accreditation of an institution by the New England Association indicates that it meets or
exceeds criteria for the assessment of institutional quality periodically applied through a peer group review process. An accredited school or college is one which has available the necessary resources to achieve its stated purposes through appropriate educational programs, is substantially doing so, and gives reasonable evidence that it will continue to do so in the foreseeable future. Institutional integrity is also addressed through accreditation.

Accreditation by the New England Association is not partial but applies to the institution as a whole. As such, it is not a guarantee of the quality of every course or program offered, or the competence of individual graduates. Rather, it provides reasonable assurance about the quality of opportunities available to students who attend the institution.

In addition, the College operates under provisions of a charter granted to The Trustees of Amherst College by the General Court of the Commonwealth of Massachusetts (Acts of 1824, Chapter 84, and subsequent amendments).

Consumer information on College Navigator website

The U.S. Department of Education’s National Center for Education Statistics provides information about colleges and universities, including Amherst College, on its Navigator website at nces.ed.gov/collegenavigator.

Veterans’ admission policy

The College welcomes applications from veterans of the U.S. armed forces. More information is at www.amherst.edu/admission/apply/veterans.

Veterans who have interrupted their college attendance for service for service in the armed forces may be readmitted in the same manner as other students who have voluntarily withdrawn from the College.

Student body diversity

Data about the composition of the student body is available at www.amherst.edu/aboutamherst/facts/common_data_sets. Information is also available on the U.S. Department of Education’s College Navigator website at nces.ed.gov/collegenavigator by selecting “Enrollment” under Amherst College.

Information about the College’s policies pertaining to diversity may be found at www.amherst.edu/amherst-story/diversity.

Price of attendance

The price of attendance at Amherst College is available at www.amherst.edu/tuition.

Net price calculator

The College’s net price calculator is available at www.amherst.edu/offices/financialaid/calculator.

Refund policy and requirements for withdrawal and return of federal financial aid

Refund Policy. The College’s policy regarding refunds for students who withdraw before the end of a semester is provided in the Catalog.

Financial Aid Refund Policy. Students who receive financial aid and who withdraw before the end of a semester may have a part of their aid refunded to the programs that assisted them. The amount to be refunded is prescribed in Section 484B of the Higher Education Act of 1965, as amended.
The amount of federal grant or loan assistance to be returned is calculated on the basis of the amount of aid the student has “earned.” This amount is calculated by: (a) determining the percentage of the semester that was completed as of the date of withdrawal if the percentage is no more than 60 percent, otherwise 100 percent of aid is deemed to be “earned;” and (b) multiplying the percentage determined in (a) by the amount of federal grant and loan assistance that was disbursed or could have been disbursed to the student or on the student’s behalf for the semester, as of the student’s date of withdrawal.

The last date of attendance is determined by the Class Dean in the Office of Student Affairs. Students who do not officially withdraw will have their withdrawal date determined by the Class Dean in consultation with the faculty based on the last day of academic activity (attendance in class or other academic work).

If the student received grant or loan assistance equal to the amount “earned,” no federal funds must be returned.

If the student received less grant or loan assistance than the amount “earned,” the College must follow federal regulations for “late disbursement” of grant and/or loan funds which must be paid within 120 days of the student’s withdrawal, but often less than 30 days.

If the student has received more grant or loan assistance than the amount “earned,” as calculated in (b), the excess must be returned by the College or the student to the federal grant and loan programs in the following sequence:

- Unsubsidized Federal Direct Stafford Loans
- Federal Direct Stafford Loans (subsidized)
- Federal Perkins Loans
- Federal Direct PLUS loans
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants
- Other Higher Education Act, Title IV, programs (excluding Federal Work-Study)

Students are notified by email regarding revisions to their financial aid.

The College is responsible for returning the lesser of (1) the amount of federal grant and loan assistance awarded that has not been “earned” by the student, or (2) an amount equal to institutional charges incurred by the student for the semester multiplied by the “unearned” percentage of grant and loan assistance (that is, 100 percent minus the “earned” percentage determined above). The College must return its share of federal aid within thirty days after the withdrawal date.

The student is responsible for returning federal grant and loan assistance not earned by the student minus the amount the College is responsible for returning, as calculated in the preceding paragraph. The student (or the parent, in the instance of Federal PLUS loans) must repay federal loans under the terms of the loan program and must return grant funds subject to repayment arrangements satisfactory to the College or the overpayment collection procedures prescribed by the U.S. Department of Education.

