



Pomona College
Office of Admissions
333 N. College Way
Claremont, CA 91711-6312

Pomona College

For students entering Fall 2010

AFFORDABLE EXCELLENCE

A Commitment to Need-based Financial Aid

Pomona College remains committed to admitting outstanding students from diverse backgrounds, regardless of family resources. Approximately 54 percent of Pomona students receive need-based aid in the form of scholarship assistance, and over 70 percent receive financial aid or participate in the College's payment plan or take advantage of parent loan programs. Students who feel they will need financial assistance to attend Pomona are encouraged to apply to the College for need-based financial aid. Pomona does not offer merit scholarships.

Our goal in admissions and financial aid is clear: We want to bring the best people to Pomona, regardless of their ability to pay—and we do.

Pomona evaluates each need based financial aid application according to these guiding principles:

- The student and his or her family have the primary responsibility for college costs, to the extent of their ability.
- Financial ability may be determined through assessment of information provided on the CSS Financial Aid PROFILE and FAFSA (Free Application for Federal Student Aid) in addition to supplemental documents such as federal tax returns.
- Financial need is the estimated annual cost of attending Pomona minus the family's estimated annual contribution.
- One hundred percent of financial need is met with aid packages which typically include a combination of grants, scholarships and student employment.

AFFORDABLE EXCELLENCE

A Commitment to Need-based Financial Aid

Pomona College is committed to offering need-based financial aid meeting 100 percent of demonstrated need. Loans are not packaged but are made available to help families finance their expected contribution.

Applying for Financial Aid

To apply for financial aid, students and their families must complete and submit the following forms and documents:

FAFSA: submit online www.fafsa.edu.gov

CSS Profile: submit online <https://profileonline.collegeboard.com>

2008 Federal Tax Return, schedules and W-2 statements: mail directly to Financial Aid

2009 Federal Tax Return, schedules and W-2 statements; IDOC: idoc.collegeboard.com

Non-Custodial Profile: A secure email link will be sent to the student.

AWARDS

Once the Office of Financial Aid determines the student's eligibility for aid, Pomona awards a combination of scholarships, grants and student employment to meet 100 percent of the student's financial need. Our standard level of student employment for first year students is \$1,800. The remaining financial need is met with scholarships and grants.

Students Receiving Scholarships	54%
Average Financial Aid Package	\$35,976
Total Scholarships and Grants Offered to All Pomona Students in 2009-10	\$29,020,589

Contact Information

POMONA COLLEGE
OFFICE OF FINANCIAL AID
550 N. COLLEGE AVE. #117
CLAREMONT, CA 91711-6327
PHONE: (909) 621-8205
FAX: (909) 607-7941
WEBSITE:
<http://www.pomona.edu/administration/financial-aid>

Typical Financial Aid 2009-10

Range of Family Income	Number of Aid Recipients	Typical Aid Package	Typical Scholarship Award
\$0 - 20,000	57	\$48,400	\$46,900
\$20,001 - 40,000	104	\$46,200	\$44,800
\$40,001 - 60,000	101	\$44,500	\$43,000
\$60,001 - 80,000	98	\$39,900	\$38,000
\$80,001 - 100,000	90	\$36,700	\$34,800
\$100,001 - 120,000	88	\$31,600	\$29,700
\$120,001 - 140,000	68	\$27,900	\$26,000
\$140,001 - 160,000	51	\$22,100	\$20,800
\$160,001 +	91	\$16,300	\$15,000

*A typical financial aid package includes aid in the form of work-study, which is considered self-help, in addition to scholarships, which are gifts to the student. Students qualifying for aid whose family incomes are above \$140,000 tend to be from families with more than one child in college. In addition to income, family assets are used to determine a student's financial aid package. This chart is compiled with information representative of the 2009-10 aid recipients.

TREATMENT OF OUTSIDE SCHOLARSHIPS

Because Pomona College meets 100 percent of financial need, all outside scholarships are coordinated with Pomona financial aid. Before the College reduces Pomona scholarship assistance with the outside scholarship, the student's student employment award is reduced. Outside scholarship which exceeds the student employment award will reduce Pomona scholarship.

