
Financing the Stevens Education

The mission of the financial aid staff is to identify financial resources and to provide those resources to students who would otherwise be unable to pursue their educational and professional goals. The financial aid staff strives to facilitate the financial aid process by educating students and their families about the availability of aid, as well as by providing solutions and alternatives in educational financing. The staff is committed to ensuring the highest quality of service to Stevens students. This involves evaluating each student's aid application individually and the continual assessment of our application, awarding and disbursement processes.

Stevens requires the Free Application for Federal Student Aid (FAFSA) from all undergraduates wanting to apply for financial aid. New, incoming students should submit the FAFSA by February 15 prior to your entrance to Stevens; returning students should submit it by April 15 each year. You may obtain a copy of the FAFSA from the Stevens Student Service Center, your local library or high school guidance office, or you may complete and submit it electronically via the web at www.fafsa.ed.gov. Please keep in mind that you cannot submit the FAFSA before January 1, prior to the start of the academic year.

UNDERGRADUATE FINANCIAL INFORMATION

Institutional Financial Aid Programs

Stevens has a strong commitment to assisting and investing in talented students. We offer a wide range of need-based grants and merit-based scholarships, of which many are made available due to our generous friends and successful alumni. The average aid recipient at Stevens receives over \$15,000 in grant and scholarship assistance each year; the majority are from institutional resources. All merit-based awards received at Stevens are renewable for four years (eight semesters), as long you meet the predetermined academic requirements stated in the original award notification. Eligibility for renewal is determined after each spring semester. You must enroll as a full-time undergraduate (12 credits per semester) in order to receive any award(s). The only exception is if you are in your final semester and need less than a normal full-time course load to complete the degree requirements. In no case will the scholarship exceed the tuition cost. Dollar amounts range between \$1,000 and full tuition. Merit scholarships are only offered upon enrollment into Stevens after review by the Office of Undergraduate Admissions, therefore new merit awards are not available for returning students.

Stevens merit-based scholarships include the following:

- **The Edwin A. Stevens Scholarship** is named in honor of the Institute's founder. You may be eligible for this award if you have a demonstrated record of excellence in high school as evidenced by grade point average, class rank, SAT scores and recommendations.
- **The Women in Engineering and Science Scholarship** is available to outstanding young female students in all fields of study at Stevens; it is based on high academic achievement and leadership.
- **The Ann P. Neupauer Scholarship** is Stevens' newest academic award and named in honor of the late Mrs. Neupauer, a generous friend of the Institute. This is a four-

year, full- tuition award granted to select, academically-talented students.

- **ROTC Matching Scholarship** is awarded to students selected to receive an ROTC Scholarship while studying at Stevens. You receive an additional supplemental scholarship from the Institute in the amount of the full difference between the ROTC Scholarship and Stevens' tuition; the two awards combine to equal full tuition.

- Other available awards include the **Becton Dickinson/Wesley J. Howe Scholarship, Johnson Controls Scholarship, President's Award, Scholar of Excellence Award and Society of Automotive Engineers Scholarship.** *You may also be considered for the following need-based award:*

- **Stevens Grant** is a need-based award that may be offered if you continue to demonstrate significant financial need after all other possible sources of grant and scholarship assistance (from Stevens, the U.S. Department of Education, or the State of NJ) have been applied to your financial aid package. You must be a full-time undergraduate and eligibility is determined based on the data you and your family supply on the FAFSA. Amounts can fluctuate from one year to the next if your financial circumstances change. The Stevens Grant has no specific grade point average requirement other than the Institute's standards for Satisfactory Academic Progress.

FEDERAL FINANCIAL AID PROGRAMS

The federal government offers grant, loan and work opportunity programs to assist you and your family in covering the cost of higher education. Eligibility for federal student aid is determined by the results of the FAFSA. If you are eligible you must enroll in a degree program, maintain minimum standards of satisfactory academic progress and, for most federal programs, enroll at least half-time each semester.

Federal aid programs include:

- **Federal Pell Grant** awards range from \$400 to \$4,050 per academic year. The purpose of this grant is to assist the neediest of undergraduate students earning their first baccalaureate degree.

