While cost is a big factor in choosing a school, it’s still only one. The big picture is much more expansive.

expand your mind
• Over 42 undergraduate majors – now open to men and women – provide fertile ground to explore your interests.
• Our spectrum of programs combine liberal arts skill-building with professional preparation in the fields driving tomorrow’s economy.
• Our award-winning professors will inspire, mentor, and guide you.

expand your opportunities
• Our Four Phases to Your Future program starts helping you with career development activities and choices during your first year at Chatham.
• We can connect you with internships and mentorships that provide you with real-world experience and insight that helps you get ahead.
• We have a strong commitment to co-curricular activities, and we encourage you to participate in leadership roles across the campus and across the broader community.

expand your savings
• Students at Chatham save an average of 40 to over 50 percent on the price of tuition, room and board with Chatham’s generous merit- and need-based financial aid.
• Our Integrated Degree Programs allow you to earn both a bachelor’s and a master’s degree in as few as five years, in certain programs.
• The cost of a Chatham education can be comparable to, or less expensive than, a degree from a public four-year university.

Dear Student,

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Amy M. Becher, Vice President for Enrollment Management
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months of graduating, or after you stop taking classes. Learn more about different types of loans at www.studentaid.ed.gov/types/loans/subsidized-unsubsidized.

ready to get started? here’s how.

start at earning a salary.
*Source: The Council for Independent Colleges: http://www.cic.edu/Pages/default.aspx

now
Apply to Chatham. It’s easy to do online at chatham.edu/apply.

a decision within three weeks
Once the application is complete, students receive notification of an admission decision. Accepted students will be notified of scholarship awards which can range from $3,000-$16,000 based on academic performance.

december, january, february
Attend one of our Scholarship Interview Days, and find out what other scholarships you might be eligible for. You can see the dates of the events and register at chatham.edu/scholarshipday

beginning january 1
Fill out your FAFSA (Free Application for Federal Student Aid). The FAFSA determines whether you’re eligible for financial aid from the federal government, and for need-based aid from Chatham. The FAFSA is available online at www.fafsa.ed.gov starting in January. Use Chatham’s code: 003244.

february
The Office of Admission and Office of Financial Aid are here to assist you. Whether it’s personal assistance filing the FAFSA, or answering questions about additional scholarship or awards – contact us.

by march 1
Watch for your official award letters to be e-mailed to you. Check for additional scholarships on chatham.edu/firstyearscholarships and apply.
types of financial aid...

**scholarships and grants** are financial aid that don’t have to be repaid. Chatham offers significant scholarships based on academic merit, leadership, legacy, artistic talent, interests, and other qualities. Grants are often need-based, and you can apply to receive them from the state, the federal government, and Chatham University. Our financial aid counselors will be glad to assist you.

**work-study** students typically work 10-12 hours/week, scheduled around their classes. They receive a paycheck, which may be applied toward educational or daily living costs.

**loans** are funds that you borrow and then pay back. They come from the federal government, or through private institutions. Usually, you start paying them back within six months of graduating, or after you stop taking classes. Learn more about different types of loans at www.studentaid.ed.gov/types/loans/subsidized-unsubsidized.

**fact:** A larger percentage of students at private colleges receive financial aid than students at other types of institutions. Students enrolled at private colleges are twice as likely to receive grants from their institutions as students enrolled at public institutions (80 percent vs. 40 percent), and more than three times as likely as students at for-profit institutions (80 percent vs. 24 percent).

**what you need to know**

**myth:** Many students owe more than $100,000 when they graduate.

**fact:** In 2012, only 4 percent of borrowers owed $100,000 or more in student debt. The average debt level of bachelor’s degree recipients at independent colleges and universities is $19,500 — less than the price of a modest automobile.

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**did you know?**

- Over the past decade, tuition and fees at public institutions have increased twice as fast as at independent institutions.
- The graduation rates at private colleges are much higher than those at public and for-profit institutions, even for low-income students.
- Students at private colleges graduate much sooner (about ten months earlier) than do their peers at public institutions and 48 months earlier than students at for-profit institutions – which means fewer years of paying tuition and a quicker start at earning a salary.

*Source: The Council for Independent Colleges. [http://www.cic.edu/Pages/default.aspx](http://www.cic.edu/Pages/default.aspx)*

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financial aid at Chatham University