



College expenses can be daunting, and looking for methods of financing those expenses can be overwhelming. At the Cleveland Institute of Art, we in the Office of Financial Aid will do all we can to help you through the process of financing your education.

How to apply

1 Apply for admission to CIA

In order to receive financial aid, including loans, you must be accepted as a degree-seeking student by CIA's Office of Admissions. The Admissions Merit Scholarship priority application deadline is March 1 for all prospective first-year students. The priority deadline for the Admissions Transfer Student Merit Scholarship is June 1.

Please note: The most substantial award that you can receive at the Cleveland Institute of Art is an Admissions CIA Merit Scholarship Award. These awards usually signify the largest portion of aid that you will receive toward tuition.

2 Obtain a federal student aid PIN

To apply for Federal Student Aid online, you must have a personal identification number (PIN). First-time applicants or those who do not have a PIN can obtain one online at pin.ed.gov.

If you are a dependent student (required to complete the parent section of the 2015–16 FAFSA based on your answers to the questions in step 3 of the 2015–16 FAFSA), you must obtain a PIN and one of your parents must obtain a PIN.

The current FAFSA sign-in process using a PIN will become obsolete on April 25, 2015. A new FAFSA login process will require students and one parent (dependent students only) to create a username, password and answers to four challenge questions. **If you fail to submit your 2015–16 FAFSA prior to April 25, 2015 or you are required to correct or update your 2015–16 FAFSA after April 24, 2015, you will be required to use the new login process.**

Given the change, we highly recommend you submit the 2015–16 FAFSA by our priority deadline at CIA of March 15.

3 Complete the 2015–16 FAFSA

The 2015–16 FAFSA (Free Application for Federal Student Aid) should be completed online at fafsa.gov as soon as possible after January 1, 2015. Do this even if you have not decided which institution you plan to attend (CIA's code is 003982). Awarding of financial aid is based on the date the FAFSA is received by the US Department of Education. The results of the FAFSA are applicable to all institutions. **At CIA, the priority deadline to submit the FAFSA is March 15.**

Only applicants who submit the 2015–16 FAFSA by the March 15 priority deadline are considered for aid programs with limited funding (Federal Perkins Loans, Federal Work-Study, and other programs with limited funding, such as CIA grants).

4 Complete a Master Promissory Note

Complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling using your PIN number at studentloans.gov after accepting your Direct Loan(s).

5 Complete IRS Verification form

Dependent Students If you and your parents provided information on the 2015–16 FAFSA and you are selected for verification, you must complete and submit a 2015–16 *Dependent Student Verification* worksheet, and submit parent and student 2014 IRS tax transcripts, and 2014 W-2 forms to the CIA Office of Financial Aid.

Independent Students If you and your spouse (if applicable) provided information on the 2015–16 FAFSA (no parent information was provided) and you are selected for verification, you must complete and submit a 2015–16 *Independent Student Verification* worksheet, and submit your and your spouse's (if applicable) 2014 IRS tax transcripts, and 2014 W-2 forms to the CIA Office of Financial Aid.

How does CIA create a financial aid award package?

The results of your 2015–16 FAFSA will include an Expected Family Contribution (EFC). The EFC is based on a standard formula established by Congress, and it is used as a measure of your family's financial strength, and ability to contribute to your college education. There are many variables used to calculate the EFC. Some of the primary variables are dependency status, family size, income, assets, and the number of children from your family enrolled in college (not including those in graduate school).

Please note that the EFC can be misleading; it is not the actual amount of money that a family will contribute to bridge the gap between the student's award package and the cost to attend.

Please do not assume that the rest of the cost of attendance (COA) (i.e. tuition, fees, books, room and board, etc.) will be met by federal, state and/or merit and need-based aid from CIA. The EFC is used to determine eligibility for need-based aid, contingent on the resources available to you.

Need is based on the following equation:

$$\text{COA} - \text{EFC} = \text{Need-based Eligibility}$$

After all requested documents have been received and reviewed, a personalized financial aid package is created, and an award letter is mailed to you. Federal loans may be part of this package to assist with the cost of attendance.

