

FINANCING YOUR  
AGNES SCOTT EDUCATION

AGNES  
SCOTT



COLLEGE

FINANCIAL AID HANDBOOK

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MESSAGE FROM BONNIE B. JOHNSON

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*Because financial assistance is available from so many sources — governmental and private — the financial aid process can be a complicated one. This handbook is designed to help every student who is interested in finding ways to finance her education at Agnes Scott.*

*You and your parents should read the entire booklet regardless of your financial circumstances. Then, if you have any questions, please feel free to call me collect at 404/373-2571, or write or visit.*

*A final word — there are deadlines or limited funds in some cases. The earlier you read this booklet and ask your questions, the more likely the chance that we can plan a way for you to finance an Agnes Scott education.*

*Bonnie B. Johnson*

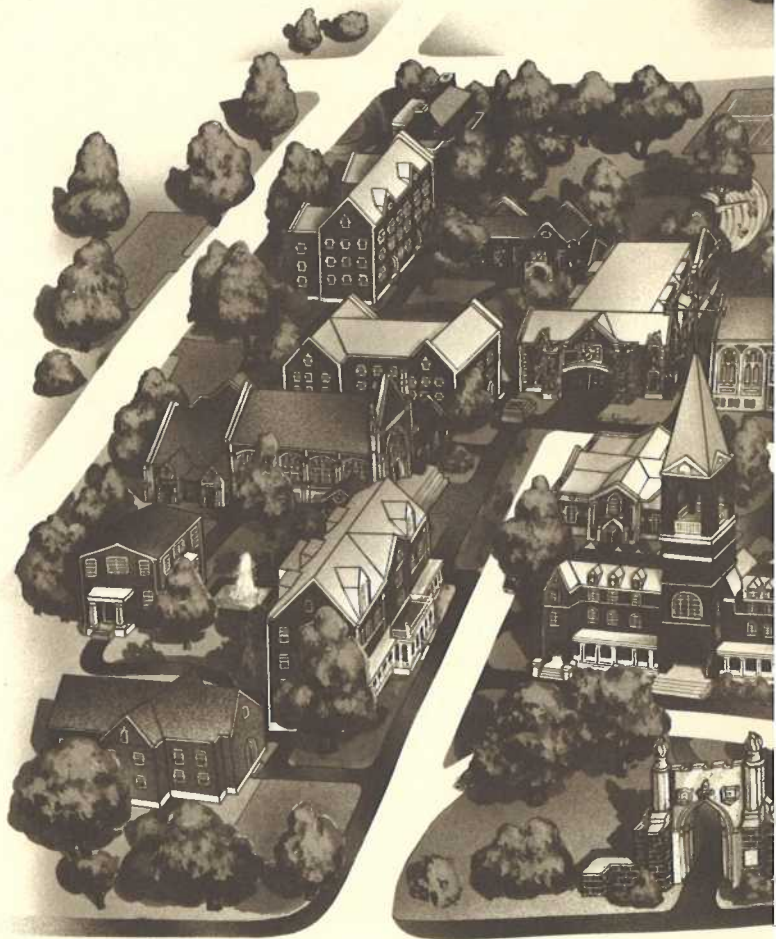
Bonnie B. Johnson  
Director of Financial Aid

