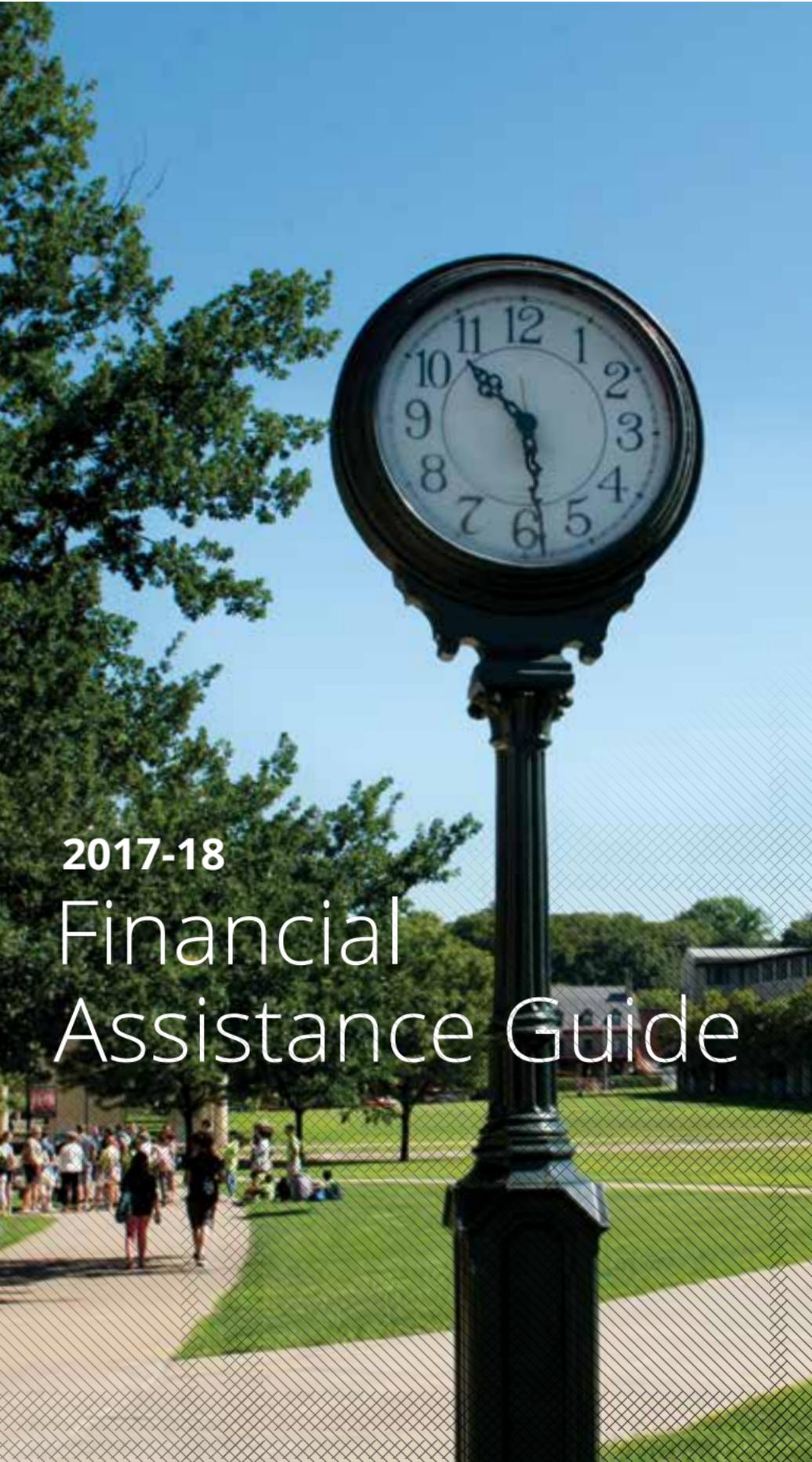


**Carnegie Mellon University**



**2017-18**

# Financial Assistance Guide

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Carnegie Mellon is dedicated to helping you and your parents navigate the financial aid process.