Any excess Amherst College Scholarship will be withdrawn. Typically, a student who withdraws during a semester will lose a semester’s eligibility for College-funded financial aid. In some instances, such as cases involving medical problems or other personal exigencies approved by the Office of Student Affairs, the lost eligibility may be made up in a subsequent semester with Amherst scholarship aid that entails a “moral obligation” to repay the scholarship.

If a student has received cash advances for expenses other than those charged to the student by the College, he or she must repay
the amount prescribed above or make satisfactory arrangements for doing so. Until this is done, the student will not be eligible for federal financial aid at Amherst or any other postsecondary educational institution.

**Student activities**

Student activities are described in the College’s website at [www.amherst.edu/campuslife/our-community/keefe](http://www.amherst.edu/campuslife/our-community/keefe).

**Career and job placement**

Information about the Loeb Center for Career Exploration and Planning is available at [www.amherst.edu/campuslife/careers](http://www.amherst.edu/campuslife/careers).

**Facilities and services for students with disabilities**

Amherst College students with documented disabilities may receive assistance in a variety of ways, depending on the nature and extent of the limitations imposed by the disability. More information is available at [www.amherst.edu/offices/student-affairs/accessibility-services](http://www.amherst.edu/offices/student-affairs/accessibility-services).

**Campus disciplinary procedures**


**Privacy of student records**

*Family Educational Rights and Privacy Act.* The College complies with the provisions of the Family Educational Rights and Privacy Act (FERPA) in respect to student records, including information contained in financial aid applications. Students may authorize release of specific information to other persons or organizations, including scholarship and loan programs. The College otherwise restricts access to such information only to College personnel who have a legitimate educational or business interest in the information, to the U.S. Department of Education and to state educational agencies that administer financial aid programs, and to other organizations acting on behalf of the College or federal or state government agencies. Such recipients of data are bound not to disclose any personally identifiable information to unauthorized third parties.

**Information Security.** In accordance with provisions of the Gramm-Leach-Bliley Act, the College has developed and implemented and maintains reasonable administrative, technical, and physical safeguards to protect the security, confidentiality, and integrity of “customer Information.” Such information includes any record containing nonpublic personal information defined in 16 CFR 313.3(n), whether in paper, electronic, or other form, that is handled by the College or on behalf of the College by third-party organizations that provide services to it.

Also see [www.amherst.edu/offices/it/about-it/committees/core_team/data_security/standards](http://www.amherst.edu/offices/it/about-it/committees/core_team/data_security/standards).

**“Red Flag” Rules.** In compliance with the Red Flags Rules of the Federal Trade Commission, Amherst College has developed a written program that identifies and detects relevant warning signs – or “red flags” – of identity theft. These may include, for example, unusual account activity, fraud alerts on a consumer report, or attempted use of suspicious account application documents. The program describes appropriate responses that can prevent and mitigate identity theft.
Transfer of credit policies and articulation agreements

The College’s Catalog, available in print and online at [www.amherst.edu/academiclife/college-catalog](http://www.amherst.edu/academiclife/college-catalog), describes admission standards for transfer applicants in the “Admission” section. The College’s website also provides information at [www.amherst.edu/admission/apply/transfer/community_collegeapp](http://www.amherst.edu/admission/apply/transfer/community_collegeapp). Although the College does not have articulation agreements with other institutions, note the “Amherst College Community College Transfer Collaboration Agreement” in the “Transferring from a Community College” section of the website.

Textbook information

The Registrar’s Office maintains information about textbook costs related to individual courses. See [www.amherst.edu/academiclife/registrar/quick-links/AC_Course_Info_tools/textbook](http://www.amherst.edu/academiclife/registrar/quick-links/AC_Course_Info_tools/textbook) for further information.

Copyright infringement, computer use, and file sharing – policies and sanctions

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject a student to federal and/or state civil and criminal liabilities.

