Admissions & The Lycoming Investment

Jessica A. Quintana Hess & Jim Lakis
1. What type and size of college is the right fit for you?
2. Where do you want to live?
3. What are my options for living on or around campus?
4. What is the academic offering?
5. What opportunities are available for experiential learning?
6. What other resources are available to support students?
7. How can you get involved on campus?
8. How much will it cost & is aid available?
9. What are my options for visiting?
10. How do I apply?
Things to Remember:

- Start early!
- Attend fairs/high school visits
- Research online
- Request information
- Talk to a guidance counselor
- Schedule a visit
It’s YOUR decision . . .

- Don’t rely on other people’s influence too much
- Take ownership of the process
- Trust your instincts
- Don’t put too much pressure on yourself
Office of Admission

FIND YOUR REGIONAL ADMISSIONS REPRESENTATIVE:

Select by Region

- New Jersey and Non-Degree Students
- Arizona, Colorado, New Mexico, the US Caribbean, Transfer Students
- Illinois, New England, and New York Metropolitan Area
- Greater Philadelphia and Lehigh Area
- Alabama, Alaska, Arkansas, California, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, Washington, West Virginia, Wisconsin, and Wyoming
- Delaware, Maryland, Virginia, and the District of Columbia
- Pennsylvania, Northern Tier, Northeastern, the Greater Lancaster Counties, and Western New York
- Western, and Central Pennsylvania Counties
- All Countries outside of the United States

Regional Admissions Representatives

If you'd prefer that we contact you just fill out the form below. An admissions counselor will get in touch with you soon to talk more about Lycoming.

Please fill out this form with the student's contact information and preferences. We do offer a field to add a parent email, so that parents can be kept in the loop as well.

Prefix

First Name

Preferred Name

Middle Name

Last Name

Student Email
How and When to Apply

**ADMISSIONS DEADLINES**

<table>
<thead>
<tr>
<th>Date</th>
<th>Decision Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nov 15</td>
<td>Early Decision</td>
<td>Apply by Nov. 15 for a decision mailed by Dec. 1.</td>
</tr>
<tr>
<td>Dec 1</td>
<td>Early Action</td>
<td>Apply by Dec. 1 for a decision mailed by Dec. 15.</td>
</tr>
<tr>
<td>Dec 16</td>
<td>Rolling Decision</td>
<td>Begins Dec. 16 and continues the first of every month on a rolling basis. Decisions begin Jan. 1 and continue on the fifteenth of every month on a rolling basis.</td>
</tr>
<tr>
<td>Dec 1</td>
<td>Regular Decision (Spring 2019)</td>
<td>Apply by Dec. 1 for a decision mailed by Dec. 15.</td>
</tr>
</tbody>
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- **Application**
  - Common Application
  - The Coalition for Access & Affordability
Office of Financial Aid

Jim Lakis
Director of Financial Aid
Missy Masse
Assistant Director of Financial Aid
Deanna High
Administrative Assistant

Lycoming.edu/financialaid
finaid@lycoming.edu

570.321.4040
FSA ID

- Apply at [https://fsaid.ed.gov/](https://fsaid.ed.gov/)

- Used for FAFSA completion and allows access to certain U.S. Department of Education websites

- May be used by students and parents throughout financial aid process, including subsequent school years

- Only the owner should create a FSA ID
Need money for college?

Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it’s FREE. Get started today.

START HERE

RETURNING USER?

• Make a correction
• Add a school
• View your Student Aid Report (SAR)

LOG IN
Types of Financial Aid

- Loans
- Scholarships
- Work-Study Employment
- Grants
- Gift Aid
- Self-Help Aid
Lycoming uses the FAFSA results to help determine aid from...

- Federal resources
- State resources
- Lycoming resources
Scholarship Searches on the Web…

- www.fastweb.com
- www.finaid.org
- www.campusexplorer.com
- www.collegescholarships.com
- www.scholarships.com
- www.studentscholarshipsearch.com
Federal Stafford Loan

Dependent Undergraduate Annual Loan Limits

**First Year**: $5,500 of which no more than $3,500 may be subsidized

**Second Year**: $6,500 of which no more than $4,500 may be subsidized

**Third and Fourth Year**: $7,500 of which no more than $5,500 may be subsidized

Aggregate borrowing: $31,000, max $23,000 in subsidized

Interest/Fees – 5.05% and 1.066% fee AY 18/19

“Subsidized” - based on need. Interest paid by the federal government during in-school, grace, and deferment periods

“Unsubsidized” – not based on need. Interest charged to borrower during in-school, grace, and deferment periods
Federal Loan for Parents

- Parent Federal Direct PLUS Loan
  (apply at www.studentloans.gov)
  - Fixed interest rate of 7.60% for AY 2018-19
  - Loan Fee is 4.248%
  - Flexible repayment terms; generally 10 years to 25 years to repay the loan, depending on the plan you choose.
  - If Parent is denied the PLUS, student is allowed to borrow an additional $4,000 in unsubsidized Stafford Loan
The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at www.FAFSA.gov. You must do this every year.