We encourage you to familiarize yourself with the contents in this guide, as you will find answers to many of the questions you may have regarding financial aid, including:

- **What is financial aid?**
- **How do I apply for financial aid?**
- **How is my eligibility determined?**
- **What types of aid are available to me?**

In addition to answers to these questions, this guide also covers information regarding federal and private loans, payment plans, loan counseling and important dates.

We hope this information is useful to you and encourage you to call the Office of Admission at 412.268.2082 to speak with an admission counselor regarding any questions or concerns.

For more information visit  
**[cmu.edu/admission](https://cmu.edu/admission)**

# Contact Information

The Office of Admission is the point of contact for both admission and financial aid for all prospective incoming Carnegie Mellon students until July 1. At that point, all newly enrolled students begin working with The HUB, Carnegie Mellon's Student Service Center, regarding financial aid.

## OFFICE OF ADMISSION

Carnegie Mellon University  
Office of Admission  
5000 Forbes Ave.  
Pittsburgh, PA 15213-3890

Phone: 412.268.2082

Fax: 412.268.7838

Email: [admission@andrew.cmu.edu](mailto:admission@andrew.cmu.edu)

Website: [cmu.edu/admission](http://cmu.edu/admission)

### Office Hours:

From December-May, you can typically reach us by phone during the following hours (during the summer months we do not have evening or weekend hours):

Monday-Thursday 8:30 a.m. – 7 p.m. EST

Friday 8:30 a.m. – 5 p.m. EST

Saturday 8:30 a.m. – 12:30 p.m. EST

## THE HUB

Carnegie Mellon University  
5000 Forbes Ave.  
Pittsburgh, PA 15213-3890

Phone: 412.268.8186

Fax: 412.268.8084

Email: [thehub@andrew.cmu.edu](mailto:thehub@andrew.cmu.edu)

Website: [cmu.edu/hub](http://cmu.edu/hub)

### Office Hours:

Monday, Wednesday and Friday:  
8:30 a.m. – 4:30 p.m. EST

Tuesday and Thursday:  
10:30 a.m. – 4:30 p.m. EST

# 2017-18 Proposed Tuition & Fees

Tuition	\$ 52,732
Fees	1,178
Room and Board	13,784
Books/Miscellaneous	2,400
Transportation	Variable
<b>TOTAL:</b>	<b>\$ 70,094</b>

## How We Determine Your Financial Aid

### Eligibility for Financial Aid

Eligibility for federal and state financial aid programs is determined by using a Congressional formula known as Federal Methodology. It uses your (as well as your parent(s)) total taxable and untaxed 2015 income, current equity in assets that you were required to report on the Free Application for Federal Student Aid (FAFSA), as well as size of household and number of individuals enrolled in college at least half-time, to determine the amount you are expected to pay toward your education. This amount is called your Expected Family Contribution (EFC).

Eligibility for institutional grant and scholarship financial aid programs is determined using Institutional Methodology based on the information on your CSS PROFILE.

### Federal Title IV Verification

The Federal Department of Education requires that Federal Title IV applicants provide documentation to verify the accuracy of the information submitted on the Free Application for Federal Student Aid (FAFSA) each year. Federal regulations include verification as part of the Federal Student Aid (FSA) program requirements. Verification is required for applicants for most FSA programs with the exception of students receiving only a parent PLUS loan or an unsubsidized Federal Direct Student Loan. Each university is required to have policies for verifying the reported information.

At Carnegie Mellon, federal verification is performed on all applicants selected by the Department of Education and any application that the university has reason to believe is incorrect or has conflicting documentation. In addition to federal verification, the university completes an institutional review of all first-year undergraduate students applying for aid. All incoming students are requested to complete the College Board's CSS PROFILE and submit signed copies of student and parent 2015 tax returns and legible copies of all W-2 forms via College Board's Institutional Documentation Service (IDOC).

