In 2010, more than 80 percent of Hobart and William Smith first-year students received some type of financial assistance. At HWS, we are committed to providing families at all income levels with the individual information and assistance necessary to complete the financial aid process.

Our goal is to make an HWS education a reality for students, regardless of need.

We look forward to working with you.

Best,

Beth Turner
Director of Financial Aid Services and Student Employment

- Office of Financial Aid Services and Student Employment: (315) 781-3315
- Office of Admissions: (315) 781-3622 or (800) 852-2256

Hobart and William Smith Colleges, Geneva, NY 14456

www.hws.edu
The Value of an HWS Education

Under the mentorship of faculty and guided by a curriculum grounded in exploration and rigor, Hobart and William Smith students are transformed. Through carefully designed academic and study abroad programs and an extensive array of internships, HWS students hone their skills and gain the experience and confidence to be competitive when seeking employment. They win prestigious fellowships like the Rhodes, Fulbright and Gates. They gain admittance to the best graduate programs in the world. They go on to lead lives of consequence.

At Hobart and William Smith, we offer a world of experiences, including:

- An interdisciplinary First-Year Seminar. These small, intimate classes allow for discussion and debate while students adjust to college-level work and find their place in the community.

- A rich and varied curriculum. All students complete courses of study that are both disciplinary—deeply focused on a single area of study—and interdisciplinary—reaching across disciplines and drawing on a variety of departments.

- The Salisbury Center for Career Services and Professional Development. Starting as early as the first semester on campus, students begin to explore their interests through a carefully cultivated four-year career development model.

- Opportunities to study all over the globe. While only two percent of students nationwide study abroad, at HWS nearly 60% do so on every continent except Antarctica. Interested students can select from more than 40 semester-long and shorter-term programs.

- A culture of civic engagement. HWS was recently recognized as 17th in the nation by Washington Monthly for its commitment to service locally, nationally and internationally. In addition, the Colleges ranked No. 17 in the category of ‘Small Colleges and Universities’ on the Peace Corps’ annual rankings of Peace Corps volunteer-producing schools. The Colleges have a special connection to the Peace Corps in President Gearan, who served as Director of the Peace Corps from 1995-1999.
Estimating Financial Need & Financial Aid

Definition of Need: In order for institutions to identify financial resources (federal, state and their own) available to assist families in affording college, the definition of “financial need” has been established as:

\[
\text{Definition of Need} = \text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)}
\]

1. To identify your Expected Family Contribution (EFC), go to www.finaid.org/calculators. If your EFC is less than the cost of attendance (COA) at Hobart and William Smith, you will qualify for need-based financial aid.

2. Prior to January 1, 2011, you can get more detailed information about qualifying for aid at Hobart and William Smith by completing our Financial Aid Estimator (www.hws.edu/admissions/finedu_estimators.aspx). We will calculate your family’s EFC and then discuss individually how your financial needs could be addressed through federal, state and HWS funds. Please note: HWS offers numerous merit-based scholarships that are awarded regardless of a family’s qualification for need-based financial aid. Frequently a student’s financial aid package will be comprised of both merit and need-based awards. In addition, we encourage students to seek outside scholarships. You are required to report any outside scholarship awards to the Office of Financial Aid Services at HWS. However, we will not reduce your award of financial assistance unless the amount of your financial aid award from HWS when coupled with your outside scholarship(s) exceeds your total cost of attendance. Situations like this are rare and are dealt with on a case by case basis. If reductions are necessary, they will be made first to the self-help portion of your financial aid award (loans and/or work study) and then to the grant and/or scholarship portion of your award.

The requirements, timing and financial aid process differ for transfer and international students. Please visit our Web site at www.hws.edu/admissions/fin_edu.aspx for specific details or call the Office of Financial Aid Services at (315) 781-3315.
Applying for Financial Aid

1. Complete the CSS/Financial Aid PROFILE by going to https://profileonline.collegeboard.com. The PROFILE is accessible online after October 1, 2010. Please note: The Hobart and William Smith school code for completing the PROFILE is 2294. The deadline for filing the PROFILE for Hobart and William Smith varies depending on the type of application for admission you are submitting (see the timeline on page 13).