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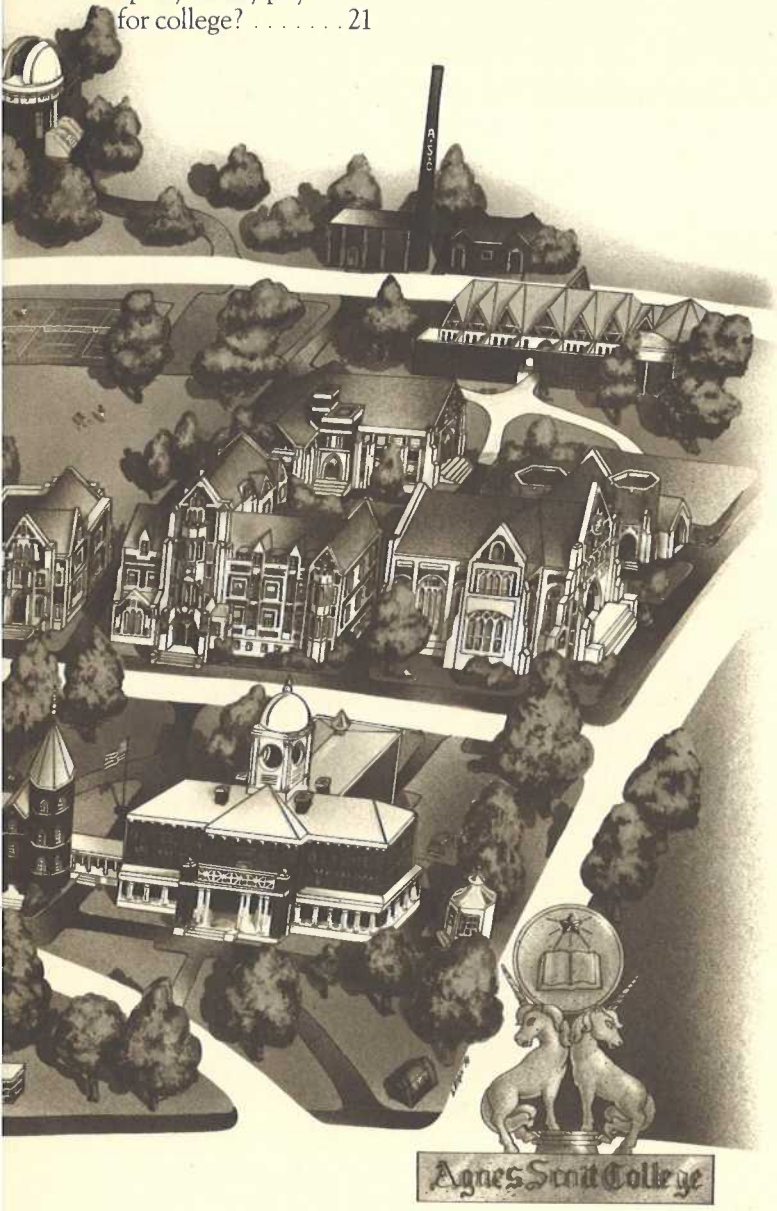
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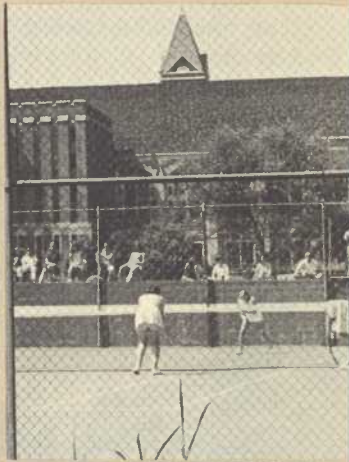
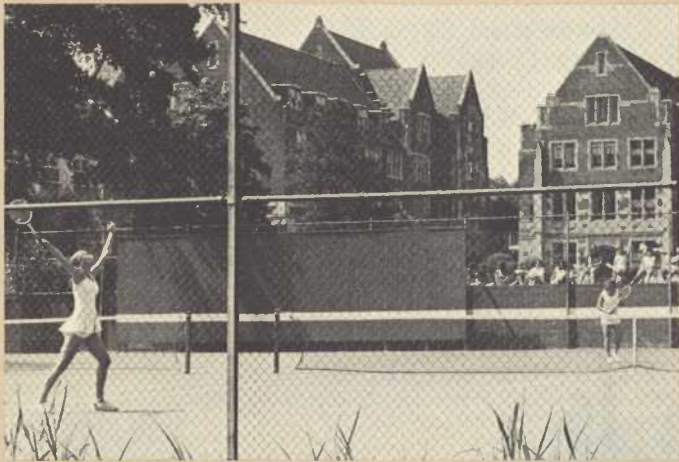
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ABOUT AGNES  
SCOTT COLLEGE

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For nearly a century the outstanding liberal arts education offered by Agnes Scott College has attracted exceptional young women seeking academic challenge. A small, independent four-year college, Agnes Scott fosters individual growth and development through small classes and seminars. A student-faculty ratio of eight-to-one encourages the close working relationships which are a part of true learning.

As a student at Agnes Scott you can choose from a major in over 20 fields of study and six interdisciplinary areas. You are also free to design your own individual major by combining courses from different departments. Study abroad, summer study, independent and special study, and business preparatory programs represent just a few of the different ways in which you can apply what you learn in the classroom to the world around you.



Located in the quiet suburb of Decatur, Agnes Scott enjoys all the cultural and recreational excitement offered by Atlanta. Professional sports, symphony and rock concerts, theatre, and ballet are all within easy access from the Agnes Scott campus.

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HOW MUCH  
DOES AN  
AGNES SCOTT  
EDUCATION  
COST?

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The cost of attending college today represents a major investment for most families. We realize this economic fact of life and attempt to keep fees as low as possible. Fees cover only about half the actual cost of educating a student at Agnes Scott.

The basic budget for a student to attend Agnes Scott College for 1979-80 (as estimated by the Financial Aid Office) is:

Tuition	\$3,500
Student activity fee	50
Room and board	1,500
Books and supplies	225
Personal expenses	425
Total	\$5,700

(Note: Financial aid computations also include an allowance for three round trips a year between Decatur and your home with a maximum travel allowance of \$650.)