## Noncustodial Parent Contribution (NCPC)

Carnegie Mellon believes that noncustodial parents have a responsibility to contribute to their child's educational expenses. The Noncustodial Parent Contribution is calculated using the Noncustodial PROFILE. In cases of shared custody, the custodial parent is either the parent with whom you resided most over the past year, or the parent who provides more than half of your financial support. In order to be considered for institutional funding, the CSS Noncustodial PROFILE is required for parents who do not share the same household.

## Financial Need

After we confirm your EFC, we calculate your financial need:

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$$

Cost of Attendance is the expected dollar amount you will need to attend Carnegie Mellon for an academic year. Please see the Cost of Attendance insert in this package.

## Financial Aid Package

To help meet your financial need, we may offer a combination of awards that comprise a financial aid package. There are two components to most financial aid packages: gift aid and self-help. Gift-aid awards include grants and scholarships and are monies given to you that you do not have to repay. Self-help awards are monies you must apply for and either repay (student loans) or work for (student employment). NOTE: If your EFC is greater than the cost of attendance, you will not be offered "need-based" financial aid. You or your parent(s) may still apply for non-need-based aid, such as the Federal Direct PLUS Loan and the unsubsidized Federal Direct Student Loan.

## Financial Aid Award Letter

Once your financial aid package has been determined, we will mail a Financial Aid Award Letter to your mailing address. This letter contains important information and instructions regarding your financial aid package. If your financial aid package changes at any point throughout the academic year, you will receive a revised Financial Aid Award Letter. You can also view a copy of your most recent award letter by logging onto Where Am I in the Process.

## Missing Financial Aid Documents

For a complete list of required and received financial aid documents please log on to Where Am I in the Process, and after enrollment, on Student Information Online (SIO). You should also check your email regularly for requests for additional

information. If you do not complete the application process and submit all requested documents, we may be unable to complete your financial aid package for the academic year.

## Academic Progress Information

The Federal Department of Education requires that Federal Title IV Financial Aid Assistance recipients meet academic progress standards each year. For more information on academic progress information, visit [cmu.edu/finaid/academic-progress](https://cmu.edu/finaid/academic-progress).

## How Will You Meet the Cost of a Carnegie Mellon Education?

In an effort to assist you in meeting educational expenses, information for several financing programs and instructions for application completion are provided in this brochure. Please read the materials concerning each program, consider the amount of money that you can afford to pay toward your educational expenses and, if you believe that additional financing is required, choose the option that best meets your needs.

We encourage you to utilize a payment plan option to minimize unnecessary borrowing. If a payment plan alone does not cover your balance, a combination strategy is the best option for most students and families to limit debt. Combining the payment option and a loan option of your choice will permit you to reduce debt while allowing reasonable payments.

When considering a student's financial aid package, Carnegie Mellon uses the Federal Direct Student Loan program as a cornerstone for eligible students. Information regarding current Federal Direct Student Loans and Federal Direct PLUS Loans is available online at [cmu.edu/finaid/loans](https://cmu.edu/finaid/loans).

# A Strategy for Financing Your Educational Expenses

## APPLY FOR ALL FINANCIAL AID

You will be considered for all grants and scholarships awarded by Carnegie Mellon after completing the FAFSA, CSS PROFILE and submitting all required tax documents to IDOCS. ***Remember, if you are an international student, you will not be eligible for any institutional, federal or state grants or federal loan programs.***

The balance remaining after subtracting any financial aid awarded to you can be addressed in several ways. You may wish to pay in full or via a payment plan when you receive your fall invoice. We recommend that you consider the following options so that you may determine which resource or combination best suits your needs.