2. Complete the Free Application for Federal Student Aid (FAFSA) as soon after January 1, 2011, as possible. The filing deadline for Hobart and William Smith is February 15. We recommend you complete the FAFSA online. To do this, go to www.pin.ed.gov and register for a PIN (a PIN is required for the student and a parent). After you have your PIN, go to www.fafsa.ed.gov to file your FAFSA. Please note: the FAFSA school code for Hobart and William Smith is 002731. If you feel your family’s financial situation is not fully represented in the answers to the questions asked on the FAFSA, contact the HWS Office of Financial Aid Services.

3. If you are a New York State resident and submitting the FAFSA online, you will be prompted to complete the Tuition Assistance Program (TAP) application upon completion of the FAFSA. Completing the TAP application at this point will speed the processing of your financial aid application.

4. Verification is the process by which the financial aid office confirms the information provided by students/parents on the FAFSA. All financial aid applicants who enroll will be notified to provide signed copies of the following documents to the College Board IDOC Service.
   - IDOC Cover Sheet
   - Completed and signed Verification Worksheet (dependent or independent)
   - Parent(s) and student (and spouse, if applicable) signed 2010 Federal Tax Return and Schedules A,C and E, if applicable; or signed Tax Extension
   - Parent(s) and student (and spouse, if applicable) W-2 and/or 1099 Forms

The request will include instructions and an IDOC Cover Sheet for you to complete and submit to the College Board. All required documents should be submitted to the IDOC service as one complete package and must have an IDOC cover sheet; tax returns must be signed. Duplicate cover sheets are available at www.idoc.collegeboard.com. Electronic images of all materials will be securely transmitted to Hobart and William Smith Colleges from the College Board.

Due Date: June 1, 2011
How to Pay for an HWS Education

A Hobart and William Smith education is an investment in the future. Beyond the institution’s award of need-based aid as well as possible merit-based scholarships, we offer financing options to help all families make a quality four-year college education possible. Families may use any number of financing options including home equity loans, life insurance loans, education IRAs, 401K loans, personal savings accounts, CDs and stock and mutual fund portfolios. In addition to the specialized payment plans below, we have options for student and parent loans as well as work-study employment opportunities.

Financing Options

- **Installment Plan:** All families have the option to enroll in the TuitionPay Plan from Sallie Mae. This is an interest-free alternative to lump sum payments and allows you to spread a year of college costs over the course of 10 or 11 months. A small enrollment fee is assessed to establish the plan. In addition, at no extra charge, this plan provides for tuition protection coverage so that if in the event of the bill payer’s death, the remaining balance is covered.

- **Tuition Prepayment Plan:** The Colleges offer a Tuition Stabilization Plan for families who wish to prepay the entire college tuition expense for four years based on the first-year tuition rate. The Office of Student Accounts will provide details on this program upon request by calling (315) 781-3343.

Grants

Grants are funds that are directed toward a student’s education that do not have to be repaid. The grants listed below come from federal, state and HWS funds, as identified, and are available when the appropriate guidelines are met. Grants are awarded only to those who apply for financial aid.

- **HWS Grant:** Hobart and William Smith grants are awarded to students who have demonstrated additional financial need beyond assistance provided through federal, state and private assistance, or those who may not qualify for other forms of aid but are deemed to warrant the institution providing some financial assistance.

- **Federal Pell Grant:** Pell grants are awarded to students who are U.S. citizens or eligible noncitizens enrolled in an undergraduate degree or certificate program on a full- or part-time basis. Families are eligible for a Pell Grant if the EFC is $5,273 or less. The maximum grant award per year is $5,550.

Office of Student Accounts (315) 781-3343
**Federal Supplemental Educational Opportunity Grant (FSEOG):** Eligibility is the same as that of the Pell Grant. The maximum grant per year is $4,000.

**NYS Tuition Assistance Program (TAP):** U.S. citizens and eligible noncitizens who are New York State residents and who are enrolled full time at a New York college or university can receive awards that range from $413 - $4,913 based on New York State net taxable income. Students must demonstrate good academic standing to remain eligible for TAP.