RENEWAL OF FINANCIAL AID

Each year the Office of Financial Aid reviews eligibility for financial assistance according to our policy of awarding aid based on financial need. Students must complete a new financial aid application each year. If a family's financial circumstances change from year to year, eligibility for financial aid will fluctuate consistent with the change the family's financial resources.

A WORD ABOUT LOANS

Since Fall 2008 all financial aid awards made by Pomona College have been a combination of gift aid (scholarships and grants) and student employment. Loans are not packaged but are made available to help families finance their expected contribution.

Schedule of Deadlines

Each financial aid applicant is responsible for submitting application materials outlined in this brochure by the **postmark** deadlines summarized in this schedule. Failure to meet the postmark deadlines will jeopardize consideration for College-funded aid. Priority will be given to students who meet the appropriate deadline for limited federal funding administered by the College. Application for Federal Stafford Loans may be made throughout the year, providing the FAFSA has been properly filed. **If a first-year candidate misses the February 1, 2010, deadline, a late application cannot be accepted for Fall 2010 aid.**

	Fall 2010 Early Decision I First-year Admission	Fall 2010 Early Decision II First-year Admission
2010-11 CSS PROFILE if required* Non-Custodial Parent's Profile (secure link emailed to student after student and custodial parent complete CSS Profile) Business/Farm Supplement (Non-custodial parent only) 2008 Federal Tax Returns or Non-Filing Statements to Pomona 2008 W-2 Forms to Pomona Most recent pay stub to Pomona	November 15, 2009	December 28, 2009
2010-11 Free Application for Federal Student Aid (FAFSA)	February 1, 2010	February 1, 2010
2009 Federal Tax Returns and W-2 forms to IDOC or Non-Filing Statements to Pomona	March 1, 2010	March 1, 2010
Cal Grant GPA Verification Form (California Residents)	March 2, 2010	March 2, 2010
	Fall 2010 Regular Decision First-year Admission	Fall 2010 Transfer Admission
2010-11 CSS PROFILE if required* Non-Custodial Parent's Profile (secure link emailed to student after student and custodial parent complete CSS Profile) Business/Farm Supplement (Non-custodial parent only) 2008 Federal Tax Returns or Non-Filing Statements to Pomona 2008 W-2 Forms to Pomona 2010-11 Free Application for Federal Student Aid (FAFSA)	February 1, 2010	March 1, 2010
2009 Federal Tax Returns and W-2 forms to IDOC or Non-Filing Statements to Pomona	March 1, 2010	April 1, 2010
Cal Grant GPA Verification Form (California Residents)	March 2, 2010	March 2, 2010

EXCEPTIONS

There are special circumstances that would allow consideration for aid outside of the stated deadlines:

1. Unexpected loss of parental employment of six weeks or more.
2. Unexpected serious family illness or disability.
3. Unexpected separation or divorce of parents.
4. Death of a parent.

Any student making an application under one of these conditions should submit supportive documentation. Members of the financial aid staff are available to advise students.

* The CSS PROFILE application is available online at www.collegeboard.com. It is not required to complete the CSS PROFILE application if total family income is less than \$40,000 annually and parents file a 1040A or 1040EZ federal tax form. The CSS PROFILE is required if parents file a 1040 tax form. All forms are available online at www.pomona.edu/administration/financial-aid.

POMONA EXPENSES FOR 2009-10

If you were to live on campus during the current academic year, 2009-10, your budget would be \$51,668.

For the financial aid recipient, the cost to the family for attending Pomona is computed as the “family contribution.”

Tuition	\$36,710
Fees	\$307
Room and Board	\$12,651
Books	\$900
Personal Expenses	\$1,100
Total	\$51,668

POMONA RESOURCES

During 2009-10, the following amounts of aid will be distributed to students attending Pomona College:

Financial aid funds are derived from many sources;

Pomona College, state

and federal funds

constitute the largest

part of the financial aid

program. A brief description of the programs providing

these funds can be found in the section Sources of

Financial Aid Funds (page 4).