1. **Federal Direct Student Loan.** For financial aid applicants, this is the cornerstone of any borrowing that takes place at Carnegie Mellon. The Federal Direct Student Loan is a low-interest student loan with very favorable repayment terms. For more information, see page 10.
2. **Payment Plan.** You may wish to consider the payment plan administered by Tuition Management Systems (TMS). The plan allows you to pay amounts due to the university in installments. A variety of other benefits are provided at no extra charge, including Life Insurance, to cover the bill payer. Information regarding a payment plan can be found on page 10. If you determine that the payment amount is greater than you are able to pay, you may want to supplement this plan with educational loans.
3. **Federal Direct PLUS Loan.** This is a non-need-based loan provided by the Department of Education to creditworthy parent(s). See page 11 for more information.
4. **A Combination Strategy to Limit Debt.** For many borrowers, combining the Tuition Payment Plan and the loan option of your choice is the best strategy. Making use of these programs together will permit you to limit debt while allowing for reasonable payments.

Using the best combination of the above resources with current income, assets and savings is the focus of this brochure. We hope you find the strategies and information provided to be helpful in determining what works best for you.

Your financial aid package may consist of grants, scholarships, student loans and student employment. Eligibility is based on the Federal and Institutional Methodology formulas (see "Eligibility for Financial Aid" on page 5 for more information).

# Financial Aid Programs

Your financial aid package may consist of grants, scholarships, student loans and student employment. Eligibility is based on the Federal and Institutional Methodology formulas (see “Eligibility for Financial Aid” on page 5 for more information).

## FEDERAL GRANTS

### Federal Pell Grant

A Federal Pell Grant is awarded by the federal government to students with high financial need. The estimated maximum grant awarded for the 2017-18 academic year is \$5,920. If you are eligible for a Federal Pell Grant after your aid package is determined, a dollar-for-dollar reduction to your Carnegie Mellon need-based grant funds will occur.

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*Grants are awards you do not have to repay. All federal, institutional and state grants are awarded based on financial need.*

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### Federal Supplemental Educational Opportunity Grant (FSEOG)

A Federal SEOG is a grant for undergraduates with exceptional financial need. Carnegie Mellon usually awards these grants to students who receive a Federal Pell Grant. If there is a change in your Federal SEOG eligibility, a dollar-for-dollar adjustment to your Carnegie Mellon need-based grant funds will occur.

## CARNEGIE MELLON UNDERGRADUATE GRANT

A Carnegie Mellon Undergraduate Grant is awarded by Carnegie Mellon to students who have financial need. Once you complete and submit the requested financial aid forms: FAFSA, CSS PROFILE, signed copies of parent(s) and student 2015 Federal Income Tax Returns, all parent W-2 Wage and Tax Statements, Partnership Schedule K-1 from Form 1065 (if required), and/or IRS Form 2555 (Foreign Earned Income) (if required), then you are considered for this grant. All tax documents must be submitted via College Board’s IDOC service.

## STATE GRANTS

Visit [cmu.edu/finaid/scholarships/grants.html](http://cmu.edu/finaid/scholarships/grants.html) for the list of states that permit their grants to be used in Pennsylvania.

## SCHOLARSHIPS

The Presidential Scholarship and Carnegie Scholarship are awarded to students when they enter as freshmen and are renewed annually as long as satisfactory academic progress is maintained. Scholarships are renewable for eight semesters of undergraduate education (ten semesters for Architecture students) provided satisfactory academic performance is

maintained and the student is assessed Carnegie Mellon tuition. For more information about these scholarships, visit [cmu.edu/finaid/scholarships/university.html](http://cmu.edu/finaid/scholarships/university.html).

## Outside Scholarships

If you receive outside scholarships, they will be used to meet your unmet financial need and where applicable, offset/reduce loans and workstudy. Visit [cmu.edu/finaid/scholarships/outside](http://cmu.edu/finaid/scholarships/outside) for detailed information on outside scholarships.