- **Supplemental Education Opportunity Grant (SEOG)** can range from \$100 to \$4,000 per academic year, and typically range from \$500 to \$1,000 annually. Like the Pell Grant, this program is granted if you have exceptional need and have not yet earned your first bachelor's degree. Pell Grant recipients are given priority for SEOG funds.

- **Federal Work Study (FWS)** provides an opportunity to earn an hourly wage through an on-campus job. Thus, an FWS award is an earning eligibility rather than a guarantee of funds. Typical awards, ranging from \$1,000 to \$1,500 per academic year, are offered on a first-come, first-served basis, and are limited by availability of funds.

- **Federal Carl D. Perkins Loan** carries a 5% interest rate. The loan is subsidized (no interest accrues as long as the borrower continuously enrolls at least half-time in a degree program). There is a nine-month grace period after you graduate, leave school or drop below half-time enrollment, during which no interest accrues and no payments are required. Awards typically range from \$500 to \$3,000. Perkins funds are reserved for students with exceptional financial need.

- **William D. Ford Federal Direct Stafford Loan** may be subsidized or unsubsidized, depending on the results of your FAFSA. Repayment begins six months after the borrower graduates, leaves school or drops below half-time enrollment. Freshmen may borrow up to a maximum \$2,625; sophomores \$3,500; juniors and seniors \$5,500. If you are independent by federal definition, you may be eligible to borrow additional unsubsidized funds of up to \$4,000 during the first and second years, and \$5,000 thereafter.

THE STATE OF NEW JERSEY FINANCIAL AID PROGRAMS

If you are a New Jersey resident attending Stevens, you may qualify for a variety of grants and scholarships offered by the State, mostly through the New Jersey Higher Education Student Assistance Authority (NJHESAA). Few states in the country exhibit New Jersey's commitment to assisting students and their families with the cost of higher education. To be considered for state aid, you must file the FAFSA no later than June 1 of each year (note that Stevens recommend new students file the FAFSA by February 15 and the deadline for current students is April 15). No late applications are considered for state awards, and state awards cannot be used at out-of-state colleges or universities. In addition, they are only available if you have resided in New Jersey for at least 12 months as of September 15 of the academic year. If you are a dependent student, your parent(s) must also meet the same residency requirement.

- **Tuition Aid Grant (TAG)** is a need-based grant available to assist low- and middle-income students. Annual award amounts range between \$1,200 and \$7,200. Eligibility is based on the data supplied on the FAFSA and may fluctuate with your or your family's financial circumstances from one year to the next. TAG is available for a maximum of nine semesters of undergraduate study and you must enroll full-time in a degree-granting program. If you are in your final semester and need fewer than 12 credits to fulfill your degree requirements, you may qualify for TAG during that term with as few as 6 credits.

- **Edward J. Bloustein Distinguished Scholarship/Urban Scholars Program.** The Bloustein Distinguished Scholarship is a \$950 annual award, renewable for a total of eight semesters of undergraduate study. It is merit-based and recipients are chosen during the fall of their senior year of high school. Eligibility criteria are combined SAT scores and class rank; the State of New Jersey sets these standards. Financial need is not a criterion for selection or renewal. No application form is necessary; recipients are selected by the State.

- New Jersey also offers a \$950 scholarship known as the **Urban Scholars Award**. It is available only to students attending high schools in urban or economically-depressed areas of the State of New Jersey, as determined by the New Jersey Department of Education. You must be in the top 10 percent of your class with a grade point average no lower than 3.00 or its equivalent.

- **Educational Opportunity Fund (EOF)** is for New Jersey residents only. Students admitted into the Stevens Technical Enrichment Program (STEP) upon entry into Stevens are considered for this need-based award in the amount of \$2,300. To qualify for this grant and admission into the EOF program, you and/or your family must meet income guidelines established by the State, and you must be from an educationally dis-

advantaged background. You are also required to attend the six-week, residential STEP program on campus during the summer prior to your freshman year.

Satisfactory Academic Progress (SAP)

The following guidelines apply to all undergraduate students at Stevens, including those seeking financial aid awards from federal, state, institutional or other sources administered through Stevens, except in cases where the donor or donors exceed the general guidelines.