The owner of a copyright has the right to reproduce or to authorize others to reproduce a work in copies or recordings. This right is subject to certain limitations found in the federal Copyright Act (Title 17, U.S. Code), including the doctrine of “fair use.” Section 107 of the Copyright Act lists various purposes for which the reproduction of a particular work may be considered fair, such as criticism, comment, news reporting, teaching, scholarship, and research. It also sets out four factors to be considered in determining whether or not a particular use is fair:

- The purpose and character of the use, including whether such use is of commercial nature or is for nonprofit educational purposes.
- The nature of the copyrighted work.
- The amount and substantiality of the portion used in relation to the copyrighted work as a whole.
- The effect of the use upon the potential market for, or value of, the copyrighted work.

The distinction between fair use and infringement may be unclear and not easily defined. There is no specific number of words, lines, or notes that may safely be taken without permission. Acknowledging the source of the copyrighted material does not substitute for obtaining permission.

Copyright infringement is preempting, without permission or legal authority, an exclusive right granted to the copyright owner under the federal Copyright Act. This includes the right to reproduce or distribute a copyrighted work. Downloading or uploading substantial parts of a copyrighted work without authority is a copyright infringement.

Anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages of $750 to $30,000 for each work infringed. For “willful” infringement, a court may award as much as $150,000 for each work infringed. A court can also require payment of costs and attorneys’ fees.

Willful copyright infringement can also result in criminal penalties, including imprisonment for as long as five years and fines of as much as to $250,000 for each offense.

For more information, see [www.copyright.gov](http://www.copyright.gov).

For information about the provisions, including penalties, of Massachusetts statutes pertaining to illegal downloads, copyrights, file sharing,

Teacher Preparation Program

Amherst College does not have a teacher preparation program; however, through Five-College inter-registration, students may enroll in teacher preparation coursework at Mount Holyoke College.

Student Financial Assistance

Assistance available from federal, state, local, and institutional programs

Financial aid is available at Amherst College from a variety of sources for students with demonstrated financial need. Aid from the College includes need-based scholarships and, in some instances, student employment and student loan funded by the College.

Additional financial aid is available to Amherst students from federal, state, and private sources outside the College. The College participates in the Federal Work-Study, Pell Grant, Supplemental Educational Opportunity Grant, Direct Stafford Loan, and Direct Parent Loan for Undergraduate Students programs. Students from Connecticut, Maine, Massachusetts, Pennsylvania, Rhode Island, and Vermont may qualify for state scholarships or grants for use at Amherst.

Many students also receive scholarship assistance from nation, state, and local organizations.

Parent loans are available through the federal Direct PLUS Loan program and alternative loans programs offered by state authorities and commercial lenders. Students may also obtain alternative loans through private lenders.

Federal student financial aid penalties for drug law violations

Federal rules prescribe that a student who is convicted of violating a law for possession or distribution of controlled substances (drugs) becomes ineligible for federal student financial aid upon conviction. A student who has lost federal student aid eligibility due to a drug conviction can regain eligibility if he or she passes two unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established by the U.S. Department of Education.

Student Loan Information

Debt management

Before You Borrow. Before you borrow a student loan, here are some things you should consider.

Estimate how much your monthly payments will be when you leave college. You may get an estimate of your loan repayment obligation at www.finaid.org/calculators/loanpayments.phtml. If you need more information on debt management, contact the Office of Financial Aid or the U.S. Department of Education’s website, www.ed.gov.

Changes in Circumstances. A change in career goals, loss of a job, or some other unexpected change in your academic or work situation could occur, making loan repayment more difficult than you anticipated. If that happens after you have begun loan repayment, loan consolidation (see below) or refinancing may be of help to you. However, if your loan is in default, you will not be able to refinance it, and loans more than 90 days delinquent are not eligible for consolidation. Your lender can provide more information about loan consolidation and refinancing options available to you.
The deferment conditions for various loans can help in certain circumstances or if your plans change, but the resulting extended repayment period will be a long-term financial obligation.

**Your Rights and Responsibilities as a Borrower**

While federal student loan programs differ in some ways, your rights and responsibilities as a borrower are basically the same for all programs.

**Borrower Rights.** When you take out a loan, you sign a promissory note. You must be given a copy of the completed note, and the original note must be returned to you when the loan is paid in full.

You have the right to a “grace period” before your repayment period begins, if your loan provides for one. The grace period begins when you leave school or drop below half-time status. The exact length of this period is shown on your promissory note.

You must be given a list of deferment conditions and the conditions under which the Department of Defense will repay your loan.