## PAYMENT PLAN

The payment plan, administered by Tuition Management Systems (TMS), gives students the ability to pay amounts due to the university in convenient installments. This is not a loan. There are many benefits to this plan including life insurance. These benefits are paid for by a low annual enrollment fee. Visit [cmu.edu/hub/billing/payment/tms.html](http://cmu.edu/hub/billing/payment/tms.html) for more information.

## STUDENT LOANS

Student loans are self-help awards that must be repaid. Carnegie Mellon participates in the following loan programs: Federal Direct Student Loans and Federal Direct PLUS Loans, as well as private education loans. We will process any loan from any private lender. Visit [cmu.edu/finaid/loans](http://cmu.edu/finaid/loans) for more information.

### Federal Direct Student Loan

A Federal Direct Student Loan is a loan provided by the Department of Education. There are two types of Federal Direct Student Loans — subsidized and unsubsidized. The 2016-17 interest rate for subsidized and unsubsidized loans is 3.76%. There is also a 1.068% origination fee.\*

### Subsidized Federal Direct Student Loan

A subsidized Federal Direct Student Loan is a Carnegie Mellon certified loan, which is provided by the Department of Education to students with financial need. You begin repaying the loan six months after you graduate or when you cease to be enrolled at least half-time (18 units per semester). The interest on a subsidized loan is paid by the federal government while you remain enrolled at least half-time.

### Unsubsidized Federal Direct Student Loan

An unsubsidized Federal Direct Student Loan is available to students who do not qualify, in whole or in part, for a subsidized Federal Direct Student Loan. It is not based on financial need. Unlike the subsidized loan, you have the choice to pay the interest that accumulates on the unsubsidized loan every three months while you are in school or have the interest capitalized (instead of paying the interest every three months, it is added

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\* This interest rate is accurate as of January 20, 2017. To view updates regarding interest rates, visit The HUB website: [cmu.edu/finaid/loans/direct.html](http://cmu.edu/finaid/loans/direct.html).

back to the principal at the time of repayment). If you choose to capitalize, this will increase the amount you have to repay.

Unsubsidized Federal Direct Student Loans are not automatically included in a financial aid award, though students may be eligible to borrow them. If you are interested in borrowing the unsubsidized loan, please reach out to the Office of Admission.

## **Federal Direct Entrance Loan Counseling**

Federal regulations require that all first-time federal student loan borrowers complete an entrance counseling session prior to their Federal Student Loan funds being credited to their student accounts. During the entrance counseling session, you will be informed of your rights and responsibilities as a borrower.

Carnegie Mellon will not process your Federal Direct Student Loan until you complete the entrance counseling session. Please complete the Federal Direct Entrance Loan Counseling session at [studentloans.gov](https://studentloans.gov).

## **Federal Direct PLUS Loan**

A Federal Direct PLUS Loan is a non-need-based loan given by the Department of Education and is credit-based. The interest rate is fixed at 6.31% and there is a 4.272% origination fee. Full repayment of principal and interest begins 60 days after the last disbursement for the loan period. The maximum repayment period is 10 years. For more information, visit [cmu.edu/finaid/loans/plus.html](https://cmu.edu/finaid/loans/plus.html).

## **Private Loans**

You can learn more about private loans at [cmu.edu/finaid/loans/private.html](https://cmu.edu/finaid/loans/private.html).

## **Truth in Lending Act (TILA)**

Regulations in the Higher Education Opportunity Act (HEOA) impact private student loan borrowers, lenders and schools. These regulations changed the disclosure requirements for the Truth in Lending Act (TILA). However, these requirements do not impact the availability of private student loans, only the loan origination process. Visit [cmu.edu/finaid/loans/tila.html](https://cmu.edu/finaid/loans/tila.html) for more information.

## **STUDENT EMPLOYMENT**

There are many student employment opportunities on campus, both need-based and non-need-based. Students can search for campus jobs via Handshake. Newly enrolled students will have access to Handshake beginning in July. All undergraduates who are employed by Carnegie Mellon track their time worked using Workday and are paid on a biweekly basis. Students have the option to have their pay direct deposited into a local checking or savings account. The authorization form may be found on the Payroll website [cmu.edu/finance/forms](https://cmu.edu/finance/forms). Note: Earnings from student employment, including work-study and federal community service, are not automatically credited to student accounts. For more information visit [cmu.edu/finaid/employment](https://cmu.edu/finaid/employment).