Scholarships	\$29 million
Student Employment	\$1.9 million

INDEPENDENT STUDENT STATUS

Because the student and the student’s family have the primary responsibility for college costs, Pomona collects parent information for its students. The CSS Profile Application should be completed with student and parent information. A few Pomona students may be considered independent on the FAFSA application, but this does not mean the parents of those students are exempt from providing their information on the Profile application or providing copies of their tax documents. Please contact our office if you have questions.

HOW DO I APPLY FOR MERIT AID?

The College does not have a merit aid program; however, students can research merit aid possibilities through a variety of Internet sites, including www.finaid.org, www.collegeboard.com and www.fastweb.org.

WHAT IF I NEED MORE FINANCIAL AID THAN I AM AWARDED? OR WHAT IF I APPLY FOR BUT AM NOT ELIGIBLE FOR NEED-BASED AID, YET MY FAMILY NEEDS SOME FORM OF ASSISTANCE?

The alternatives for students who do not qualify for need-based aid or whose families need assistance meeting their contribution are discussed in the section Financing Options (page 5).

Applying for Financial Aid

Please refer to our Website for direct links to the various applications for aid. (<http://www.pomona.edu/administration/financial-aid>)

Every application to Pomona College for financial aid begins with the Free Application for Federal Student Aid (FAFSA). Students and parents are also required submit copies of their most recently filed federal tax returns—including all schedules and copies of W-2 statements. The CSS Profile is required of all families seeking financial aid who have filed a Form 1040 federal tax return. However, if your family files a 1040A or 1040EZ and your family’s income is less than \$40,000, the Profile requirement may be waived.

USE OF LEGAL NAME

Applicants for financial aid must use their legal name as it appears on their social security card when complete all forms, including the FAFSA and Profile. This is your legal name, and it should match the name on your birth certificate. If you are a naturalized citizen, this is the name that appears on your Certificate of Citizenship/Naturalization. **Failure to use your legal name will cause a problem with your FAFSA.**

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

All aid applicants must file a 2010-11 Free Application for Federal Student Aid (FAFSA). This form has no processing fee and is required for all federal student aid eligibility (see Sources of Financial Aid Funds for Federal Aid Program

information), as well as for the Cal Grant Program. Students can complete the FAFSA online at www.fafsa.ed.gov. The U.S. Department of Education Pomona College FAFSA Code 001173 must be reported on the FAFSA in order for Pomona to receive the necessary information. Be sure to use your legal name.

PROFILE APPLICATION PROCESS

Register via the Internet at www.collegeboard.com. List Pomona College, CSS Code 4607, as a recipient.

Early Decision I candidates should file the CSS PROFILE by November 15. Early Decision II candidates should file the CSS PROFILE by December 28. Regular Decision candidates should file the CSS PROFILE by February 1.

There is a fee for filing the CSS PROFILE which will vary given the number of schools listed by the applicant.

For those applicants seeking a waiver of the processing fee, the online CSS PROFILE application has an automated fee waiver process built into its system. Fee waivers will be granted automatically to those who qualify based on the parents’ reported income, assets and household size.

FEDERAL TAX RETURNS, W-2 AND STATEMENT OF NON-FILING TAX STATUS FORMS

All applicants for financial aid must submit copies of their own and their parents’ 2008 and 2009 federal tax returns. If a student or parent did not and/or will not file a tax return for the years noted, a Statement of Non-Filing Tax Status should be requested from the Financial Aid Office or downloaded at the Pomona Financial Aid Website.

2008 Federal Tax Returns: All applicants must send completed, signed copies of their own and their parents' 2008 federal tax returns (including all W-2 forms) directly to the Pomona Financial Aid Office. The deadline for submitting 2008 tax returns is November 15, 2009 for Early Decision I; December 28, 2009 for Early Decision II; and February 1, 2010 for Regular Decision candidates.

Special Note to all Early Decision Applicants: In addition to submitting the 2008 federal tax returns by the deadlines stated above, all Early Decision candidates must

also submit copies of their parents' most recent 2009 paycheck stub.

