

Navegando en su concesión de ayuda financiera de Carleton **Para nuevos estudiantes de primer año**

Hay 4 partes principales para su premio de ayuda. Exploraremos cada una y explicaremos cómo debe interpretar los componentes de su premio de ayuda.

1. Costo estimado para 2019-2020
2. Su concesión de ayuda financiera
3. Notas y opciones adicionales
4. Aceptando su concesión

Animamos a todos a revisar su premio de ayuda cuidadosamente para asegurarse de que usted tiene una buena comprensión de lo que se ofrece.



Carleton College

INITIAL - FINANCIAL AID AWARD 2019-2020

Carl Carleton

ID:1999999

February 8, 2019

We are pleased to offer you financial assistance for the 2019-2020 academic year. You will find the award outlined below, including estimates of anticipated expenses. Enclosed you will also find related documents that should be reviewed carefully. If you do not understand your award or Carleton's financial aid policies, please contact my office for consultation. After your review of both sides, please sign the award indicating acceptance of this offer and the terms related to receiving these funds by the deadline indicated below. Thank you for your cooperation and best wishes during your studies at Carleton.

Rodney M Oto
Director of Student Financial Services

Estimated Cost for 2019-2020

Direct Cost/Comprehensive Fee (a)				\$71,769.00
(Amount you will be billed includes tuition, fees, room and board/meals)				
Indirect Cost				
(The estimated Indirect Costs are not included in the Comprehensive Fee, but are considered when awarding aid.)				
Personal Expenses	\$865	Travel Allowance	\$650	
Books and Supplies	\$866			

Your cost of attendance (direct and indirect costs) is estimated at: **\$74,150.00**

FINANCIAL AID AWARDED FOR 2019-2020

<u>Grants and Scholarships</u>	<u>Fall</u>	<u>Winter</u>	<u>Spring</u>	<u>Total</u>	
Carleton Grant/Scholarship	\$9,625.00	9,625.00	9,625.00	28,875.00	
Fed SEOG	\$1,000.00	1,000.00	1,000.00	3,000.00	
Pell Grant--Pending	\$2,065.00	2,065.00	2,065.00	6,195.00	
Total Grants and Scholarships (b)				\$38,070.00	
Estimated Balance (a-b)					\$33,699.00
 Loans					
Direct Stafford Loan: Subsidized 1	\$1,166.00	1,167.00	1,167.00	3,500.00	
Direct Stafford Loan: Unsubsidized 1	\$334.00	333.00	333.00	1,000.00	
Total Loans (c)				\$4,500.00	
Estimated Balance (a-b-c)					\$29,199.00
 Student Employment					
Work, Fed Work Study	\$860.00	860.00	860.00	2,580.00	
Total Student Employment (d)				\$2,580.00	

En primer lugar, en la parte superior de su premio, asegúrese de que tenemos su nombre escrito y mostrado correctamente.

También tenga en cuenta si su premio es "inicial" o "final". "Inicial" significa que Carleton no tiene toda la información necesaria para un premio final, como impuestos o costos institucionales. Más adelante pediremos cualquier información que falte y finalizaremos su premio. En la mayoría de los casos, los premios de ayuda inicial no cambian cuando se finalizan, a menos que existan grandes diferencias entre la información inicial y final de la solicitud.



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Parte 1: Costo Estimado: a la extrema derecha, usted encontrará nuestro costo directo/tarifa integral (carta "a"). Estos son nuestros cargos por matrícula, cargo por actividad, habitación y pensión (comidas). Esta es la cifra anual que se le cobrará por nuestra Oficina de Negocios

Los costos indirectos son estimaciones de otros gastos que usted puede anticipar. Estos incluyen personal, libros y suministros y gastos de viaje. Estas son estimaciones y no se le facturará por Carleton. Sin embargo, los usamos en nuestro cálculo de su ayuda y usted debe planificar estos gastos.

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Estimated Balance (a-b-c)					\$29,199.00

Student Employment

Work, Fed Work Study	\$860.00	860.00	860.00	2,580.00	
Total Student Employment (d)				\$2,580.00	
Estimated Balance (a-b-c-d) (applying work earnings to student account)					\$26,619.00

TOTAL AWARDED (b+c+d)

\$45,150.00

Sus costos directos e indirectos suman su costo de asistencia.



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Parte 2 Su Premio de Ayuda Financiera: su premio de ayuda se divide en 3 secciones: subsidias y becas, préstamos y empleo estudiantil.

Cada tipo de ayuda se divide en tercios para coincidir con nuestros 3 términos durante el año académico. Se le facturará y su ayuda se distribuirá en 3 cuotas iguales durante el año académico.



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Los subsidios y becas son fondos que no necesitan ser reembolsados y por lo general se le dan en respuesta a su necesidad. Estos fondos pueden ser de varias fuentes, pero por lo general provienen de Carleton, el estado de Minnesota, el gobierno federal y/o una organización externa de becas.

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Estimated Balance (a-b)					\$33,699.00

Se muestra el total de subvenciones y becas (letra "b"). Una vez que las subvenciones y las becas se restan, el balance restante de la tarifa completa esta escrita en la columna de la mano derecha (letra "a" menos la letra "b").

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Page 1 of 2
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Los préstamos en su concesión de ayuda se han ofrecido para satisfacer sus necesidades. La mayoría de estos préstamos no requieren intereses ni pagos de principio mientras están en la escuela. Pero, deben ser pagados de nuevo, por lo general durante un período de 10 años. Puede encontrar más detalles sobre tipos de préstamos, tasas de interés y opciones de pago en: go.carleton.edu/loans.