# Students Pursuing a Second Bachelor's Degree

If you are enrolling in a second bachelor's degree program, you are not eligible for grants/scholarships. However, you may be eligible to receive funds from student loan and student employment programs. Eligibility for student loan funds is contingent upon your prior loan indebtedness.

## Frequently Asked Questions

**I am a prospective student and I still haven't submitted my actual 2015 federal tax returns, but I have received a financial aid package anyway. Do I still need to submit my federal tax returns to you?**

Yes. You must submit the actual 2015 tax documents via College Board's IDOC service in order to confirm your institutional financial aid package. Although you have received a financial aid notification, it is subject to change until we receive and review your actual tax documentation.

**How are the FAFSA and CSS PROFILE used to calculate eligibility for financial aid?**

Using Institutional Methodology, the PROFILE form calculates student and parent contributions to assist institutions in measuring eligibility for their institutional grant and scholarship funds. PROFILE collects more robust information than the FAFSA; it allows the family to provide more information about their situation and assists colleges in awarding institutional funds equitably.

**The number of family members attending college has changed. Should I inform you?**

Yes. The number of dependent family members enrolled on at least a half-time basis in a degree-seeking or certificate program affects your financial aid eligibility. Please notify us directly in writing if the number in college changes after you have filed your FAFSA or CSS PROFILE. In addition, please update your FAFSA online. We will re-evaluate your eligibility and notify you if your financial aid package changes. Note: The HUB will verify the

enrollment of any family members attending institutions outside of Carnegie Mellon during the fall semester.

### **Can enrolling part-time affect my financial aid package?**

Yes. Your financial aid package is based on full-time (36 units or more per semester) enrollment. If you are enrolled part-time and assessed part-time tuition, your financial aid package will be revised to reflect this. You have to be enrolled at least half-time to be eligible for financial aid.

### **My family's financial circumstances have changed.**

#### **Can you adjust my financial aid award?**

In the determination of a student's financial aid eligibility, circumstances such as loss of employment or changes in employment status, parents' divorce or separation, or the death or disability of a parent are considered. If you (independent students only and spouses, if applicable) or your custodial parent(s) experienced a reduction in income of at least 20% of your total taxable and untaxed income for 2016, we may re-evaluate your financial need. Please contact Office of Admission for a Reduced Income Form, which allows you to explain your family's financial reduction in detail. Once we review this form, we will notify you if there is a change to your financial aid package. Please estimate carefully. Beginning in April 2017, we will verify your reduction in income by requesting that you submit your 2016 federal tax documents. An adjustment to the current financial aid award could be made based on this reduction in income. We will carefully consider the information submitted, but this does not guarantee a revision to your financial aid eligibility. You will be contacted if additional documentation is required.

### **Can my financial aid package change from year to year?**

Yes. The most common reasons why your financial aid package could change include:

- Change in the number of family members in college
- Change in household size
- Increase or decrease in family income
- Increase in cost of attendance
- Receipt of an outside scholarship
- Unsatisfactory academic progress

You need to apply for need-based financial aid each year because the information used to determine your eligibility may change annually.

## **Will my housing and meal plan selection impact my Cost of Attendance?**

The Cost of Attendance that is used to calculate your financial aid eligibility is based on a standard double room and a meal plan in the blue plan. Details about housing plans can be found at [cmu.edu/housing](https://cmu.edu/housing). For information on meal plans, visit [cmu.edu/dining](https://cmu.edu/dining). More expensive room and board options could increase the cost to your family.

## **I was just awarded a new outside scholarship. How will this affect my Carnegie Scholarship?**

Please refer to [cmu.edu/finaid/scholarships/outside](https://cmu.edu/finaid/scholarships/outside).