2009 Federal Tax Returns: All applicants (Early Decision and Regular) must also submit completed, signed copies of their own and their parents' 2009 federal tax returns (including all W-2 forms) to the College Board's Institutional Documentation Service, IDOC. Applicants can visit the IDOC Website at <http://idoc.collegeboard.com> for more information on this process. All 2009 tax documents should be sent to the IDOC service as soon as they are available but no later than April 15, 2010

Sources of Financial Aid Funds

Pomona College provides funds from various institutional, state and federal programs. The amount and type of aid in a student's aid package depends on their demonstrated financial need and the specific requirements governing each separate fund.

PROGRAMS FUNDED BY POMONA COLLEGE

Pomona College funds include grants, loans and work.

Pomona College Scholarships: Pomona College has income available from its endowment and from annual gifts to the College to fund College scholarships.

Pomona College Loans: An interest-free loan program is available on a restricted basis to graduates of California high schools. Recipients must be U.S. citizens, enrolled full time and in good academic standing. In past years, there has been a family income ceiling for these programs. This policy is reviewed annually, as is the maximum loan amount available. The special application for this program is available to admitted students upon acceptance of an offer of admission.

Pomona College Self-Help Employment (SHE): Self-Help Employment is a need-based work program packaged in financial aid awards. The provisions are similar to those of the Federal Work-Study program. However, this program is funded solely by Pomona College.

FEDERAL AID PROGRAMS

Information provided on the Free Application for Federal Student Aid (FAFSA) is used to determine a student's eligibility for federal awards.

To be eligible, students must be U.S. citizens or eligible non-citizens, demonstrate financial need (except for the unsubsidized Federal Direct and PLUS Loan Programs), meet specific enrollment criteria and make satisfactory progress toward a degree. The following is a brief summary of the federal aid programs.

Federal Pell Grant: Grants from this program provide the foundation of financial aid to which other aid is added. The federal government through its own methodology determines these awards. To apply, a student must file a FAFSA. During the 2009-10 award year, Federal Pell Grant awards for full-time students range from \$976 to \$5,350.

Federal Supplemental Education Opportunity Grant (FSEOG): These federal grants range from \$100 to \$4,000 per award year. In general, students with Federal Pell Grants are awarded FSEOG grants if they have additional need under the federal methodology. The number of FSEOG awards can vary from college to college due to a college's allocated FSEOG funding. As a result, not all Pell recipients receive FSEOG awards.

Federal Perkins Loan: Pomona College expects to participate in the Federal Perkins Loan Program for 2010-11. The program is expected to be available as an unsubsidized loan, where interest will accrue while the student is enrolled in school.

Federal Direct Loan: Pomona College expects to participate in the Federal Direct Loan program for 2010-11 unless circumstances change; please consult our Website for the most current information. Students and parents who wish to borrow federal loans must file a valid FAFSA for 2010-11. The Federal Direct Student Loan Program offers both subsidized and unsubsidized student loans. Students qualifying for the interest subsidy on their federal loan pay no interest on their federal loan while enrolled in school at least half time; during the in-school period, the federal government pays the interest. If a student does not qualify for the interest subsidy, the student's outstanding loan balance accrues interest during his or her enrollment period. While enrolled, the student may pay the current unsubsidized interest on the loan. No loan principal must be repaid during the in-school period regardless of the eligibility for the interest subsidy. Borrowers of both subsidized and unsubsidized loans do not begin to repay loan principal until six months after they graduate, drop below half time or withdraw from school.

The interest rate on the subsidized federal student loan for 2009-10 is a fixed 5.6 percent. The interest rate on the unsubsidized federal student loan is a fixed 6.8 percent. Students who are in their first year may borrow a maximum of \$5,500 from the Federal Direct Loan Program, and no more than \$3,500 may be subsidized. Students in their second year may borrow a maximum of \$6,500, and no more than \$4,500 may be subsidized. Students in their third year and beyond may borrow a maximum of \$7,500, and no

more than \$5,500 may be subsidized. The actual loan amount is contingent on the length of the period of enrollment (one semester or two) and the student's enrollment status.

