



THE GENEVA COLLEGE GUIDE TO
FINANCIAL AID
2012-13 ACADEMIC YEAR



A RESOURCE TO ASSIST UNDERGRADUATE STUDENTS
AND PARENTS WITH THE FINANCIAL AID PROCESS

Understanding Financial Aid

FINANCIAL AID AT GENEVA COLLEGE

For many families, financial aid can be a complicated part of the college decision. But at Geneva, the admissions and financial aid staff are available to help you explore all of your options and maximize every possibility for receiving financial aid. In fact, around 95% of our students qualify for some type of financial assistance. We are committed to making academically excellent Christian education at Geneva College affordable, and we will help you find the programs that fit your specific needs and situations.

HOW TO APPLY FOR AID

1. Apply for admission to Geneva College.

2. File the Free Application for Federal Student Aid (FAFSA).

- File between January 1 and March 15 for priority consideration.
- Student and a parent should get a PIN number at www.pin.ed.gov
- File online at www.fafsa.gov.
- Geneva's college code is 003267.
- It is helpful to have your U.S. tax return completed, but you can use estimates.

3. Search for private scholarships.

- www.fastweb.com
- www.collegeboard.com

TYPES OF FINANCIAL AID AVAILABLE

Financial aid is available in the form of scholarships, grants, loans and work-study provided by federal, state, institutional and private resources. Much of the Geneva aid awarded is based on the academic merit of students. These scholarships are explained in this brochure. In addition to Geneva scholarships, a financial aid package can include need-based grants from Geneva, federal grants and loans, and state grants.

Eligibility for each of these programs is determined by the FAFSA results.

Many families qualify for some financial aid even with incomes over \$100,000. Applying for aid can be time-consuming, but it's worth the effort. Absolutely every student should apply for financial aid. Every student can qualify for a type of federal student loan regardless of family income.

Remember, financial aid can be found in unexpected places. Ask your high school guidance counselor to suggest grants and scholarships open to students in your community through civic organizations, churches, employers or other sources.



Determining your eligibility

When you file the FAFSA form, your Expected Family Contribution (EFC) is calculated by the federal processor. The EFC is determined by the following factors:

- Parent taxable and non-taxable income
- Parent taxes paid
- Parent assets (other than home, family farm and retirement accounts)
- Oldest parent age
- Number of members of the household
- Student income
- Student assets
- Number of siblings in college

The EFC should be about the same for any college. Because the EFC remains constant, colleges with different prices may cost you about the same amount to attend. The following illustrations may help you understand:



EXAMPLE: COLLEGE ONE

Total price	\$30,000
Expected Family Contribution (EFC)	\$10,000
Financial aid eligibility	\$20,000

EXAMPLE: COLLEGE TWO

Total price	\$18,000
Expected Family Contribution (EFC)	\$10,000
Financial aid eligibility	\$8,000

What types of grants are available through Geneva College?

Information valid for 2012-13 academic year only. You are automatically considered for grants and scholarships from Geneva by being accepted for admission and filing the FAFSA form no later than March 15.