## **My student aid report says I was “selected for verification.” What does it mean and what should I do?**

The U.S. Department of Education requires colleges to “verify” students applying for aid and selected for federal verification. Carnegie Mellon will ask for confirmation of the data provided on your financial aid applications. We will verify all undergraduate students selected for verification by the Department of Education and any student with inconsistent or conflicting information. The applicant data that must be verified includes: household size, number of family members in college, adjusted gross income, wages, taxes paid and untaxed income.

## **Can my academic performance affect my financial aid package?**

Yes. The U.S. Department of Education requires recipients of Federal Title IV Financial Assistance to meet academic progress standards each year. Federal Title IV Financial Assistance includes the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Direct Student Loan and Federal Direct PLUS Loan programs. Each university determines its own policy regarding satisfactory progress standards. Federal academic progress standards must include two elements: cumulative QPA and cumulative units. At Carnegie Mellon, we define this as follows: first-year students must pass 80% of all cumulative units attempted at Carnegie Mellon and have a 1.75 cumulative QPA after the first year, all other students must pass 80% of all cumulative units attempted at Carnegie Mellon and have a 2.0 cumulative QPA.

# Other Borrowing Comparisons

If you're thinking about using a 401(k), home equity loan or other investments to finance a student's education, here are a few things you should contemplate and discuss with a financial advisor.

## Private Loans

Private loan programs offer competitive interest rates and borrower benefits. Private loans also may enable students to share in the borrowing responsibility and develop a credit history. See page 11 of this guide for more information.

## Home Equity Loan

Approval for a home equity loan is based on several factors including credit history, debt-to-income ratio and equity in your home. The interest on this loan may be tax-deductible. Be sure to compare this interest rate to the rate you qualify for if you apply for a private loan. And does this leave you with any funds for emergencies or other opportunities? The amount borrowed is limited only by the amount of equity in the applicant's home, debt-to-income ratio and credit-worthiness. Another important thing to remember is that there are no deferments available during unemployment or economic hardships.

## Investments

Cashing in investments may seem more attractive than borrowing. This may increase your income tax liability with additional capital gains. By cashing in investments, you lose any future returns on that money, which in turn may affect the money you will need for retirement.

## 401(k)

You may be able to borrow against your 401(k) and pay yourself back with interest this way. This may affect the money you will need for retirement. Another important thing to remember is that the contributions you made to your 401(k) were in pretax dollars. If you take out a loan, you'll be paying yourself back in after-tax dollars. Also be aware that some plans require an employee who loses his/her job to pay back the 401(k) loan immediately.

# Student Account

## Student Account Invoices

Student account invoices are produced for you on the last calendar day of each month. The invoice includes both current activity and future semester charges and credits when they are available. Carnegie Mellon will notify you via email when an invoice is produced and ready to be viewed on Student Information Online (SIO) [cmu.edu/hub/sio](http://cmu.edu/hub/sio). Carnegie Mellon does not mail paper invoices. You can authorize individuals to receive your invoices by email through Student Information Online (SIO). You can also authorize parents or other individuals to access My Plaid Student —a secure website which provides certain information about a student. Information available through My Plaid Student includes access to student account invoices and student account activity, and the ability to request enrollment verifications. Learn more at [cmu.edu/hub/ebill-mps-instructions](http://cmu.edu/hub/ebill-mps-instructions). For more billing information visit [cmu.edu/hub/billing](http://cmu.edu/hub/billing).

## Charges

Your invoice may contain charges for tuition, housing, dining and administrative fees. NOTE: Books, supplies, travel allowance and personal expenses do not appear on the invoice. See insert for more information on the estimated tuition and fees.

## Financial Aid Credits

With the exception of Federal Work-Study and outside scholarships, one-half of your annual financial aid will be applied as a credit to your student account each semester.