**Higher Education Opportunity Program (HEOP):** The Higher Education Opportunity Program (HEOP) is a comprehensive academic program created by New York State to provide access to private colleges and universities for students who are educationally and economically disadvantaged. Awards range up to $2,825 per year. Students must be New York State residents, must demonstrate the potential and motivation to be successful at HWS, and must meet state financial eligibility requirements.

**Rectory Grant:** Students who are the sons or daughters of a member of the clergy are eligible to receive these grant dollars from HWS. The amount of the award, which is determined by HWS, varies based on demonstrated need.
Student Work-Study

At HWS, many students work on campus to help defray the costs of their education, through the federally subsidized HWS work-study program or the Sodexo food service program. Campus work not only earns money for students’ expenses, but it also provides valuable work experience that can be used to develop a resume.

Federal Work Study: (FWS) Students are paid at an hourly rate (currently begins at $7.25) and receive paychecks every two weeks. Work study allocations range from $300 - $2,000 per year. HWS offers special programs where students work and serve the community including America Reads and America Counts.

HWS Work Study: Students who want to work on campus but do not qualify for federal work study can be hired through this program. Numerous offices across campus hire students at an hourly rate (currently begins at $7.25). Jobs are open to non-federal work study students at the beginning of the third week of classes.

Sodexo Food Service: Students’ work-study funds are applied directly to the Colleges’ bill for board, and students can earn from 25 percent up to 100 percent of the board charge during the course of the year.

Office of Financial Aid Services and Student Employment
(315) 781-3315
Loan Programs

Many students and/or parents borrow money through numerous loan programs to cover part of the costs of education not met by scholarships and grants.

Federal Perkins Loans are offered to a limited number of high need students. These loans are interest-free until the start of repayment, nine months after the student leaves school.

<table>
<thead>
<tr>
<th>Current interest rate:</th>
<th>5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan amount:</td>
<td>Up to $5,000/year</td>
</tr>
<tr>
<td>10-year standard repayment period</td>
<td></td>
</tr>
</tbody>
</table>

Federal Direct Student Loans come in two types: subsidized and unsubsidized. The subsidized loan is interest-free until the start of repayment. The unsubsidized loan accrues interest while the student is in school and during the six-month grace period. The repayment period for Direct Student Loans begins six months after the student leaves school. Interest payments may be made quarterly while the student is in school or may be deferred until the repayment period.

<table>
<thead>
<tr>
<th>Origination fee:</th>
<th>0-1%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current interest rate:</td>
<td>4.5-6.8% fixed</td>
</tr>
<tr>
<td>Loan amount:</td>
<td>up to $5,500 1st year</td>
</tr>
<tr>
<td>10-year standard repayment period</td>
<td></td>
</tr>
</tbody>
</table>

Federal Direct Parent Loans for Undergraduate Students (PLUS) are non-need based federal loans. Repayment of PLUS Loans begins within 60 days after the loan is fully disbursed.

<table>
<thead>
<tr>
<th>Origination fee:</th>
<th>2.5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current interest rate:</td>
<td>7.9% fixed</td>
</tr>
<tr>
<td>Loan amount:</td>
<td>Up to the cost of attendance less other financial aid received</td>
</tr>
<tr>
<td>10-year standard repayment period</td>
<td></td>
</tr>
</tbody>
</table>

Other Supplemental Loans (non-federal) can be borrowed in the student’s name with a credit-worthy cosigner, but all Federal Loan options should be exhausted first before considering this option. For more information regarding lenders, eligibility requirements, interest rates and repayment schedules, contact the HWS Office of Financial Aid Services or visit our student loan and resource center at http://www.hws.edu/finaid/loancenter.

www.hws.edu/finaid/loancenter
Merit-Based Scholarships for First-Year Students

Scholarships are awarded based on merit recognizing academic, artistic and leadership excellence. Scholarships do not need to be repaid by the student and are renewed each year unless the student fails to meet renewal requirements where they are indicated.

Please note: HWS does not require the submission of standardized test scores unless you are applying for either the Trustee or Blackwell Scholars programs or you attend a school (or are home schooled) that does not provide a traditional transcript.

