FINANCIAL AID POLICIES

Applicants who are determined by Student Financial Services to need assistance in meeting educational expenses, and who submit all required documents and information by the published deadlines, will be eligible for Smith’s need-based financial aid. Aid and admission decisions are mailed at the same time.

If you do not complete your financial aid application by the published deadlines, prior to admission to Smith, you will not be eligible to apply for institutional aid until you have completed 32 credits at Smith. You will still be eligible to apply for federal loans, Federal Pell grants, state grants and some campus jobs. Please note that this policy does not apply to students who applied for but were denied financial aid prior to admission to Smith.

International applicants who do not apply for aid prior to admission to Smith.

Please note: International applicants who are applying for need-based aid may not apply for January entrance.

INSTRUCTIONS

The Office of Student Financial Services is dedicated to working with all students during the application process and throughout their time at Smith to help them finance their education at Smith. It is crucial that applicants complete all forms in a timely manner; late applications jeopardize awards. Please keep a copy of all documents submitted.

In completing the required forms, use the most accurate figures available to you. Estimate carefully if you do not have full information to be able to meet deadlines. Your financial aid application will not be considered until all requested documents and information have been received. Be sure to call Student Financial Services if you have an unavoidable delay or if there is a drastic change in your financial circumstances.

HOW TO REACH US

If you have any questions, please contact us (see the upper right-hand corner of this form). Please visit www.smith.edu/sfs for additional resources and information.

FINANCIAL AID DEADLINES

<table>
<thead>
<tr>
<th>Required documents</th>
<th>Return to</th>
<th>September Entrance Deadline</th>
<th>Date sent</th>
<th>January Entrance Deadline</th>
<th>Date sent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Application for Federal Student Aid (FAFSA), Smith College federal code number 002209</td>
<td>Complete online at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a></td>
<td>February 15</td>
<td>November 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ada Comstock Scholars Program Application for Financial Aid</td>
<td>Student Financial Services</td>
<td>February 15</td>
<td>November 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Signed copies of complete federal tax returns and W-2s for 2015 for student and spouse or partner</td>
<td>Student Financial Security</td>
<td>February 15 (priority deadline)*</td>
<td>November 15</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td>April 1 (final deadline)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business tax returns, if appropriate</td>
<td>Student Financial Services</td>
<td>February 15 (priority deadline)*</td>
<td>November 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>April 1 (final deadline)</td>
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</tbody>
</table>

*Applicants who submit completed financial aid application materials by February 15 are guaranteed to receive their financial aid eligibility notice with their admission packets. Applicants who complete their applications after the priority deadline will receive notification as soon as possible once all financial aid requirements are complete.

REQUIRED FORMS

1. Free Application for Student Aid. Complete the Free Application for Federal Student Aid (FAFSA) 2016–17. Complete the FAFSA as soon after January 1, 2016, as possible (but not before). File online at www.fafsa.ed.gov. Be sure to authorize release of the information to Smith College, federal code number 002209. Remember that federal processing of this form takes two to four weeks. Our deadline of February 15 refers to the date by which we must receive the data from the federal processor.


3. Federal Income Tax Returns. Submit signed copies of your and your spouse or partner’s 2015 federal income tax returns, including all pages and schedules as well as copies of W-2 forms. If you or your spouse or partner will not file a 2015 federal tax return, an IRS non-filer’s statement must be completed (the form can be downloaded at www.smith.edu/sfs). Official statements must be provided showing amounts received from Social Security, public assistance, etc.

4. Business/Farm Tax Returns. Submit a tax return for each corporation, partnership, business or farm in which you or your spouse or partner hold an interest (active or passive). If the interest is in a corporation or partnership, attach copies of the most recent business tax return (forms 1065, 1120, 1120S, K-1). Sole proprietors and farmers need to include Schedules C and/or F of their most recent federal tax return.
Due February 15

Ada Comstock Scholars Program
Application for Financial Aid 2016–17

Please print all information.

APPLICANT INFORMATION

Name

Address

Mailing address (if different)

Legal state of residence

Telephone ( ) Date of birth

E-mail address

Smith ID or last four digits of Social Security number

ENROLLMENT PLANS FOR 2016–17

Please check one for each semester.

Fall semester:

- □ Full time (16 or more credits)
- □ Full time (12–15 credits)
- □ Part time (8–11 credits)
- □ Part time (0–7 credits)

Spring semester:

- □ Full time (16 or more credits)
- □ Full time (12–15 credits)
- □ Part time (8–11 credits)
- □ Part time (0–7 credits)

HOUSING PREFERENCE

Please check one. Your tentative financial aid will be based on the preference indicated here. Please be aware that final housing decisions are made by the Residence Life department. The information you share on this form is not directly communicated to the Office of Residence Life. You must follow the Office of Residence Life process to secure on campus housing. (Please see www.smith.edu/reslife.) Once your housing has been finalized for the upcoming year, your award will be adjusted if necessary.