Tuition and room and board are subject to change each year. Current charges may be obtained by calling the Office

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HOW DOES  
AGNES SCOTT'S  
COST COMPARE  
WITH OTHER  
COLLEGES' COSTS?

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At Agnes Scott we encourage each prospective student to examine the *value* of an Agnes Scott education by finding out such facts as the student-faculty ratio, the percentage of faculty PhDs, and the number of volumes in the library. While Agnes Scott ranks high in all of these categories, our charges are usually less than those of comparable private colleges. The difference is made up from endowment income and gifts of generous alumnae.

Without this difference, students attending Agnes Scott in 1978-79 would have paid an astounding \$11,500.

Students who may hesitate to apply to Agnes Scott because of cost should know that the financial aid system currently used by most colleges works in such a way that the more expensive the college the more financial aid is offered or the better the chance that a student will receive aid at all. In analyzing costs among their college choices, students should examine all the charges of each college to see what is covered. Agnes Scott's room and board fee, for example, covers all twenty-one meals a week. Students at Agnes Scott also have access to a good public transportation system, a real cost-cutter for some students and their families.



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WHY DOES  
AGNES SCOTT  
OFFER  
FINANCIAL  
AID?

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Each year Agnes Scott spends over half a million dollars from a variety of sources in financial aid for its students. There are two main reasons for this commitment to a strong financial aid program. First, we at Agnes Scott believe that students should have the opportunity to select a school based on academic rather than financial considerations. Further, we believe that schools should select students on the basis of academic



and personal promise, not the ability to pay. For that reason, all admissions decisions are made without reference to the applicant's financial status. Second, we believe that Agnes Scott, as a college community, benefits from a diverse student body. It is our feeling that the more heterogeneous the student body—socially, culturally, and economically—the richer the college experience for *all* students and the better *all* students are prepared for a heterogeneous society.

In other words, at Agnes Scott we believe that we are not *spending* financial aid funds, *we are investing them in your future*. We choose you as a student because we believe you have a contribution to make to our student body and to society.



HOW  
DO I KNOW  
IF I SHOULD  
APPLY FOR  
FINANCIAL  
AID?

If you feel that without financial assistance you would be unable to attend Agnes Scott, you should apply for financial aid. By meeting the demonstrated financial need of each accepted applicant, Agnes Scott can assure that no qualified student is denied the quality education offered by the College because of limited financial resources. One of every three students at Agnes Scott receives financial aid on the basis of need from the College. Over 65% of the student body receives some type of financial assistance.

One good guide for determining whether you might be eligible for aid is the College Scholarship Service publication *Meeting College Costs*. This publication is available in your high school counselor's office or in the Agnes Scott Office of Financial Aid.

Income alone is not the only factor involved in determining financial need. Of the freshmen offered aid for 1979-80, 23 percent had family incomes over \$25,000. For more information about how we determine need, see page 14.

FAMILY INCOME LEVELS  
AND AVERAGE SIZE OF FINANCIAL AID PACKAGES  
FOR FRESHMEN APPLICANTS AT AGNES SCOTT, 1979-80

FRESHMEN APPLICANTS OFFERED AID FOR 1979-80

TOTAL FAMILY INCOME	% OF FRESHMEN APPLICANTS OFFERED AID WITH INCOMES IN THIS RANGE	AVERAGE AWARD INCLUDING ASC GRANTS, LOANS, AND EMPLOYMENT AND STATE AND FEDERAL GRANTS
\$ 0-\$ 9,999	15%	\$4,620
\$10,000-\$14,999	18%	\$4,381
\$15,000-\$19,999	18%	\$3,849
\$20,000-\$24,999	26%	\$2,694
\$25,000-\$29,999	12%	\$2,134
\$30,000-\$34,999	9%	\$1,963
\$35,000-\$39,000	1%	\$ 400
\$40,000+	1%	\$3,604
All freshmen aid applicants	100%	\$3,324

The *total* financial aid package offered to these applicants ranged from \$400 to \$5,480.

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HOW AND WHEN  
SHOULD I  
APPLY FOR  
FINANCIAL  
AID?

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Entering freshmen seeking financial assistance from Agnes Scott file a Financial Aid Form (FAF) with the College Scholarship Service (CSS) or a Family Financial Statement (FFS) with the American College Testing Program (ACT). You may obtain these forms from your high school counselor. For priority consideration, they should be filed by February 15 of the year you plan to enter college, but no earlier than January 1. Agnes Scott requires no separate institutional application for financial aid.