If you have a Federal Direct Stafford Loan or a Federal Perkins Loan, your loan proceeds are credited directly to your student account.

Before you receive your first loan disbursement, your lender must also give you the following information about your loan:

- The full amount of your loan, the interest rate, and when you must start repaying.
- A complete list of loan fees, and information on how they are collected.
- The yearly and total amounts you can borrow, and the maximum and minimum repayment periods.
- A current description of loans you owe, an estimate of what your total debt will be, and what your monthly payments will be.
- An explanation of default and its consequences.
- An explanation of refinancing and consolidation options, and your option to prepay your loan at any time without penalty.

Before your repayment period begins, your lender must tell you the following:

- The amount of your total debt (principal and interest), what your interest rate is, and the total interest charges on your loan.
- Where to send your payments, and where to write if you have questions about your loan.
- When your first payment is due, and the number, frequency, and amount of all payments.
- What fees you should expect during the repayment period.
- About prepayment, refinancing, and consolidation options.

You also must be given a loan repayment schedule. If you are willing but unable to meet your repayment schedule because of unusual circumstances, and you have a Federal Perkins Loan, you may request a delay in repayment. If you have a Federal Direct Stafford Loan, you may request forbearance, if you are willing but unable to meet your repayment schedule and are not eligible for a deferment. Forbearance means permitting payments to be stopped temporarily, allowing an extension of time for making payments, or making smaller payments than were previously scheduled. Your lender does not have to grant forbearance or a delay in repayment.

If your loan is a subsidized Federal Direct Stafford Loan, you have a right to federal interest benefits. This means that the federal government will pay the interest on your loan until graduate or terminate your studies. During the six month grace period at the end of
your studies, before your principal repayment is scheduled to begin and during any period of deferment, your interest will accrue (accumulate) and be capitalized (interest will be added to the principal amount of your loan).

If you have a Federal Direct Stafford Loan and the federal government sells the loan or transfers the right to receive payments, you must be notified.

**Borrower Responsibilities.** If you want a Federal Direct Stafford Loan, the College will act on behalf of your lender, the U.S. Department of Education. If you have a Federal Perkins Loan, the College is your lender. In either case, you must notify the lender if you:

- Graduate, withdraw from college, or drop below half-time status.
- Transfer to another institution.
- Change your name, address, or social security number.

If your address changes while you are in school, you must notify the College of the change.

You must repay the loan according to the repayment schedule your lender will give you.

You must notify your lender of anything that affects your ability to repay the loan or your eligibility for deferment or cancellation.

Your loan money can only be used for tuition and other related education expenses. Before you leave the College, you must participate in an exit interview, which may be conducted on-line.

**Loan Consolidation.** A Federal Direct Consolidation Loan allows you to combine one or more federal education loans into a new loan that offers you several advantages.


More information is available from the Federal Direct Consolidation Loans website — [loanconsolidation.ed.gov](http://loanconsolidation.ed.gov). You should carefully review the benefits of your current federal education loan(s) before proceeding with a Federal Direct Consolidation Loan.

**Initial loan counseling for student borrowers**

Entrance counseling for Federal Direct Loans is available on-line at [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action). Entrance counseling for Amherst Student loans is conducted in the Office of Financial Aid at the time of initial borrowing.

**Exit counseling for student borrowers**

Exit counseling for Federal Direct Loans is available on-line at [https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=exit](https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=exit). Exit counseling for Federal Perkins Loans is conducted in the Office of Financial Aid at the time of withdrawal from the College or shortly before graduation.

**Institutional code of conduct for education loans**

The Amherst College Office of Financial Aid embraces the professional standards of conduct promulgated by the National Association of Student Financial Aid Administrators (NASFAA).

**Code of Conduct for Institutional Financial Aid Professionals**

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored,
subsidized, or regulated activity. In doing so, a financial aid professional should:

- Refrain from taking any action for his or her personal benefit.
- Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves.
- Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid.
- Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity.
- Disclose to his or her institution, in such manner as the institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid.

**Disclosure.** Dean of Financial Aid Gail W. Holt serves as an uncompensated member of the Board of Trustees of the College Board.