- □ I will come to campus without partner or children and would like to live in a college house. (150 Elm Street, 54 Green Street).
  - □ Room and board (includes meal plan)
  - □ Room only

- □ I will come to campus without pets and would like to be considered for a two bedroom family housing apartment. (Conway House).

- □ I will continue to live at my current address and live 50 miles or more from campus. I would like to stay in Northampton in a college-owned room one to five nights each week. (Please note: commuter housing is only made available after all students needing full time housing have been accommodated.)

- □ I will commute from my current address or will live off-campus in the Northampton area.

  NOTE: Your aid award will be based on the type and availability of the housing you select and the number of credits you take.

TRAVEL

- □ I will commute from my current address or will live off-campus in the Northampton area. Number of miles from home to campus, one way __________
**HOUSEHOLD INFORMATION**

1. Give information for all others in your household in 2016–17, whether they are enrolled in school or college, and notify us of any changes. Include anyone dependent on you for support or anyone who shares the support of the household. Use back of form to list additional members. If you expect that your household size will be different after you enroll, please use the back of this form to explain.

<table>
<thead>
<tr>
<th>Full name</th>
<th>Age</th>
<th>Relationship to you</th>
<th>If member is school age, name of school/college in 2016–17</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

2. Will you have child care expenses in 2016–17? □ Yes □ No If yes, estimate total amount per year $ __________________ for ____ (no.) children

3. Your occupation ___________________________________________ Your spouse or partner’s occupation ___________________________________________

Employer ___________________________________________ Employer ___________________________________________

Employer’s address ___________________________________________ Employer’s address ___________________________________________

Will you continue to work for this employer during the 2016–17 school year? □ Yes □ No

If yes, how many hours per week? ____________________________

Will your spouse/partner continue to work for this employer during the 2016–17 school year? □ Yes □ No

If yes, how many hours per week? ____________________________

4. Are you or is your spouse or partner self-employed? □ Yes □ No

5. Does the family hold an interest in any business or farm? □ Yes □ No

If the answer to 4 or 5 is yes, the most recent sole proprietor partnership or corporate federal tax returns are required.

6. Will you be covered by comprehensive medical insurance while enrolled in 2016–17? □ Yes □ No

**FINANCIAL RESOURCES**

We may be able to use your estimated year income in preparing your award determination. Please be sure to include this important information.

<table>
<thead>
<tr>
<th>Income</th>
<th>Yourself</th>
<th>Your spouse or partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid work and tips</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worker's compensation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security/SSI</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alimony</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing allowance (military, clergy)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Voluntary contributions to tax-deferred retirement program</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benefits/Resources</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day care vouchers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food stamps</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vocational rehabilitation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Veterans’ benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment compensation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employer tuition benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assistance from friends/relatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (explain)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Projected Income

Summer 2016  School year 2016–17

Yourself
Your spouse or partner

If you own your home, complete the following.

Original purchase price  Year of purchase  Current market value

Debt owed  Monthly mortgage payment  Monthly equity loan payment

Investments

Savings/Money Market  Market Value  Debt Owed
Mutual Funds
Stocks and bonds
Real estate (other than house)
Other (explain)

Are you a beneficiary of any trust(s)? □ Yes  □ No  If yes, complete the following.

Established by  Year  Type of trust

Terms of distribution

Send most recent copy of IRS Form 1041 or 5227 and a copy of the trust agreement.

Other

Please explain any other circumstances here or on the back of this form or on a separate sheet with your name and Smith ID number on it.

STUDENT ACCOUNT AUTHORIZATION

I, the student, authorize Smith College to apply Federal Title IV financial aid funds to allowable institutional charges such as tuition, room, board, and required fees and also to other educationally related expenses that might be posted to my student account.

Examples of other charges are computer software and equipment, optional health insurance charges and other medical expenses, late payment fees and bad check fines, library fines and miscellaneous housing charges.

I understand that this authorization can be rescinded at any time by submitting a signed statement to Student Financial Services.

Authorization: □ Yes  □ No

STATEMENT OF UNDERSTANDING

I/we understand that information provided on this and other documents may be shared with agencies from which aid is requested and with donors if aid is offered and accepted.

I, the student applicant, certify that I have not defaulted on any federally supported student loan (Federal Direct/Stafford/GSL, Perkins/NDSL, SLS or student PLUS), and that I do not owe a refund on any federally supported student grant (Federal Pell, SEOG or SSIG) for attendance at any educational institution.