Su préstamo fue concedido para satisfacer sus necesidades. Sin embargo, usted tiene la opción de no tomarlo si usted elige.

El total de prestamos esta demostrado (letra "c"). Un saldo estimado de la tarifa integral, una vez que las subsidias, las becas y los préstamos se restan, el balance restante esta en la columna de la extrema derecha (letra "a" menos letras "b" y "c").



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\$45,150.00

El empleo estudiantil son ganancias, usualmente a través de un empleador en el campus, trabajando alrededor de 8 a 10 horas por semana. El "total" de su premio de ayuda refleja el máximo que puede ganar a lo largo del año académico. Las ganancias se pagan al estudiante por las horas trabajadas en una base quincenal y se pueden aplicar para reducir el saldo de su cuenta de estudiante o depositarse en la cuenta bancaria del estudiante.

El total para el empleo estudiantil esta demostrado (letra "d"). En la columna de la extrema derecha (letra, "a" menos las letras "b" y "c" y "d") se muestra el balance restante de la tarifa integral, una vez que se restan los subsidios, las becas, los préstamos y los ingresos de empleo estudiantil.

Este saldo representa lo que probablemente le debe a Carleton para el año. Pero, no olvides que esto no incluye tus gastos indirectos.

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La ayuda financiera "concedida en su totalidad" aparece en la parte inferior de la Página 1.



Additional Notes Regarding your Financial Aid Award

Alternative Financing Options:

In addition to the aid offered on Page 1 the following alternative loan programs may be used to assist you in financing your balance. The terms and interest rates for each loan program vary. Please go to <http://go.carleton.edu/loans> for detailed information and application instructions.

- Stafford Loan
Eligible to borrow up to: **\$1,000.00**
- Other Alternative Private Loan
Eligible to borrow up to: **\$29,000.00**
- Parent Loan for Undergraduate Students (PLUS)
Eligible to borrow up to: **\$29,000.00**

You may consider one or more of the above programs. However, the maximum assistance you may receive, including need-based aid (on Side 1) and any alternative loans, cannot exceed the total cost of attendance which is estimated for you at: **\$74,150.00**

Special Note: The federal and state financial aid programs are described as of December 2018. It is possible that legislation for these programs may change for the 2019-2020 year and have an impact on your initial award at Carleton. If any changes occur, we will notify you about them and revise your aid award accordingly. In doing so, we will attempt to minimize any change to your award while complying with new federal and state rules.

Please Note: The cost figures for 2019-2020 are estimated at this time.

Accept Your Award – Sign Below

I accept the above award, unless otherwise indicated (cross-out any aid you will NOT be accepting). If you wish to borrow LESS than the loan amount shown above, please indicate the amount you will borrow here: \$_____

I agree to abide by the financial aid policies and procedures outlined by Carleton and its Student Financial Services Office

Parte 3: Notas Adicionales Sobre su Premio de Ayuda Financiera: esta sección se encuentra en la página 2 de su concesión de ayuda y revisa otras opciones de financiamiento disponibles en forma de préstamos alternativos. Usted debe considerar estas opciones sólo si usted no tiene otros medios para pagar su saldo en Carleton. Tenga en cuenta que las cantidades mostradas reflejan su elegibilidad específica una vez que todas las demás ayudas (en la Página 1) se tengan en consideración.



Special Note: The federal and state financial aid programs are described as of December 2018. It is possible that legislation for these programs may change for the 2019-2020 year and have an impact on your initial award at Carleton. If any changes occur, we will notify you about them and revise your aid award accordingly. In doing so, we will attempt to minimize any change to your award while complying with new federal and state rules.

Please Note: The cost figures for 2019-2020 are estimated at this time.

Accept Your Award – Sign Below

I accept the above award, unless otherwise indicated (cross-out any aid you do not want). If you accept LESS than the loan amount shown above, please indicate the amount you will accept.

I agree to abide by the financial aid policies and procedures outlined by Carleton College and its Student Financial Services Office (including receiving and responding to electronic communication). I further give my permission to Carleton to credit my financial aid directly to my student account as appropriate and according to college procedures.

I certify that all information used to determine this award is correct at this time, and that I will notify the SFS Office of any change in siblings attending college, receipt of outside scholarships, significant change in family income or assets, and other circumstances that might change my need for assistance.

Further, I understand that financial information related to my award and application for aid may be used for internal college purposes, including institutional research and donors providing funding. However, my financial information may not be shared with non-college entities without my permission.

Parte 4: Acepte su Premio — La siguiente acción que se debe tomar es firmar en la línea indicada para asegurar los fondos ofrecidos en su concesión de ayuda. Usted debe leer la aceptación, hacer cualquier cambio necesario, y escribir la fecha para aceptar su premio de ayuda.

Signature of Student: _____ Date: _____

Una copia firmada debe enviarse a la oficina de SFS antes de la fecha límite indicada.

*Return one copy to the Student Financial Services Office, Scoville Hall, by **March 1, 2019***

Carleton College Student Financial Services Office | One North College Street | Northfield, MN
Phone 507-222-4138 | Fax 507-222-4269 | email: finacialaid@carleton.edu

Si tiene preguntas sobre su premio de ayuda, comuníquese con nosotros por teléfono, correo electrónico o carta utilizando la información en la parte inferior de la página 2.





Carleton

financialaid@Carleton.edu

(507) 222-4138



Carleton Financial Aid