1. You are subject to federal, state and university limits on the total number of semesters of aid you may receive.
2. To be eligible to receive aid for which you qualify financially, you must make satisfactory progress toward a degree as follows:
 - a. Progress is routinely monitored at the end of the spring semester. You must meet the minimum grade point average of 2.00 prior to the start of the junior year.

Students in 4-year programs:

Semester of Study	Credits Earned	GPA
2	20	1.5
4	48	1.9
6	72	2.0
8	96	2.0

Students in 5-year programs:

Semester of Study	Credits Earned	GPA
2	20	1.5
3	36	1.7
4	48	1.7
5	60	1.9
6	72	2.0
8	96	2.0
10	120	2.0

- b. The maximum time frame in which we expect you to complete the academic program is six years.
 - c. Progress is routinely monitored at the end of the spring semester. Individuals who do not meet the requirement of the schedule at the conclusion of the spring semester may request to be placed on Probationary SAP status for a period of one year. This may be granted by the Dean of Undergraduate Academics. Failure to regain SAP status by the following year will result in being ineligible to receive further need- or merit-based financial aid, until SAP status is achieved.
3. We require all full-time students, who drop or withdraw from courses, to the extent that this would bring the course load to fewer than 12 credits in any semester, to attend an academic progress conference. For example, if you register for 15 credits, then drop or withdraw from courses totaling four or more of those credits, the Student Service Center notifies the Dean. If you are a financial aid recipient, this is likely to affect your aid eligibility.

4. Monitoring the eligibility of students for the continuation of financial aid is the responsibility of the Dean. The record of each student who receives aid in one year is reviewed prior to the beginning of the next year. The Student Service Center is notified in cases where the student is not eligible to receive financial aid.

TUITION, FEES AND OTHER EXPENSES—UNDERGRADUATE

Stevens is committed to making your education affordable and we work diligently to provide you with the resources to help. For families who qualify for financial need, we structure packages around a core of state, federal and Stevens aid sources, all of which are considered financial aid components. Independent of need, Stevens also offers merit-based awards to new students who demonstrate a commitment to excellence through a variety of admission factors, known as "need-blind" admissions.

For the 2003-2004 academic year the cost of attendance is as follows:

Tuition	\$ 26,000
Room (double occupancy)	4,400
Board (190 meal plan plus \$200 Duck Bills)	4,100
Books and Supplies (estimated)	900
Laboratory Fee (assuming 2 lab classes per semester)	240
Student Activities Fee	300
Total	\$ 35,940

Full-Time Students

If you enroll in 12 credit hours or more you are considered a full-time academic student and tuition is \$13,000 per semester.

Part-Time Students

If you enroll in fewer than 12 credit hours you are considered part time. Part-time students are charged \$867 per credit hour for the 2003-2004 academic year. If you enroll in fewer than 12 credit hours, you are not eligible for state or Stevens financial aid and may not be eligible for federal financial aid. Students with fewer than 12 credit hours should check with the Office of Financial Aid to see if they are eligible for any federal financial aid.

Fees

\$325	one-time Orientation Fee for all new, incoming students
\$150	Student Activities Fee per semester, which is used by the Student Government Association (SGA) to support the many undergraduate clubs and activities
\$268	annual Health Insurance Fee
\$330	Technology Fee each semester
\$12.50	Personal Computer Software License Fee (applies to senior class and dependent upon personal computer plan)
\$60	Laboratory Fee for each class taken with a laboratory each semester
\$65	Late Fee for any Change of Enrollment Forms submitted after the Add/Drop deadline (Withdrawals are excluded) for any course or laboratory

\$160	one-time Graduation Fee for all graduating seniors
\$10	fee to replace an ID card

Books and Supplies

You can purchase all required text books and other supplies at the Campus Store. You can charge your purchases to your personal credit card, as well as to your account if you are in good financial standing at the beginning of the fall and spring semester add/drop periods. All charges to your account are to be paid upon receipt of the monthly statement.

Co-op Students

If you are participating in the Stevens Cooperative Education program, you are charged a \$250 fee for each semester you work. You are not entitled to any federal, state or Stevens financial aid when you are on a co-op work term; however you are entitled to take one course at Stevens or New York University each semester you are on Co-op. Each co-op student studies full-time during one summer semester and you are eligible to receive federal, state or Stevens financial aid. You are required to pay the student activity, health insurance, computer maintenance/software license and other applicable fees each year.