I/we certify that all information presented is correct at this time, and that I/we will send timely word of any significant change in resources or family situation, or of the receipt of other scholarships or grants.

Applicant’s signature  Date
Signature of spouse or partner  Date
ESTIMATED EXPENSES: FOR REFERENCE

The budget year used for Ada Comstock students covers nine
months, from September 1 through May 31. Expenses are for
tuition, fees, books, supplies, commuting costs and child care if
needed. Expenses will vary according to the size of your house-
hold and the number of credits for which you enroll. Full-time
study for an Ada Comstock student is a minimum of 12 credits
each semester, and you must be enrolled in at least eight credits
per semester to be eligible for institutional financial aid. College
grant aid cannot exceed college-billed fees.

In addition to billed fees, you will need to cover the cost of books
and supplies, personal expenses, travel and optional items such
as phone service. The costs of books will vary with the courses you
take and the availability of secondhand books, but you should
plan to spend at least $100 per four-credit course.

2015–16 Fees*

<table>
<thead>
<tr>
<th></th>
<th>Semester</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (full-time student, 16 credits or more)</td>
<td>$23,005</td>
<td>$46,010</td>
</tr>
<tr>
<td>1 credit</td>
<td>1,440</td>
<td></td>
</tr>
<tr>
<td>8–11 credits (half-time Ada)</td>
<td>11,520</td>
<td></td>
</tr>
<tr>
<td>12–15 credits (full-time Ada)</td>
<td>17,280</td>
<td></td>
</tr>
<tr>
<td>Room and Board</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Room only</td>
<td>7,740</td>
<td>15,470</td>
</tr>
<tr>
<td>Room only</td>
<td>3,870</td>
<td>7,740</td>
</tr>
<tr>
<td>Ada Comstock Apartment Housing</td>
<td>8,175</td>
<td>16,350</td>
</tr>
<tr>
<td>Two bedrooms</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commuter Housing at Green Street</td>
<td>525</td>
<td></td>
</tr>
<tr>
<td>Room only (per night, weekly for semester)</td>
<td>525</td>
<td></td>
</tr>
<tr>
<td>Additional Fees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student activities fee</td>
<td>139</td>
<td>278</td>
</tr>
<tr>
<td>Health insurance</td>
<td></td>
<td>2,192</td>
</tr>
</tbody>
</table>

* 2016–17 fees are not yet set.

GUIDELINES FOR FINANCING THE ADA COMSTOCK SCHOLARS PROGRAM

An education at Smith College is expensive but affordable for any woman will-
ing to make an investment in her future through planning, borrowing, jobs and
some financial sacrifice.

Smith Is Affordable
Our need-based aid program operates with a personalized assessment of each
applicant’s ability to pay for college expenses, based on information provided by
the applicant and documented by tax returns and other records. Smith College
is committed to a financial aid policy that meets the full documented financial
need for educational costs, as calculated by the college. Financial aid packages
are individualized; most contain grant, loan and a work-study job. Most Ada
Comstock Scholars find they must borrow additional funds from federal and
other sources to cover living expenses for themselves and dependents.

Cost of Attendance
Each Ada Comstock Scholar’s costs are based on the projected number of credits
in which she enrolls, her housing choice, educationally related expenses (books
and supplies), and standard allowances for personal living expenses and travel.
Students are required to enroll in at least 8 credits a semester to receive institu-
tional financial aid. Ada Comstock Scholars are considered full-time if enrolled
in 12 credits or more. Students living in campus housing must enroll in at
least 12 credits.

Documented Need
Smith calculates how much you are expected to contribute to your education.
Your documented need is the difference between the cost of attendance and your
expected contribution. Your documented need is met with loans, grants and
work-study. The standard subsidized federal loan amount per year is $5,500,
regardless of the credit load taken. Additional unsubsidized federal loans may
also be available. Grants are scholarships given to the student from college
sources, including gifts from alumnæ, friends, and federal and state agencies.

Get Organized
Keeping all forms organized in one place helps. Start collecting information
about your income and expenses and file your taxes as early as you can after
January 1. Remember to note and meet all deadline dates and keep a copy of
everything submitted. Include details about personal or financial circumstances
that affect your ability to finance your education at Smith.

Develop Your Financial Plan
Prepare a budget of your income and expenses, including housing, groceries,
car payments and insurance, credit card payments, debt maintenance, medical
costs, Internet access and entertainment costs. Project how your expenses will
change if you attend Smith. Try to eliminate all consumer debt before enroll-
ment. Find out about outside scholarships. Finally, consider the most advanta-
geous timing of your transfer to Smith from a financial point of view.

Help Along the Way
The Student Financial Services office is available to assist you. Contact us by
phone or e-mail and check our Web site. After you submit your application, you
will be given a PIN to track the status of your financial aid application online.