The information on your financial aid form is computed by the scholarship services



which then mail the results to Agnes Scott for additional analysis. It takes about three weeks after you send in the form for Agnes Scott to get a copy of the need analysis report.

Transfer applicants may obtain the FAF from the Agnes

Scott Office of Admissions. As a transfer applicant, you must also submit a financial aid transcript from each institution previously attended.

Presently enrolled students seeking aid or renewal of aid are given instructions in the fall quarter of each year. New forms, which must be filed each year, are available in the Agnes Scott Financial Aid Office before the Thanksgiving/Christmas break and should be filed no later than February 15.

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#### BASIC EDUCATIONAL OPPORTUNITY GRANT (BEOG)

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All financial aid applicants are expected to apply for the BEOG. The BEOG is a federal grant program. Awards ranging from \$200 to \$1,800 are made to students who demonstrate need. To be considered, you need to complete the appropriate sections of the FAF and FFS; no other application is necessary.

When you receive a Student Eligibility Report (SER) from the Office of Education (Department of Health, Education and Welfare), you and your parents should make sure each entry is correct. Then submit all three copies, including the student copy, of the SER to the Agnes Scott Financial Aid Office.

These copies should be submitted as soon as possible after they are received. You should submit them whether or not you are eligible for the BEOG. Once the SER is received by Agnes Scott, your award from

the College will be adjusted upward or downward, if necessary, to meet the approved need figure.

If you are not sure whether you will attend Agnes Scott, submit a photostat copy (instead of the original) of the SER to the Financial Aid Office to be used until you make a final college decision.

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#### GEORGIA INCENTIVE SCHOLARSHIP

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Georgia students applying for Agnes Scott aid must also apply for the Georgia Incentive Scholarship as well as the Georgia Tuition Grant (see page 21). The application is available in your high school guidance office. It is on the same form as the Georgia Tuition Grant but must be submitted to the Financial Aid Office before May 15. These awards range from \$150 to \$450 and are given to students who demonstrate financial need. Applicants for the Georgia Incentive Scholarship must establish financial need by sending a copy of their FAF to the Georgia Higher Education Assistance Authority (GHEAA, code 0472). Adjustments will be made if students receive a Georgia Incentive Scholarship award which is different from the one estimated by the Agnes Scott Financial Aid Office.

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#### STUDENT RESPONSIBILITIES

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You are responsible for knowing and complying with all instructions and regulations





of the various programs of your state and the federal government. To receive funds from these sources, you must be in "good standing" and/or "making satisfactory progress" in your course of study. For purposes of receiving financial aid (institutional as well as state and federal), these terms are defined simply as the "eligibility of a student to continue in her studies at Agnes Scott."

#### HOW TO APPLY

1. Complete Application for Admission to Agnes Scott as early in your senior year as possible.
2. Pick up FAF or FFS and supplements in your high school guidance office in December of your senior year. Look it over carefully with your parents; complete and sign it on or after January 1.
3. Mail completed form to appropriate address at College Scholarship Service or American College Testing Program with check or money order.
4. Transfer students should have a financial aid transcript from each school previously attended submitted to the Agnes Scott Financial Aid Office.

#### NON-DISCRIMINATION POLICY

It is the policy of Agnes Scott College to meet the financial need of all accepted applicants and enrolled students without regard to race, color, creed, national or ethnic origin, or handicap.

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FINANCIAL  
AID  
CALENDAR  
1979-80

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DATE	ACTION
As early in the senior year as possible	Apply for admission to Agnes Scott.
November-December	FAF and FFS available in high school guidance offices.
December 1	Deadline for Navy ROTC scholarship application.
January 1	Earliest date FAF and FFS can be submitted.
January 1	Deadline for completed applications for the Honor Scholars program including SAT scores and other credentials.
January 15	Deadline for Air Force ROTC scholarship basic application.
February 14-16	Finalists for the Agnes Scott Honor Scholars Program come to campus for interviews.
February 15	Students applying for aid are strongly encouraged to submit their FAF or FFS to appropriate agency by this date. Students filing for aid by this date will receive early financial aid consideration. They will have ample time to make their college choice by the May 1 Candidate's Reply Date.
March 1	Winners of Agnes Scott Honor Scholarships notified.
April 1	Deadline for applications for Nannette Hopkins Scholarship, including audition or tape.