**Questions, Concerns, Grievances**

Inquiries or grievances may be registered with the Massachusetts Department of Higher Education at: [http://www.mass.edu/forstufam/complaints/complaints.asp](http://www.mass.edu/forstufam/complaints/complaints.asp)

**Preferred lender lists**

Amherst College does not publish a preferred lender list. The Office of Financial Aid website lists lenders from which students and parent have borrowed private educational loans. Students and their parents may borrow from any source that they choose.

**Preferred lender agreements**

The College has no preferred lender agreements.

**Health and Safety**

**Drug and alcohol abuse prevention program**

In accordance with the Drug-Free Schools and Communities Act, the College has adopted and implemented a program to prevent drug and alcohol abuse that is accessible to students, faculty, staff, and administrators. The *Student Handbook* provides information about the following: (a) standards of conduct, including prohibition of unlawful possession, use, or distribution of drugs and alcohol by students on College property or in College activities; (b) description of applicable legal sanctions under local, state, and federal law for unlawful possession, use, or distribution of drugs and alcohol; (c) description of the health risks associated with the use of illicit drugs and alcohol; (d) description of drug and alcohol counseling, treatment, or rehabilitation programs available to students; and (e) description of sanctions that the College may impose on students, including dismissal and referral for prosecution. See [http://www.amherst.edu/offices/student-affairs/community-standards/student-code-of-conduct](http://www.amherst.edu/offices/student-affairs/community-standards/student-code-of-conduct).
**Vaccination policies**

Specific information about required vaccinations is available at [https://www.amherst.edu/campuslife/health-safety-wellness/health-service/required-health-forms](https://www.amherst.edu/campuslife/health-safety-wellness/health-service/required-health-forms). See the “New Student Required Health Forms.”

More information about health services available to students is available at [https://www.amherst.edu/campuslife/health-safety-wellness/health-service](https://www.amherst.edu/campuslife/health-safety-wellness/health-service).

**Campus security policies, crime statistics, and crime logs**

In compliance with the Clery Act, statistics about crime on and in the vicinity of the campus is reported at [www.amherst.edu/offices%20/campus_police/general_safety/stats](http://www.amherst.edu/offices%20/campus_police/general_safety/stats).

Specific statistics about hate crimes are included in the Clery Act report. More information is provided at [https://www.amherst.edu/offices/campus_police/general_safety/hate_crime](https://www.amherst.edu/offices/campus_police/general_safety/hate_crime).

**Fire safety policies, fire statistics, and fire log (on-campus housing facilities)**

Information about campus fire safety is provided at [https://www.amherst.edu/offices/enviro_health_safety/fire](https://www.amherst.edu/offices/enviro_health_safety/fire).

Fire statistics and a fire log are included in the Clery Act report at [https://www.amherst.edu/offices/campus_police/general_safety/stats](https://www.amherst.edu/offices/campus_police/general_safety/stats).

**Campus emergency notification**

Amherst College has a mass notification system in the event of an emergency situation. More information is at [https://www.amherst.edu/offices/student-affairs/emergency/mns](https://www.amherst.edu/offices/student-affairs/emergency/mns).

**Missing person procedures**

Information about missing person procedures are included in the Clery Act report at [https://www.amherst.edu/offices/campus_police/general_safety/stats](https://www.amherst.edu/offices/campus_police/general_safety/stats).

**Student Outcomes**

**Retention rate and graduation and transfer-out rates (Student Right-to-Know Act)**

Statistics about retention, graduation, and transfer-out rates are posted for Amherst College under the heading “Retention and Graduation Rates” in the U.S. Department of Education’s College Navigator website, [http://nces.ed.gov/collegenavigator](http://nces.ed.gov/collegenavigator).

**Graduation and transfer-out rates for students receiving athletically related student aid (Student Right-to-Know Act)**

Amherst is a member of Division III of the National Collegiate Athletic Association and does not provide athletically related financial aid.

**Job placement and job placement rates for graduates; graduate and professional education placement for graduates**

The Loeb Center for Career Exploration and Planning annually surveys graduating students regarding their employment and graduate and professional school plans after commencement. A “Graduate Survey Summary” is available on request from the Loeb Center.
Intercollegiate Athletic Program

Information about Amherst’s athletic program is available at www.amherst.edu/athletics.

Amherst is a member of Division III of the National Collegiate Athletic Association and of the New England Small College Athletic Conference. As such, the College awards no scholarships on the basis of athletic ability to either men or women students.