Types of Financial Aid

NEED-BASED AID

Federal

Pell Grant
Supplemental Educational Opportunity Grant
Perkins Loan
Work-Study
Subsidized Direct Loan
Iraq and Afghanistan Service Grant

State

Ohio College Opportunity Grant
Ohio National Guard Scholarship
Ohio War Orphans Scholarship
(OH residents only)
PHEAA Grant
(PA residents only)
Other state grants
(Vermont, Rhode Island, etc)

Institutional

CIA Grants

Private

External Awards

NON NEED-BASED AID

Federal

Unsubsidized Direct Loan
Direct Parent Loan for
Undergraduate Students (PLUS)

State

No options

Institutional (CIA)

CIA Merit Scholarships

Private

Private Education Alternative Loans
Privately Funded Awards

Estimated 2015–16 Financial Aid Cost of Attendance (COA)*

Component	Fall Semester	Spring Semester	Per Year	
Tuition	\$17,988	\$17,987	\$35,975	Once the CIA Board of Trustees approves the 2015–16 academic year tuition and fees, an approved Cost of Attendance (COA) will be posted at cia.edu/tuition . *Based on full-time enrollment status and residing on campus in Uptown residence hall with the 100 Block Meal Plan with \$300 CaseCash.
Estimated fees	\$1,258	\$1,082	\$2,340	
Room (On-Campus)	\$3,662	\$3,663	\$7,325	
Board (On-Campus)	\$2,065	\$2,065	\$4,130	
Direct Costs Subtotal	\$24,973	\$24,797	\$49,770	
Books and Supplies	\$1,085	\$1,085	\$2,170	
Transportation	\$760	\$760	\$1,520	
Personal	\$1,005	\$1,005	\$2,010	
Indirect Costs Subtotal	\$2,850	\$2,850	\$5,700	
Cost of Attendance TOTAL	\$27,823	\$27,647	\$55,470	

Important Notes

The Cost of Attendance (COA) is created by the CIA Office of Financial Aid, using federal legislative guidelines and includes estimated direct institutional expenses, as well as reasonable amounts for estimated indirect educational expenses. Students can receive financial aid up to their COA.

Direct costs are estimated charges that CIA will bill the student each semester for tuition, fees, room + board (if living in the dormitory), and other fees (labs, parking, insurance, etc).

The estimated \$2,065 Board (On-Campus) each semester is based on the Case Western Reserve University 100 block meal plan with \$300 CaseCash.

The estimated \$3,662 fall/\$3663 spring Room (On-Campus) each semester is based on a two bedroom suite (4 students) in the Uptown Residence Hall.

Indirect costs consist of room + board (or rent + food, if the student lives off campus in non-CIA housing), books and supplies, transportation, and personal/other expenses. Indirect costs are not charges that CIA bills a student, but are estimates of what an average student may spend while attending CIA. Students may receive financial aid to cover these indirect costs, including PLUS loans and private education loans. For full-time (12–18 credit hours) undergraduate students: estimates tuition of \$18,135 each semester plus estimated mandatory fees totalling \$1,268 for the fall semester and \$1,092 for the spring semester. Optional fees, such as parking, registration, and the medical plan, can increase the fee estimate by another \$1,600 or more each semester.

Study Abroad and Transient Student Reminder

If you plan on studying abroad or attending another institution as a transient/visiting student while remaining a degree-seeking student at CIA, it may be possible to receive financial aid through CIA. This process takes planning, and additional paperwork has to be processed. If you are not enrolled for classes through CIA, you are not eligible to receive financial aid for that semester unless the foreign institution that you will be attending has a US Department of Education Title IV School Code. Please contact the CIA Office of Financial Aid for details regarding eligibility for your study abroad program.

Cleveland Institute of Art
2015–16
Federal Direct Parent Loan for
Undergraduate Students (PLUS)
Application

Office of Financial Aid
11141 East Boulevard
Cleveland OH 44106

Office Hours:
Mon–Fri 8:30am–4:30pm

toll free 800.223.4700
local 216.421.7425
fax 216.754.3634
email financialaid@cia.edu
web cia.edu/financialaid



If you have **not** already submitted the 2015–16 FAFSA, we will not be able to process this PLUS application. The Cleveland Institute of Art is required to determine the federal aid eligibility of dependent students prior to processing and certifying eligibility for a PLUS.