DATE	ACTION
April 15	Nannette Hopkins Scholarship winners announced.
May 1	Agnes Scott National Merit Scholars are announced publicly.
May 15	Georgia Incentive Scholarship applications due in Agnes Scott Financial Aid Office. (Agnes Scott must certify and submit completed applications to the state no later than June 1.)
June 1	Applications from Agnes Scott freshmen, sophomores and juniors for the Marie L. Rose Huguenot Scholarship due in Agnes Scott Financial Aid Office.
September 1	Fall quarter deadline for receipt of Georgia Tuition Grant applications in Agnes Scott Financial Aid Office. (Students applying for aid should do this by May 15 in conjunction with the filing of their Georgia Incentive Scholarship application.)
December 1 March 1	Winter and spring quarter deadlines for Georgia Tuition Grant. (Students who complete their residency requirement after fall date would apply at these times as would students who enter after fall quarter.)

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FINANCIAL  
AID  
CALENDAR  
1979-80

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## HOW IS A FINANCIAL AID AWARD DETERMINED?

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As a member of the College Scholarship Service (CSS) of the College Entrance Examination Board, Agnes Scott subscribes to the general principle that the *amount* of financial aid granted to a student should be based on demonstrated need. *Need* is defined as the difference between the student's cost of attending the College and the family's ability to pay.

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### FACTORS CONSIDERED

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The bases for determining the family's ability to pay are the Financial Aid Form (FAF) and the Family Financial Statement (FFS). When you submit these forms to the College Scholarship Service or the American College Testing Program respectively, the following factors are taken into account:

- Your income
- Your family's income & assets
- Taxes
- Medical expenses
- Extraordinary debts & expenses
- Current living expenses & retirement allowances
- Number of dependents
- Number of children attending college

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### YOUR CONTRIBUTION

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You are expected to use savings from your summer earnings for some of your educational expenses. For 1979-80 entering freshmen were expected to contribute \$500; entering sophomores, \$600; and entering juniors and seniors, \$700. If you choose to attend summer

school or enjoy a vacation experience away from home, or if you are unable to obtain employment, you will need to obtain the amount from another source.

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### DETERMINING THE AWARD

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In deciding upon the amount of financial aid the College can offer a student, the Agnes Scott Financial Aid Committee considers the family's ability to pay, expected summer earnings of the student, and the amount of



aid the student is receiving from all other sources (including scholarships and federal and state grants). Your *total* educational expenses, including an allowance for such non-direct expenses as books, personal expenses, and transportation, are also taken into account. After financial need is determined, it is met with a package usually consisting of a grant, an opportunity for on-campus work, and a loan.

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## SELF-SUPPORTING STUDENTS

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Normally, a student's parents are considered to be her most important source of financial support. To be considered self-supporting by current federal regulations, you cannot be claimed as an exemption for federal income tax purposes by either parent for the calendar year prior to the one for which aid is received, nor can you be claimed for the year in which you receive aid. In addition, you cannot receive nor anticipate receiving more than \$750 in financial assistance (including the value of room and board) from your parents, nor can you reside for more than six weeks with your parents for the same periods of time mentioned above.

Federal and institutional guidelines which define self-supporting students may change from year to year. Substantiating evidence may be required, and the parental ability to pay may be taken into account for self-supporting students under the age of 25. Therefore, if you believe yourself to be "self-supporting," you should contact the Financial Aid Office for further instructions.

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## CONFIDENTIALITY

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Since the amount of financial aid award reflects a family's financial circumstances, the award is considered a private

matter between the student, her family, and the College. In accordance with the legislation entitled "The Family Educational Rights and Privacy Act of 1974," Agnes Scott College will not release this information to others without written consent of the student.

Your financial aid award will consist of a package of any or all of the three basic elements of the Agnes Scott Financial Aid Program: an Agnes Scott grant, an Agnes Scott loan, and an opportunity for employment on campus. You may accept or reject any part of the financial aid package without affecting the remainder of the package in any way.

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## WHAT IS AN AGNES SCOTT GRANT?

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The Agnes Scott grant portion of your financial aid award does not have to be repaid. Made possible by special gifts and income from endowment funds of the College, the grant is credited to your account.

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## WHAT IS AN AGNES SCOTT LOAN?

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Agnes Scott loans carry low interest which does not begin to accrue until you graduate or withdraw from the College. These loans are directly applied to your student account. They are generally repayable within five years after you leave Agnes Scott, but you may arrange to defer payment for up to four years while you are a full-time student at a graduate or professional school.

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## WHAT IS IN A FINANCIAL AID PACKAGE?

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## WHAT IS CAMPUS EMPLOYMENT?

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The opportunity to work on campus during the regular college session is offered as part of the Agnes Scott financial aid award. Freshmen or sophomores may work approximately five hours per week; juniors and seniors, eight hours a week. Students are paid by payroll check on a biweekly basis.

The Financial Aid Office assigns on-campus jobs after students complete work questionnaires indicating their skills and job preferences. Depending upon campus needs, you may be offered a job in administrative and faculty offices, language and science laboratories, the library, bookstore, post office or the dining hall.



