

chatham UNIVERSITY

# affording college today

chatham college for women

BIG THINKING FOR A BIG WORLD

# It's not just a tuition check. It's **your** future.

Making college affordable in today's climate can be a daunting prospect. You've made the decision to pursue a degree because you know it means a future with more options. You also know it's an expensive one. Between tuition, fees, books, and living expenses, it can add up. Yet, your return on your educational expenses is still one of the best investments you can make.

At Chatham University, we look at things a little differently. We see ourselves as part of the equation too.

## **You + Chatham = Success**

Chatham offers a significant contribution in terms of financial aid to qualified students with options ranging from merit- and need-based aid to scholarships and work-study programs. We can also help you maximize the monies you qualify for and advise you on managing your money so you can pursue your dream of a college education.

## More than an investment, an investment in **you**

Lots of college brochures and advisors talk about making an "investment in yourself" by getting a college education. That means not only money, but also time spent in class. And while we believe that's true, Chatham is dedicated to making an investment in you as well. We see your education as a partnership between you and Chatham.

You'll see the evidence in our award-winning professors, our focus on academics, and our commitment to growing industries such as health sciences, STEM (science, technology, engineering, and math), and sustainability. You'll also see it in our assistance to help students like you get the financial aid you need.

**99%** of Chatham undergraduate students qualify for some type of financial aid.

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Many students who receive Chatham aid can cut their bill for four years by **50%** or more.

# Costs for one year at Chatham\* *without financial aid*

## What you get for your money

### Tuition \$30,382

- Up to 14 classes that inspire you personally and prepare you professionally
- Up to 14 professors who devote their time to your success
- 50+ hours in the classroom with some of the brightest minds in education

### Housing \$5,004

- A residence in some of the most beautiful, historic buildings in Shadyside
- Choice of Living and Learning Communities which group women with certain interests together
- An opportunity to live with smart, engaged roommates

### Meals \$4,800

- 19 meals a week made by our gourmet-trained chefs
- Flex Dollars to spend in other food spots on campus
- Time to bond with your friends over dinner

### Fees \$1,050

- Access to everything from labs to movies to the library
- Option of health insurance if you need it for only \$705 per term

### Books \$1,000

- Knowledge, reference, and enough information to spark your mind

\* Based on average costs for 2012-2013 semesters. These numbers are for planning purposes only and may change.

## The price you see may not be the price you pay

Sure, paying for college is one of life's biggest decisions. Not only for you, but also for your parents and family members who may help out. But it doesn't have to be complicated or overwhelming.

And you might be surprised how easy it is to take a tuition payment and cut it down to size.

We offer both merit- and need-based aid to students who qualify either by their academic strength or financial situation. In addition, we can help you with state or federal grants, as well as with understanding and securing various loan options. Using financial aid like this can really help your bottom line. **In fact, with all of these options, a Chatham education is often comparable to, or less expensive than, a degree from a public four-year college.**

So, the answer is,  
"Yes, you can afford Chatham."

Part of our commitment is finding the right financial aid plan that works for you. Simply put, it's fulfilling our obligation as a partner in your education.

We offer four main types of financial aid, each with different levels of qualifications and awards:

**Scholarships:** gift aid that does not have to be repaid. Scholarships are based on academic achievement or other special talents or abilities, including everything from leadership and community service to art and music abilities.

**Grants:** gift aid that does not need to be repaid. This type of award is usually based on financial need. Funds may be awarded through the state or federal governments, or Chatham University.

**Student Employment:** assistance that is provided through part-time employment. Students typically work between 10-12 hours per week, scheduled around their classes, and receive a paycheck for the hours they work. Paychecks may then be applied directly toward educational costs.

**Loans:** assistance that is borrowed and must be repaid. Funds are typically deferrable until six months after graduation, or after a student ceases part-time enrollment. Funds are available through the federal government and may be subsidized or unsubsidized. The maximum that can typically be borrowed by a first-year student through the Stafford loan program is \$5,500. Note that private loans are also available to students to help with educational costs.

[www.studentaid.ed.gov/types/loans/subsidized-unsubsidized](http://www.studentaid.ed.gov/types/loans/subsidized-unsubsidized)

## scholarships

Below are some scholarships Chatham offers:

- The Presidential Scholarship
- The 1869 Academic Excellence Award
- Merit Scholarship
- World Ready Women Scholarship
- Visual Arts Scholarship
- Interior Architecture Scholarship
- AFS/YFU/Rotary International Scholarship
- Minna Kaufmann Ruud Music Scholarship
- Girl Scout Gold Scholarship
- Girl Scout Leadership Award
- Legacy Award
- Rachel Carson Book Award
- PA Governor's Conference for Women Scholarship

*See details at [chatham.edu/firstyearscholarships](http://chatham.edu/firstyearscholarships)*

## grants

Students may also apply for these grants:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- State Grant
- Chatham Grant

*See details at [chatham.edu/financialaid](http://chatham.edu/financialaid)*

# Get real about your financial picture

Now that you've seen the numbers, you know that it's a good possibility you'll graduate with some type of college debt. But with guidance from Chatham, you may find it manageable. In fact, statistics show that 97.5% of Chatham graduates repay their federal loans on time.

While Chatham will work with you to make college as affordable as possible, you should also look at your personal financial picture and make the right decisions for you. We want you to know that there are other ways to reduce your debt. Here are just a few suggestions:

## **Study three years**

Chatham offers three-year degrees and Accelerated Graduate Programs (earn a bachelor's and a master's degree in five years) that save you money by cutting out a whole year of tuition, books, room, board, and fees.

## **Rent textbooks**

At Chatham, students can rent textbooks from the campus bookstore. Savings could be as much as 50 percent or more off the price of new textbooks. Buying books from Amazon or other sites may also lower costs.

## **Research scholarships**

Your guidance counselor, local library, or the Internet can be great sources for learning about additional scholarships. Start your search early and apply for as many as possible.

## **Live at home**

Enjoy the college experience the first year or two on campus then, if possible, live at home or off campus. You might be surprised how much money you'll save without room and board.

## **Minimize your debt**

Statistics show the average senior will graduate with more than \$4,000 in credit card debt. If you watch your money carefully during your college years, you can really impact your finances and your future.

By sharing these suggestions and this financial information, we hope you have a better idea about how much college costs and how you can manage your part. Chatham wants to be a real partner in your future, and get you on the right track not only with your education, but financially, too.

## **Ready to change your perspective?**

*See the back of this piece to get started.*



# Ready to change your perspective?

## *Start here.*

- 1** **Fill in your FAFSA**  
The best way to get started with financial aid is to complete your FAFSA, the Free Application for Federal Student Aid (FAFSA). The FAFSA is available online starting January 1 at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Use Chatham's code: 003244.
- 2** **Organize your paperwork**  
Gather your FAFSA information, bank information and any other information that might help us help you.
- 3** **Call us**  
Give us a call at 800-837-1290 or send us an e-mail at [financialaid@chatham.edu](mailto:financialaid@chatham.edu) and we'll take you through the financial aid process. You might even be surprised how easy it is.

## Knowledge is power. And powerful.

Need to know more? Just want to think about it?

Then go to [chatham.edu/financialaid](http://chatham.edu/financialaid) for detailed information.

## **chatham** UNIVERSITY

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