SCHOLARSHIPS	ELIGIBILITY	AMOUNT	RENEWABLE?
Pro Christo Scholarship	Based upon a combination of SAT/ACT scores, high school grades and admissions application.	\$60,000 (\$15,000 per year)	For 8 semesters, if GPA requirement is met.
Founders Scholarship	Based upon a combination of SAT/ACT scores, high school grades and admissions application.	\$48,000 (\$12,000 per year)	For 8 semesters, if GPA requirement is met.
Alumni Scholarship	Based upon a combination of SAT/ACT scores, high school grades and admissions application.	\$40,000 (\$10,000 per year)	For 8 semesters, if GPA requirement is met.
Northwood Award	Based upon a combination of SAT/ACT scores, high school grades and admissions application.	\$30,000 (\$7,500 per year)	For 8 semesters, if GPA requirement is met.
Geneva Scholarship for PTK Members**	Transfer GPA and minimum of 24 credits earned. Not in addition to other Geneva academic awards.	\$8,000 (\$2,000 per year)	For 8 semesters, if GPA requirement is met.
Honors Scholarships	Students invited to a scholarship event in January.	Up to full tuition.	For 8 semesters, if GPA requirement is met.
Music Scholarship	Students who are majoring in music must audition with the music department.	\$500 – \$3,000 per year	For 8 semesters, if GPA requirement is met.
Geneva Grants	Students with financial need as determined by FAFSA.	Varies according to need.	For 8 semesters, if needed per FAFSA.
GRANTS	ELIGIBILITY	ANNUAL AMOUNT	RENEWABLE?
Beaver Falls High School Grant	Students with financial need as determined by FAFSA.	Varies according to need; will meet financial need when combined with other gift aid, work-study and student loans.	For 8 semesters, if needed per FAFSA.
NAPARC, EPC, IFCA, CMA or other affiliated church grant*	Student is a member of a church with an affiliation agreement with Geneva College.	Up to \$3,000	Yes, for 8 semesters.
RPCNA Grant*	Student is a member of an RPCNA church when admitted.	Up to \$4,000	Yes, for 8 semesters.
Church Matching Scholarship	Students must complete form on the Geneva College website.	Up to \$500	Requires annual contribution from church.

* Church affiliation grants represent the minimum grant guaranteed for students affiliated with these denominations. Larger grants, such as Geneva Scholarships and Awards, will supersede the denominational grants should the maximum amount be reached.

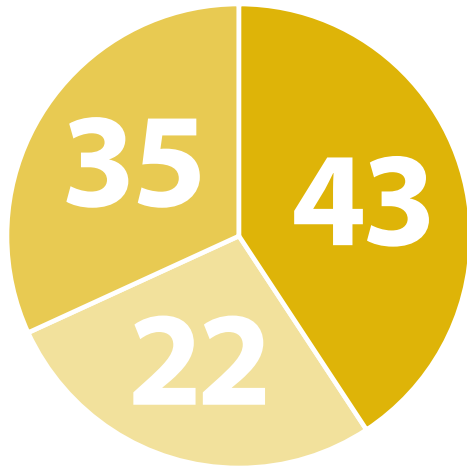
* A student can receive only one of these grants. These grants are determined when the student is accepted for admission, not later.

** Phi Theta Kappa, a community college honors society

Estimating your awards

Please try the Geneva College Net Price Calculator at www.geneva.edu/scholarship_calculator to receive an estimate of your financial aid eligibility.

Around 95% of Geneva students receive grants that reduce the amount they need to pay. This pie chart shows how much students receive from various sources, on average, and how much is left to pay.



- Grants and scholarships
- Out of pocket
- Loans and work



HELPFUL WEBSITES

www.geneva.edu/fa

Geneva information, Net Price Calculator

www.fastweb.com

Scholarship search

www.finaid.org

General information, loan calculators

www.pheaa.org

PA state grant information

www.fafsa.gov

FAFSA filing

www.FederalStudentAid.ed.gov

Federal aid information

www.studentloans.gov

Direct loans

Federal and state financial aid programs

FEDERAL PROGRAMS	ELIGIBILITY	ANNUAL AMOUNT	HOW TO APPLY
Federal Pell Grant	Financial need as determined by FAFSA.	\$5,550 (2011-12)	Submit FAFSA annually.
Federal SEOG Grant	Financial need (must be eligible for Pell).	Up to \$1,000	Submit FAFSA annually.
Federal Direct Loan	Need-based and non-need-based as determined by the FAFSA.	\$5,500 (year one) \$6,500 (year two) \$7,500 (year three or four)	Submit FAFSA annually.
Perkins Loan	Financial need, usually awarded to first- and second-year students.	\$1,000 to \$2,000	Submit FAFSA annually.
Federal Direct Parent Loan (PLUS)	Parent of an undergraduate student; must apply and pass a credit check.	Up to the cost of attendance minus other aid.	Visit geneva.edu/fa
Federal Work-study	Financial need.	Based on hours worked.	Submit FAFSA annually.
STATE PROGRAMS	ELIGIBILITY	ANNUAL AMOUNT	HOW TO APPLY
Pennsylvania State Grant	Financial need and Pennsylvania residency.	Up to \$4,348 (2011-12)	Submit FAFSA annually.
Other state grants	Need as determined by state.	Varies by state.	Submit FAFSA annually. Sometimes an additional form is required.
OTHER	ELIGIBILITY	ANNUAL AMOUNT	HOW TO APPLY
Private Education Loans	Not based on need. Co-signer must have a good credit score.	Up to the cost of attendance minus other aid.	Visit geneva.edu/fa
Payment Plan	Available to all families.	Up to the cost of attendance minus other aid.	Apply annually. Look for information in the mail from Geneva in March.