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WHEN WILL I  
BE NOTIFIED  
ABOUT MY  
FINANCIAL  
AID AWARD?

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Financial aid awards for new students will be made as soon as possible after all financial aid documents have been received and you have been accepted for admission. The awards for returning students are made as early in the spring quarter as possible.



Each award is made for one year, but Agnes Scott guarantees an award every year that need continues to exist, as supported by the filing of a new financial statement with College Scholarship Service (CSS). Subsequent awards will be adjusted to reflect your current need as determined from the new financial information received each year.

To verify the financial aid information submitted in the FAF or FFS, you must submit parental income tax returns from the calendar year prior to the academic year for which you are offered aid. For example, if you are offered aid for the 1980-81 academic year, you will need to send income tax returns for 1979. The Financial Aid Office must receive these returns by June 1. The College reserves the right to deny or alter aid awards when this information differs substantially from that offered in the FAF or FFS.

The College also reserves the right to modify the type of financial aid package we award. The way we give aid may vary slightly from year to year, although demonstrated financial need will continue to be met.

Students who receive aid are expected to respond promptly to requests for information from the Agnes Scott Office of Financial Aid. If they choose to work, they are expected to perform satisfactorily. Students who do not carry out these

responsibilities may have their financial aid adjusted or cancelled.

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### CHANGES IN FINANCIAL SITUATION

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If you are awarded financial assistance on the basis of expenses as a boarding student, your award will be adjusted if you change to day student status during the year.

If you receive a scholarship or financial aid from other sources, you should notify the Financial Aid Office. The award which you receive from Agnes Scott is then subject to revision.

It is anticipated that you will keep the Financial Aid Office informed of any significant



changes in your family's financial situation (\$1,000 or more in family income or assets) that might warrant an increase or decrease in aid from the College.

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WILL MY  
FINANCIAL  
AID AWARD  
EVER CHANGE?

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WHAT  
SCHOLARSHIPS  
ARE  
AVAILABLE?

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In addition to need-based grants, loans, and on-campus work, Agnes Scott offers a number of scholarships which are based on merit. Entering students who have demonstrated superior academic ability and leadership during high school are eligible to apply for an Agnes Scott Honor Scholarship. Other scholarships awarded on the basis of outstanding achievement include Agnes Scott National Merit Scholarships, Nannette Hopkins Scholarships, and Dana Scholarships.

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AGNES SCOTT  
HONOR SCHOLARS  
PROGRAM

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Up to ten Honor Scholars are chosen through a national selection process for this \$10,000 scholarship. Each Honor Scholar receives \$2,500 each year for her four-year college career, providing she continues to meet the qualifications of the scholarship. Additional financial need, up to total college expenses, will be met through the Agnes Scott Financial aid Program.

To be eligible to compete for this scholarship, you must submit an outstanding high school record, SAT scores of at least 600 on each section, and evidence of leadership. A counselor's recommendation is required of all applicants. You must be applying for admission as a full-time freshman at Agnes Scott and be a U.S. citizen or permanent resident alien.

After applicants are accepted

by the College Admissions Committee, alumnae panels in three geographical regions nominate 35 students for these scholarships. Nominees will be invited to the College for a weekend interview February 14-16. Winners will be notified after March 1.

Because the Agnes Scott Honor Scholars Program recognizes superior academic ability and leadership, we expect that some Honor Scholars will be chosen to win other Agnes Scott scholarships. Any of these additional awards supported by the College will not ordinarily *add* to the award of \$2,500 but rather change its funding. Thus, an Agnes Scott Honor Scholar may well be an Agnes Scott National Merit Scholar and eventually a Dana Scholar, but her award would remain \$2,500 unless she has additional financial need.

**TO APPLY:** If you wish to apply for an Agnes Scott Honor Scholarship, you must submit all application materials to the College no later than January 1. Be sure to indicate that you would like to be considered for the scholarship on the Agnes Scott Application for Admission.

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AGNES SCOTT  
NATIONAL MERIT  
SCHOLARSHIPS

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Agnes Scott offers several four-year scholarships annually through the National Merit Scholarship Corporation. The

College selects National Merit Scholars from among finalists who have designated Agnes Scott as their first college choice. The minimum award is \$500 per year. Financial need serves as the basis for determining the amount of each scholarship.

**TO APPLY:** High school juniors taking the National Merit qualifying examination should designate Agnes Scott College as their first college choice.

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#### CHARLES A. DANA SCHOLARSHIP PROGRAM

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As a participant in the Charles A. Dana Scholarship Program, Agnes Scott awards scholarships totaling more than \$40,000 to rising sophomores, juniors, and seniors. Selection factors include leadership potential and academic promise and achievement. Financial need is the basis for determining scholarship amounts. Students without demonstrated financial need receive minimum honorary stipends.