Step 1

Complete all information on this form and mail, fax, scan and email, or hand-deliver to the address at the top of this form. Incomplete and illegible forms will be returned unprocessed. To be eligible for the PLUS, the student must be enrolled in a degree-granting program for at least six credit hours each term. Please note that federal regulations do not allow PLUS requests to be processed for an outstanding balance that is associated with an academic year that has already ended.

Step 2

All first-time PLUS borrowers must complete a Master Promissory Note (MPN). Previous PLUS borrowers will not need to complete a new MPN, unless required to apply with an endorser. To complete the PLUS MPN, the parent borrower must go to studentloans.gov, select Sign In, and select Complete the MPN (on the left side, just past the middle of the screen), then click on Parent PLUS. The parent borrower will be required to use his/her U.S. Department of Education PIN to complete the PLUS MPN. Parents who do not have a parent PIN or cannot recall their PIN should go to pin.ed.gov. After April 25, 2015 a new log-in process with a user name and a password will begin and the PIN will become obsolete. **The PLUS MPN cannot be completed until this form is submitted and processed.**

Student Information

last name	first name	middle initial
social security number (required for federal aid)	date of birth	

Parent Information

Relationship to student

- mother stepmother
 father stepfather

last name	first name	middle initial	
social security number (required for federal aid)	date of birth	driver's license number	
address number	street	apt	
city	state	zip	home phone
email	cell or work phone		

student: last name

first name

middle initial

Parent Citizenship Status

- US citizen
 Eligible non-citizen (please provide Alien Registration no.)

- Other eligible non-citizen (please describe status)

alien registration number

status

Loan Information

Indicate the loan period for which you are requesting the loan, and the amount that you are requesting

- Fall + Spring \$ _____
loan amount
- Fall only \$ _____
loan amount
- Spring only \$ _____
loan amount

Consent to obtain credit report

I, the parent borrower, consent to allow the US Department of Education and its agents to obtain a report of my credit record to determine eligibility for a federal Direct PLUS for me. I understand that I will be notified in writing of the results of the credit record with respect to my loan application.

In the event that the federal Direct PLUS request is denied due to the results of the credit check, we would like to:

- Use an endorser (credit-worthy co-signer)
 Award the student additional Unsubsidized Direct Loan funds (\$4,000 for freshmen and sophomores; \$5,000 for upper-class students)
 Take no action

parent borrower signature

date

student signature

date

Note: If your PLUS is approved and financial circumstances will prevent you from making your loan payments, submit a letter and supporting documentation to the Office of Financial Aid that will show how making the loan payments will be a hardship. This information will be reviewed to determine if the PLUS loan can be cancelled and additional unsubsidized Direct Loan funds be awarded to the student.

Privacy Act Disclosure Notice

The Privacy Act of 1974 (5 US C522a) requires that the following notice be provided to you. The authority for collecting the information requested on this form is Section 451 et seq. of the Higher Information Act of 1965, as amended.

Your disclosure of this information is voluntary. However, if you do not provide this information, you cannot be considered for a Direct PLUS Loan. The information on this form will be used to determine your eligibility for a Direct PLUS Loan. The information in your file may be disclosed to third parties as authorized under routine used in the Privacy Act Notices called "Title IV Program Files" (originally published on April 12, 1994, *Federal Register*, Vol. 59 p. 65532.) Thus, this information may be disclosed to federal and state agencies, private parties such as relatives, present and former employers and creditors, and contractors of the Department of Education for purposes of administration of the student financial assistance program, for enforcement purposes, for litigation where such disclosure is compatible with the purposes for which the records were collected,

for use by federal, state, local or foreign agencies in connection with employment matters or the issuance of a license, grant, or other benefit, for use in any employee grievance or discipline proceeding in which the Federal Government is a party, for use in connection with audits or other investigations, for research purposes, for purposes of determining whether particular records are required to be disclosed under the Freedom of Information Act, and to a Member of Congress in response to an inquiry from the congressional office made at your written request.

Because we request your social security number (SSN), we must inform you that we collect your social security number on a voluntary basis, but section 484(a)(4) of the HEA (20 USC 1091(a)4)) provides that, in order to receive any grant, loan or work assistance under Title IV of the HEA, a student must provide his or her SSN. Your SSN is used to verify your identity, and as an account number (identifier) throughout the life of our loan(s) so that data may be recorded accurately.