Federal Work-Study (FWS): The Federal Work-Study program provides job opportunities for students who qualify under federal guidelines. The College designates recipients of FWS awards based on the availability of funding and the application of the federal methodology. Most FWS jobs are on campus, but some are at nearby agencies.

Federal Parent Loan: The federal parent loan program is a federally-sponsored parent loan program. Through this program, parents may borrow up to the full cost of college attendance for their child each year, less any financial aid. Pomona College policy requires that students whose parents borrow a federal parent loan must file a FAFSA. See Part II of this booklet for more information.

STATE AID PROGRAMS

State funds can include grant assistance, as well as loan guarantees. California offers need-based state grant programs that rank among the best in the nation. The California Student Aid Commission administers these programs from funds appropriated each year by the State Legislature. Awards for undergraduate study leading to a bachelor's degree are made through two grant programs: Cal Grant A and Cal Grant B.

Cal Grant A: These awards, based on need, are made to undergraduate students to be used at any approved California college or university. All California residents seeking aid are required to apply. The California Student Aid Commission determines eligibility. During the 2009-10 award year, these grants ranged from \$600 to \$9,708.

Cal Grant B: These awards are awarded to students from disadvantaged backgrounds. During 2009-10, awards ranged from \$1,551 to \$11,259. The application required for Cal Grant consideration is the FAFSA. Students are also required to file a GPA Verification Form. The application deadline is March 2, 2010, but we suggest students apply by the Pomona College deadline of February 1, 2010.

Financing Options

Financing a college education is a major investment. Many families are unable to meet these costs with current income and seek alternative ways to pay these expenses. This section will outline a variety of options available to families to finance a Pomona College education. All families, whether receiving need-based financial aid or meeting costs on their own, may use the programs described here. We encourage families to explore federal loan options prior to pursuing alternative private loans. Please contact the Pomona College Office of Financial Aid for assistance in your college financial planning.

POMONA COLLEGE PAYMENT PLAN

The Pomona Student Accounts Office administers the Pomona College Payment Plan. This plan allows families to pay their annual share of expenses in eight installments. The plan begins in August with four monthly payments for fall. There is no payment due in December. Spring payments begin in January and end in April. There is a nominal fee for this plan.

FEDERAL DIRECT LOAN PROGRAM

The federal government acts as lender in this loan program, offering loans at low, fixed interest rates. The interest rate on the subsidized federal student loan for 2009-10 is a fixed 5.6 percent. The interest rate on the unsubsidized federal student loan is a fixed 6.8 percent. Students who are in their first year may borrow a maximum of \$5,500 from the Federal Direct Loan Program, and no more than \$3,500 may be subsidized. Students in their second year may borrow a maximum of \$6,500, and no more than \$4,500 may be subsidized. Students in their third year and beyond may borrow a maximum of \$7,500, and no more than \$5,500 may be subsidized. Interest accrues to the

student on unsubsidized loans while the student is in school, and repayment of principal and interest begin six months after the student leaves school or is enrolled less than half time.

FEDERAL DIRECT PARENT (PLUS) LOAN PROGRAM

The federal parent loan program offers parents the opportunity to borrow up to the full cost of education each year, less any financial aid. Pomona College policy requires that students whose parents borrow a federal parent loan must file a FAFSA. Interest on federal parent loans begins to accrue immediately once the loan is made, and repayment must begin within 60 days of loan disbursement. Some lenders offer interest-only payments or deferment of interest and principal payments while the student is in school. The repayment period is usually 10 years.

The Federal Direct Parent Loan program features a fixed interest rate of 7.9 percent. At the time the loan is made, the borrower is charged an origination fee of 4 percent of the loan principal. In addition, the guarantor may collect an insurance premium of up to 1 percent of the loan principal.

Non-Discrimination Policy

Pomona College complies with all applicable state and federal civil rights laws prohibiting discrimination in education and the workplace. This policy of non-discrimination covers admission, access and service in Pomona College programs and activities, as well as hiring, promotion, compensation, benefits and all other terms and conditions of employment at Pomona College.