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#### NANNETTE HOPKINS SCHOLARSHIPS IN MUSIC

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Awarded annually on the basis of musical talent and promise to students planning to major in music, these renewable scholarships are in the amount of \$1,000. Additional financial aid may be awarded if needed.

**TO APPLY:** You may obtain an application for this scholarship and an Agnes Scott Application for Admission from the Office of Admissions. You must

be accepted by the College Admissions Committee, and you must audition in person or on tape for the Department of Music before April 1.

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#### MARIE L. ROSE SCHOLARSHIP

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This \$1,000 scholarship is awarded annually by the Huguenot Society of America to a rising sophomore, junior, or senior who presents proof of eligibility as a Huguenot descendant. Academic performance and personal qualifications are considered in the selection process.

**TO APPLY:** An application for this award may be obtained in the Agnes Scott Financial Aid Office and must be submitted to the Agnes Scott Financial Aid Committee by June 1 of the freshman, sophomore, or junior year at Agnes Scott.

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#### FRANKLIN MEMORIAL SCHOLARSHIP

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The Rufus C. and Wynie Coleman Franklin Memorial Scholarship Fund recognizes and aids outstanding students who reside in Emanuel County, Georgia. Recipients are selected by Agnes Scott officials on the basis of character and superior academic achievement and promise. Financial need is not a primary requirement.

The Franklin Memorial Fund provides one or more scholarships totalling up to \$2,500 annually. Additional financial aid over the amount of the



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WILL THE  
GOVERNMENT  
HELP PAY FOR  
COLLEGE?

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scholarship will be awarded through the regular Financial Aid Program. The Franklin Scholarship is renewable so long as the recipient's performance lives up to the promise indicated by her entering record.

**TO APPLY:** Any accepted applicant who resides in Emanuel County will be considered for this scholarship.

Both the federal and state governments have programs which can help you finance your college education, whether or not you qualify for other types of financial aid. Grants and loans constitute some of the ways in which the government will assist you.

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FEDERALLY GUARANTEED  
STUDENT LOAN  
PROGRAM

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Through this federal program, you may borrow up to \$7,500 during your undergraduate career. You are not charged interest on this type of loan while you are in school. Banks, credit unions and other lending institutions participate voluntarily in the program by lending their own funds at low interest rates.

**TO APPLY:** Applications may be obtained from participating lenders in your area. If you are unable to find a participating lender, you should contact United Student Aid Funds, Inc., 200 E. 42nd St., New York, NY 10017 or the Financial Aid

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RESERVE OFFICERS  
TRAINING CORPS (ROTC)

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Agnes Scott students are eligible to apply for both Navy and Air Force ROTC scholarships. These scholarships are designed to help educate qualified young men and women to meet the professional requirements of the Air Force and Navy. Agnes Scott students participate in the ROTC programs through a special cross-town arrangement with ROTC units at the Georgia Institute of Technology.

Scholarship winners receive full tuition, the cost of textbooks and a \$100 monthly subsistence allowance during the school year. In return, they attend classes in military science during the school year and during summers. Generally they serve three to four years on active duty after graduation.

**TO APPLY:** If you are interested in these programs, you should contact the commanding officer of the AFROTC or NROTC units at Georgia Institute of Technology, Atlanta, GA 30322 or the Dean of the College at Agnes Scott.

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SOCIAL SECURITY

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Social Security educational benefits may be provided for single students between the ages of 18 and 22 whose mother or father is retired, disabled, or deceased.

**TO APPLY:** Application for monthly benefits should be filed at your local Social Security Administration Office.

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### VETERANS

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Veterans and veterans' wives, children, and widows may be eligible for veteran's benefits through the Veterans Administration.

**TO APPLY:** Contact your local Veterans Administration Office.

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### VOCATIONAL REHABILITATION

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Students with medical disabilities may be eligible for financial assistance from their State Division of Vocational Rehabilitation.

**TO APPLY:** Contact your state's division of vocational rehabilitation.

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### GEORGIA TUITION GRANT

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If you are a full-time student who has resided in the state of Georgia for twelve months immediately prior to your enrollment at Agnes Scott, you are eligible for the \$600 Georgia Tuition Grant. This grant is not based on need, but is available to Georgia residents who enroll in private colleges in Georgia.

**TO APPLY:** You may obtain an application from your high school guidance office or from the Financial Aid Office at Agnes Scott. You must return your grant application (all three copies) prior to last registration date of the first quarter of the academic term for which you are registering.