A Federal Direct Student Loan or a Federal Direct PLUS Loan will not automatically be reflected as a credit to your student account until the loan funds have been electronically disbursed through electronic funds transfer (EFT) to Carnegie Mellon. You must apply for these loans.

Reminder: Because of the lender's origination fee, approximately 49.5% of the annual amount of a Federal Direct Student Loan or approximately 48% of the annual amount of a Federal PLUS Loan will appear on your student account each semester once the funds are disbursed. All first-time federal student loan borrowers must complete a Federal Direct Loan Master Promissory Note and Entrance Counseling.

Students who do not apply for financial aid but plan to borrow an unsubsidized Federal Direct Student Loan only or students whose parents plan to only apply for a Federal Direct PLUS Loan, are only required to complete a FAFSA (Free Application for Federal Student Aid).

Complete instructions for applying or reapplying for a Federal Direct Student Loan or Federal Direct PLUS Loan are available on The HUB website at [cmu.edu/finaid/basics/undergraduate](http://cmu.edu/finaid/basics/undergraduate).

## Other Useful Websites

FastWeb

[fastweb.com](http://fastweb.com)

USA Funds

[usafunds.org](http://usafunds.org)

The SmartStudent Guide  
to Financial Aid

[finaid.org](http://finaid.org)

Student Gateway to  
the U.S. Government

[studentaid.ed.gov](http://studentaid.ed.gov)

PHEAA

(Pennsylvania State Grant)

[pheaa.org](http://pheaa.org)

FAFSA

[fafsa.gov](http://fafsa.gov)

Tuition Management Systems

[cmu.afford.com](http://cmu.afford.com)

The College Board

[collegeboard.org](http://collegeboard.org)

Private College 529 Plan

[privatecollege529.com](http://privatecollege529.com)

Federal Tax Credit Info

[irs.gov](http://irs.gov)

Selective Service

[sss.gov](http://sss.gov)

National Student Loan

Data System

[nsls.ed.gov](http://nsls.ed.gov)

SALT Financial

Literacy Program

[cmu.edu/finaid/salt](http://cmu.edu/finaid/salt)

# Private College 529 Plan

## Prepay Tuition at Today's Prices

Carnegie Mellon University is one of more than 270 colleges and universities nationwide participating in the Private College 529 Plan, a prepaid college tuition program created specifically for private colleges that locks tuition in at today's prices. The plan is a tax-advantaged way to help parents (and grandparents) afford a private college education for their students.

U.S. residents 18 years of age or older may purchase certificates that can be used to pay future tuition costs for a named beneficiary. Those certificates, which can be redeemed at participating colleges across the country, can be used to pay the percentage of tuition that was originally prepurchased. For more information visit [privatecollege529.com](http://privatecollege529.com).

## Tax Information

There are many tax credits and deductions available to help you offset the costs of higher education. Visit [cmu.edu/finaid/tax](http://cmu.edu/finaid/tax) for all of your options.

# Important Dates (Tentative)

## 2017-18 Academic Year

### Initial Financial Aid Award Letters Produced

Prospective Students	March
Returning Students	May

First-Time Borrowers Apply for a Federal Direct Student Loan June 1

Fall Invoices Generated & Distributed June 30

Enroll in the Fall Payment Plan July 1

Fall Payment Deadline \* August 15

Fall First Day of Classes August 28

Thanksgiving Break November 22-24

Fall Last Day of Classes December 8

Fall Last Day of Final Exams December 18

Spring First Day of Classes January 16

Spring Break March 12-16

Spring Last Day of Classes May 4

Spring Last Day of Final Exams May 15

Commencement May 20

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\* Past due accounts accrue a 1.5% interest charge each month until the balance is paid in full.

# Carnegie Mellon University

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-  CarnegieMellonAdmission
-  CM\_Admission
-  carnegiemellonadmission
-  Carnegie Mellon Office of Admission

**[www.cmu.edu/admission](http://www.cmu.edu/admission)**

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