Geneva participates in many federal, state and private aid programs. For most grants, the FAFSA is the only form to file. Please be sure to apply by our priority deadline of March 15.

Financial Aid Timeline

NOVEMBER – DECEMBER

Private Scholarships

Information on outside scholarships is often available from high school guidance counselors. You can also use one of the free online scholarship searches. Some useful websites include www.fastweb.org and www.collegeboard.com

Get a Personal Identification Number (PIN)

In order to file the FAFSA on the web, you will need a PIN to sign your application. If you are a dependent student, one of your parents will also need a PIN. To apply for a PIN, go to www.pin.ed.gov.

JANUARY – MARCH

File Tax Returns

Parents and students should file U.S. income tax returns as early as possible since this information is required for the FAFSA. However, you can estimate income on the FAFSA if taxes will not be done until later in the spring.

File the FAFSA

File between January 1 and March 15 for priority consideration. The website is www.fafsa.gov. Be certain to list Geneva College as a recipient college. **Our school code is 003267.**

Student Aid Report

After filing the FAFSA, you will receive the Student Aid Report (SAR), which summarizes your information. Be sure to read this report thoroughly and submit any necessary corrections.

Award Notification Letter

Geneva will mail you an award notification letter listing financial aid for which you qualify.

APRIL – JULY

Verification of Tax Information

Some students will be chosen for a verification process. This means that the information you provided on the financial aid application will be compared to your recent tax form and W-2. If you are selected, a verification worksheet will be sent to your home. This form, along with your tax information, must be returned to the Financial Aid Office before you can receive any aid. Verification may cause significant changes to your aid. Therefore, it is important that you send the information requested as soon as possible.

Return Award Notification Letter

Once you receive your financial aid award letter, return one signed copy to the Financial Aid Office.

Church Matching Scholarship

Inquire if your church will participate in Geneva's church matching scholarship program.

Loan Entrance Counseling

If it is your first year at Geneva College and you are receiving a loan, you will need to complete the online loan entrance counseling.

Master Promissory Note(s)

Complete the MPN for your loan. It acts as a contract between you and your lender saying that you agree to the terms of the loan and will repay it. You will need your U.S. Department of Education PIN to sign your MPN online.

Outside Scholarships

Notify the Financial Aid Office about any private scholarships you will receive.

Information listed in this brochure is valid only for students entering during the 2012–13 academic year.



GENEVA COLLEGE AT A GLANCE

Student population: Approximately 1,400 traditional undergraduate students representing a wide variety of denominational, ethnic and national backgrounds.

Location: About 35 miles northwest of Pittsburgh in Beaver Falls, PA.

Heritage: Founded in 1848 by the Reformed Presbyterian Church of North America (RPCNA).

Outcomes: A majority of Geneva students—70%—complete internships. And in the past four years, the average percentage of Geneva students working or in grad school within six months of graduation is 93%.

Programs: Geneva awards bachelor's degrees in nearly 40 undergraduate major areas of study and offers seven master's degree programs.

Financial Aid: Around 95% of Geneva students receive some type of financial assistance, and the college distributes millions of dollars in institutional aid each year.

Learn more about all things Geneva at geneva.edu.



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