- Complete Entrance Counseling
- Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Complete Financial Awareness Counseling
- Complete Exit Counseling
- Use the Repayment Estimator
- Complete TEACH Grant Initial and Subsequent Counseling
- Complete TEACH Grant Agreement to Serve
- Complete TEACH Grant Exit Counseling

How To Create An FSA ID
Private Educational Loans

www.elmselect.com/#/

Citizens Bank

Citizens Bank Student Loans™ represent the cutting edge of the student loan marketplace with more loan options than any other lender. All of our loans have ZERO application, origination and disbursement fees. We have loan programs for undergraduate, graduate, medical, dental, business, and law students. We also offer Parent Loans and an Education Refinance Loan. With flexible repayment options, terms and repayment discounts, we offer innovative solutions to meet all your financing needs.

LendKey

LendKey Technologies, Inc. is transforming the $3.6 trillion consumer lending market by enabling the nation's 13,000+ community financial institutions to enter and excel in online lending. Our innovative technology matches consumers with community banks and credit unions to create the most transparent, accessible and low-cost borrowing options in online lending.

LendKey's Purpose - "To improve lives with lending made simple."

College Ave

College Ave Student Loans

College Ave Student Loan Products are designed to give you a great price and flexible repayment options so you can borrow confidently.

Student Loans are all we do.

Discover Student Loans

Doing your homework has its rewards. Get at least a 3.0 GPA (or equivalent) and get a cash reward on each new Discover student loan. Cover up to 100% of school-certified costs including college tuition, housing, books and more. Fixed or variable interest rates. Zero fees including zero origination fees, zero prepayment fees, zero late payment charges and zero returned payment fees. Choice of in-school or deferred repayment options. Student Loan Specialists are ready to help you 24/7.

NJCLASS

New Jersey HESAA

Student or parent may borrow up to the cost of attendance minus financial aid.

Immediate repayment of principal & interest.

Interest only, or full deferment.

No prepayment penalty.

PNC Bank

The PNC Solution Loan™ assists students with education-related expenses after they have exhausted federal loan options. PNC offers fixed and variable rate loans with no origination or application fees. Loans are available for undergraduates, graduate students, students preparing for health professions, medical residents and law students studying for the bar.

Sallie Mae

Borrow Smarter. Sallie Mae offers multiple repayment options, an interest rate reduction for making scheduled monthly payments by auto debit, the option for student borrowers to apply for a cosigner release after certain credit requirements are met, and no origination fee or prepayment penalties. Apply at any time up to 300 days before classes start.

SunTrust Bank

Find the Student Loan that is right for you. The Custom Choice Loan® offers interest rate reductions and cosigner release options for responsible borrowers. And there are no application or origination fees!

Please read the important information about Loan Product Features by clicking on the additional details tab.

Wells Fargo

Our Student Loan Consultants will get to know your unique situation and help you understand your options to pay for college. Whether you need money for tuition and living expenses or textbooks and a computer, Wells Fargo can help with private student loans for undergraduate, graduate, health, or other professional students. We also have options for parents and sponsors. Call us today for a one-on-one consultation 1-877-424-2018, or visit wellsfargo.com/college to learn more.
Student Employment at Lycoming

Federal College Work-Study
Eligibility determined by FAFSA Results.
Both On-Campus Employment and Off-Campus Community Service Employment Available.

Campus Employment Program
On-Campus Jobs only are available

Students are paid federal minimum wage and typically work about 8 to 10 hrs. per week, but never more than 20 hours per week. It’s up to the student to locate and interview for jobs.
Payment Plan

- Your outstanding balance is divided into monthly installments for both fall & spring semesters

- No interest charged – however, a $25 fee per semester applies

- Enroll anytime at http://mycollegepaymentplan.com/lycoming/