Intercollegiate athletic program participation rates and financial support data (Equity in Athletics Disclosure Act)

The Equity in Athletics Disclosure Act requires that information about the College’s athletic program be available on request, including (a) College enrollment by gender; (b) a listing of varsity teams that participate in intercollegiate athletics, including (1) the number of participants by team, (2) the total operating expenses attributable to each team, (3) the gender of the head coach and assistant coaches and whether each coach is assigned on a full- or part-time basis; (c) the total amount spent on recruiting, separately reported for men’s and women’s teams overall; (d) the total annual revenues generated by men’s and women’s teams overall; and (e) the average annual salaries of head and assistant coaches of men’s and women’s teams overall.

Information prepared by the College’s Department of Physical Education and Athletics is available at http://ope.ed.gov/athletics/ by using the search tool to select Amherst College.

Voter Registration

Voter registration form

Students may register on-line to vote in Massachusetts at www.sec.state.ma.us/ele/eleify/howreg.htm.

Other Information

Taxability of scholarships and grants

In accordance with the Tax Reform Act of 1986 specifies that a student has “taxable income, if the aggregate scholarship ... amounts ... exceed tuition and fees (not including room and board), books, supplies, and equipment required for courses of instruction at [an eligible] institution.” Any scholarship or grant aid that is received in a calendar year that is not directed toward specific non-excludable expenses (e.g., room, board, transportation) may be regarded as first applying toward excludable expenses (e.g., tuition, fees, books) even though family resources, loans, or student employment may in fact have initially paid those expenses. Amherst College Health Scholarships are taxable in all cases because they are specifically directed toward non-excludable expenses. You should retain records (e.g., copies of relevant bills, receipts, canceled checks) to document your excludable expenses.

Other forms of financial aid - loans and student employment - are not covered by these provisions of the tax law. Earnings from student employment, of course, are taxable as wages.

In the instance of international students, the College is obliged by the Tax Reform Act of 1986 to withhold taxes from scholarships that cannot be attributed to excludable expenses or to the federally allowed “personal exemption.” The College is required to issue a statement (Form 1042-S) to each student indicating the amount withheld. International students will be expected to file United States income tax returns (Form 1040NR-EZ or 1040NR) with the Internal Revenue Service to recover any excess withholding payments. Students will be expected to pay to the College any amount of income tax refund attributable to the amounts withheld for scholarship purposes. In some
cases, tax treaties between the United States and other governments preclude or limit any tax liability an international student may have.

**Study abroad and domestic exchange**

Student financial aid may be used for study abroad or domestic exchange at other institutions in the United States under the College’s provisions for educational leave. More information is available from the Office of Financial Aid.

**Constitution Day**

The Consolidated Appropriations Act of 2005 requires institutions that receive federal funds to provide an educational program on the United States Constitution each Constitution Day, September 17. Information about the program will be announced on the College’s intranet. Information about the Constitution may be found at [www.constitutionday.com/](http://www.constitutionday.com/) and [www.amherst.edu/aboutamherst/news/special_events/constitution_day](http://www.amherst.edu/aboutamherst/news/special_events/constitution_day).

**No federal funds used in lobbying**

In accordance with federal legislation, Amherst College uses no funds from federal sources – including funds allocated under the Higher Education Act of 1965, as amended – for lobbying activities.

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**Office of Financial Aid**  
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P.O. Box 5000  
Amherst, Massachusetts  
01002-5000  
Telephone: (413) 542-2296  
Facsimile: (413) 542-2628  
E-Mail: [finaid@amherst.edu](mailto:finaid@amherst.edu)

Amherst College does not discriminate in admission, employment, or administration of its programs and activities on the basis of race, national or ethnic origin, color, religion, sex or gender (including pregnancy, sexual orientation, gender expression, and gender identity), age, disability, genetic information, military service, or any other characteristic or class protected under applicable federal, state, or local law. Amherst College complies with all state and federal laws that prohibit discrimination, including Title VII of the Civil Rights Act, Title IX, Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, the Equal Pay Act and the Age Discrimination in Employment Act. Inquiries should be addressed to the Chief Diversity and Inclusion Officer, Amherst College, P.O. Box 5000, Amherst, MA 01002-5000.

**JULY 2018**