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Requirements</th>
<th>Award</th>
<th># Awarded</th>
<th>Separate Application &amp; Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trustee Scholarship*</td>
<td>To apply, student must have at least one of the following: 1250 SAT (reading and math) or ACT Composite of 28, rank in top 10% of class, cumulative GPA of 90 or 3.5, and must have an interview with a member of the Admissions staff or an alumni/ae representative off-campus. Recipients are selected by the Admissions Committee and are invited to an on-campus recognition day in March.</td>
<td>$20,000</td>
<td>50+</td>
<td>Yes, see Web site. Deadline 1/1/11</td>
</tr>
<tr>
<td>Wood Scholarship</td>
<td>Most outstanding student selected from the Trustee Scholars recipients who participated in an on-campus recognition day. Recipient is selected by the Admissions Committee.</td>
<td>Full Tuition</td>
<td>1</td>
<td>Must be a Trustee Scholar recipient</td>
</tr>
<tr>
<td>Hersh Scholarship</td>
<td>Top students (one Hobart, one William Smith) selected from Trustee Scholars recipients who participate in an on-campus recognition day. Hersh Scholars also demonstrate substantial extracurricular involvement and service within their communities. Recipients are selected by the Admissions Committee. Renewal requirements: 3.2 GPA and completion of Honors work in the senior year.</td>
<td>Full Tuition &amp; Fees</td>
<td>2</td>
<td>Must be a Trustee Scholar recipient</td>
</tr>
<tr>
<td>Scholarship</td>
<td>Requirements</td>
<td>Award</td>
<td># Awarded</td>
<td>Separate Application &amp; Deadline</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>------------------------</td>
<td>-----------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td>Blackwell Medical Scholarship*</td>
<td>To apply, student must be a U.S. citizen, desire to become a doctor and must meet at least one of the following: be from an underrepresented minority, be from a rural area or be a first-generation student to attend college. Student must have SAT scores (reading and math) of 1250 or ACT Composite of 28, and have a high school GPA of 90 or 3.5 or higher. Finalists are selected to attend an on-campus day to interview with the Selection Committee. Award includes seat at Upstate Medical University College of Medicine upon meeting the program requirements and receiving a score of 30 or higher on MCAT exam. Renewal requirements include: maintenance of a 3.0 GPA at HWS, GPA of 3.5 or higher in the sciences, completion of internship and enrichment activities.</td>
<td>Full Tuition</td>
<td>Varies</td>
<td>Yes, see Web site. Deadline 1/1/11</td>
</tr>
<tr>
<td>Faculty Scholarship</td>
<td>The Admissions Committee will consider all applicants who have a combination of 90 GPA or 3.5 in core academic subjects and a rank in class of top 15%.</td>
<td>$17,000</td>
<td>Varies</td>
<td>No</td>
</tr>
<tr>
<td>Arts Scholarship*</td>
<td>Awarded to students with outstanding talents in one of the following areas: dance, music, studio art or writing. The arts faculty select recipients. Students do not have to major in the arts, but are expected to continue to develop their talent and contribute to the life of the arts on campus. Continued eligibility for the scholarship will be monitored by the appropriate department chair.</td>
<td>$3,000 - $15,000</td>
<td>Varies</td>
<td>Yes, see Web site. Deadline 1/1/11</td>
</tr>
<tr>
<td>President’s Leadership Award</td>
<td>Awarded to students with strong academic records, demonstrated and sustained leadership and high motivation. Recipients are selected by the Admissions Committee.</td>
<td>$15,000</td>
<td>Varies</td>
<td>No</td>
</tr>
<tr>
<td>President’s Service Award</td>
<td>Awarded to students with strong academic records and significant involvement in service/civic engagement activities in their schools and/ or communities. Recipients are selected by the Admissions Committee.</td>
<td>$15,000</td>
<td>Varies</td>
<td>No</td>
</tr>
</tbody>
</table>

* Students applying under the Early Decision I admission plan should submit these scholarship applications by November 15, as well as all other admissions application materials.
Each student and his or her family’s financial circumstances will vary. The information below reflects the average gift aid that was awarded to the incoming classes of 2010.