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### OTHER STATE GRANTS

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Other states may have grant programs to which students may apply even if they attend out-of-state colleges. Inquiries about these grants should be made to the Office of Education of the state in which you live.



Some possible sources of financial assistance include community agencies, local foundations, corporations, unions, religious and civic groups, and clubs in your community. You can find information about these sources and others in your public library, high school guidance office, and the Agnes Scott Financial Aid Office. Another good source of information is the inexpensive publication *Need A Lift?* which may be obtained through local American Legion posts or by sending \$1.00 to American Legion, Attn.: *Need A Lift?*, P.O. Box 1055, Indianapolis, Indiana 46206.

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### EMPLOYMENT

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One good source of funds for the motivated student is employment. After recipients

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ARE THERE  
OTHER WAYS  
I CAN HELP  
MY FAMILY  
PAY FOR  
COLLEGE?

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EXAMPLES OF  
FINANCIAL  
AID AWARDS

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of need-based financial aid have been assigned to on-campus jobs, remaining positions are open to other students. **TO APPLY:** See the instructions posted on the official College Bulletin board during the first or second week of fall quarter. If you are interested in a part-time job off campus during the school year or during the summer, you should contact the Agnes Scott Career Planning Office.

The following examples represent different family situations of Agnes Scott financial aid recipients. These cases show typical packages which students may receive.



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EXAMPLE A

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Student A lives with her mother and one sister. Her parents have been divorced for three years. Her mother's total salary during 1978 was \$9,000, and the family also received \$1,200 in child support. They live in a home worth \$50,000 which has a mortgage of \$43,500. Student A's mother has about \$2,000 in the bank. The student herself has no assets except for \$20. The finan-

cial aid award for this freshman totalled approximately \$5,200 for 1978-79. This consisted of \$2,400 in state and federal grants, \$1,800 in the form of an Agnes Scott grant, and \$1,000 in Agnes Scott loan and on-campus employment.

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EXAMPLE B

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Student B lives with her father and mother and younger sister in another state. Her parents both work and their total income for 1978 was \$21,000. They do not own a home, but they have about \$35,000 in savings. The student herself has about \$1,200 in savings. As a junior this student received a financial aid package for 1979-80 which totalled \$3,400. An Agnes Scott grant of \$2,100 was offered, and the student also received an on-campus work opportunity and small loan which together totalled \$1,300.

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EXAMPLE C

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Student C lives with her father and mother in a neighboring state. She has an older brother who attends another college. Her father's adjusted gross income for 1978 was \$35,000. Her mother did not work. They own a \$65,000 home which has a \$50,000 mortgage. They have stocks and savings worth \$3,000. The student's assets total \$65. For 1979-80 this student, who is a freshman, was offered \$2,000 in financial aid. She received an \$1,000 Agnes Scott grant and \$1,000 in on-campus work and institutional loan.



Students receiving financial assistance are expected to pay the full amounts of the non-refundable preliminary fees. Grants and loans are then applied equally against the three quarterly payments. Any refunds that result from over-payment are made upon re-

quest at the beginning of each quarter.

Students who are interested in a monthly payment plan that includes insurance protection should contact the Insured Tuition Payment Plan, 53 Beacon Street, Boston, Massachusetts 02108.

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HOW ARE  
PAYMENTS  
MADE TO THE  
COLLEGE?

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THE FOLLOWING SCHEDULE OF PAYMENTS WAS IN EFFECT FOR 1979-80 FOR NEW STUDENTS.

	Resident Students	Non-resident Students
At time of application (non-refundable)	\$ 15	\$ 15
By May 1 (non-refundable)	235	235
By September 1	1,600	1,100
By December 1	1,600	1,100
By March 1	1,600	1,100
	\$5,050	\$3,550



RETURNING STUDENTS HAD THE FOLLOWING SCHEDULE OF PAYMENTS IN 1979-80:

	Resident Students	Non-resident Students
By April 1 (non-refundable)	\$ 100	\$ —
By July 10 (non-refundable)	300	300
By September 1	1,550	1,100
By December 1	1,550	1,100
By March 1	1,550	1,050
	\$5,050	\$3,550

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HAVE A  
QUESTION?

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If all this talk about FAF's and BEOG's has left you wondering just where you fit into the Financial Aid Program at Agnes Scott, here's what to do. Pick up the phone and call us collect (404-373-2571, ext 297). We'll be glad to work out any special situations with you, help you decide which programs you are eligible for, and when and where to send all those different forms. You'd be surprised at the difference a little experience makes—and sometimes all you really need is a friendly word of encouragement. Check into the Financial Aid Program at Agnes Scott—it could be the smartest thing you've ever done.



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**AGNES SCOTT COLLEGE**

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