**Family Income**
- 0-49K
- 50-99K
- 100-149K
- 150-200K
- over 200K
- Those that did not apply for financial aid

**Aid Awards**

<table>
<thead>
<tr>
<th>Family Income</th>
<th>Aid Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-49K</td>
<td>$14,824</td>
</tr>
<tr>
<td>50-99K</td>
<td>$13,052</td>
</tr>
<tr>
<td>100-149K</td>
<td>$20,214</td>
</tr>
<tr>
<td>150-200K</td>
<td>$24,335</td>
</tr>
<tr>
<td>over 200K</td>
<td>$28,591</td>
</tr>
<tr>
<td>Those that did not apply for financial aid</td>
<td>$37,764</td>
</tr>
</tbody>
</table>

**Costs**

Our 2010-11 direct charges are as follows:

<table>
<thead>
<tr>
<th>Cost</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$40,592</td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>10,458</td>
</tr>
<tr>
<td>Fees</td>
<td>1,118</td>
</tr>
</tbody>
</table>

**Total Direct Costs** $52,168*

* In addition, indirect costs for books, supplies, travel and other personal expenses in the financial aid budget average $2,000 for the year. These estimated expenses vary by student. The Cost of Attendance (COA) at an institution is the combined direct and indirect costs.
Admissions and Financial Aid Timeline

October 1
- CSS/Financial Aid PROFILE online registration begins

November 15
- Early Decision I admissions applications due*

December 1
- CSS/Financial Aid PROFILE due for Early Decision I financial aid applicants

December 15
- Admissions decisions mailed to Early Decision I applicants
- Financial aid award mailed to Early Decision I admitted students

January 1
- Early Decision I admitted students enrollment deadline
- Early Decision II admissions application due**
- CSS/Financial Aid PROFILE due for Early Decision II financial aid applicants
- Free Application for Federal Student Aid (FAFSA) online filing begins
- HWS Arts Scholars applications due
- HWS Trustee Scholars applications due
- HWS Elizabeth Blackwell Medical Scholars applications due

February 1
- Regular Decision applications due
- Admissions decisions mailed to Early Decision II applicants
- Financial aid award mailed to Early Decision II admitted students

February 15
- FAFSA filing deadline for all first-year financial aid applicants
- CSS/Financial Aid PROFILE filing deadline for Regular Decision financial aid applicants
- Early Decision II admitted students enrollment deadline

April 1
- Admissions decisions mailed to Regular Decision applicants
- Financial aid awards mailed to Regular Decision admitted students

May 1
- Regular Decision admitted students enrollment deadline

* Students applying under the Early Decision I admission plan should submit the Arts, Trustee and Blackwell scholarship applications by November 15 as well as all other admissions application materials.
**Students who have applied under the Regular Decision plan (and whose applications are complete) can change their application status to Early Decision II up until February 15. Admission decisions will be made within four weeks.

Hobart and William Smith Colleges do not exclude anyone from participation in, deny anyone the benefits of, or subject anyone to discrimination or harassment in any program, activity, or employment based on race, color, religion, gender, marital status, national origin, age disability, veteran status, or sexual orientation. Information contained in this brochure is accurate as of October 2010.
Contact us:

Office of Admissions
629 S. Main St.
Geneva, NY 14456
(800) 852-2256 or (315) 781-3622
admissions@hws.edu

Office of Financial Aid Services and Student Employment
300 Pulteney St., Demarest Hall
Geneva, NY 14456
(315) 781-3315
finaid@hws.edu

Office of Student Accounts
300 Pulteney St., Demarest Hall
Geneva, NY 14456
(315) 781-3343
studentaccounts@hws.edu
HWS at-a-Glance

It's the best of all worlds: Hobart and William Smith share a campus, faculty, administration and curriculum. But each College has its own traditions, deans, student governments and athletic departments. The two-college structure uniquely expands leadership opportunities for men and women, giving students boundless opportunities to explore ideas and perspectives.

Founded: Hobart, 1822; William Smith, 1908

Number of students: 2,090

States represented: 41

Countries represented: 20

Number of faculty members: 189

Percentage with Ph.D.: 97

Average class size: 17

Student/faculty ratio: 11:1