Health Insurance

Stevens requires all students to have health insurance. Copies of the insurance brochure are sent to your home each year. You may also visit <http://www.student-resources.net/plans/StevensInst/162-1.pdf>. You are charged approximately \$250 each year for health insurance; however, we waive the charge upon receipt of a Stevens health insurance waiver form and a copy of your current health insurance card. If Stevens does not receive the documentation by September 15 for the fall semester and January 31 for the spring semester, Stevens cannot waive the insurance charge.

Personal Notebook Computer

During orientation, all new, entering freshman and transfer students are provided with a personal notebook computer from Stevens' Computer Service Center. Students with a notebook computer who leave Stevens are required to return the notebook to, or purchase it from, the Computer Service Center.

Should you elect to return the notebook, the Computer Service Center determines if the notebook is in "good condition." If it is not in good condition you must pay to have it repaired. "Good condition" is defined by the Computer Service Center and a buyout price is determined by Stevens. These rates reflect a portion of the cost to the Institute for the notebook program.

Stevens requires that all returning upperclass students must have a notebook or an approved personal computer that meets the specifications established by the faculty for their incoming classes. If you do not have a notebook or personal computer that meets the requirements, you must contact the Computer Service Center and purchase one.

Changes are made to the personal computer specifications from year to year. Typically, information regarding the personal computer configuration is announced in the spring and is available on the web site at <http://attila.stevens-tech.edu/csc/> prior to fall orientation. In addition, there is a \$330 technology fee per semester for all students.

Transcripts

Stevens will release your transcript upon your request provided that your account is not overdue and that you request the transcript in writing. You should allow approximately one week to process the transcript. The transcript is sent directly by Stevens in a sealed envelope to the party you request. Stevens will only release an official transcript directly to you in a sealed envelope. All transcripts are sent by U.S. mail, unless you make other arrangements. If you need the transcripts in less than one week, you are required to pay for overnight, 2-day or priority mail.

Student Housing and Meal Plans

Residence Halls

If you intend to live on campus, please contact the Office of Residence Life at (201) 216-5128 for a housing application. Stevens sends all incoming freshmen and transfer students a housing application prior to enrolling. All completed applications must be accompanied by a \$350 deposit which is applied to your housing charge. If you decide not to occupy your room, your deposit is forfeited.

The residence hall rates per semester for the 2003-2004 academic year are:

Davis, Hayden and Humphreys, double occupancy	\$2,200
Technology Hall, double	\$2,500
Technology hall, triple	\$2,500
Castle Point Apartments, double renovated	\$2,900
Lore-El, single	\$3,000
Lore-El, double	\$2,500
Palmer, single	\$2,550
Palmer, quad	\$2,150
733 Jefferson Street, quad	\$2,900

Meal Plans and Duck Bills

There are five meal plans for resident students and four meal plans for commuter students. All meal plans and their prices are subject to change. We require all undergraduates living on campus in the residence halls with the exception of CPA residents to purchase a meal plan. The meal plan options are designed to provide you with increased flexibility and the number of meals in your plan may be used over the entire semester not by week. With a meal plan you are able to dine in the Pierce Dining Room, which is open seven days a week, in addition to using the a la carte service in our campus cafés, Colonel John's, Café on the Hudson and Burchard Café. In addition, each plan offers these same benefits to commuter students and apartment residents.

At Stevens, we want to make it easy for you to dine and socialize with friends without having to carry cash; therefore we created Duck Bills — cash that is added to your guaranteed meals. They vary in amount and may be used in any of our facilities — the Pierce Dining Room, Colonel John's, Café on the Hudson and Burchard Café, and there is no limit to how much you may spend at one time. Duck Bills are transferable from the fall semester to the spring semester during an academic year as long as you are on a meal plan for the spring semester, but all Duck Bills must be used by the end of the academic year or you forfeit any remaining funds. Meals do NOT carry over from the

fall to the spring. You may, however, purchase additional Duck Bills at any time during the year from the Office of Residence Life.

Meal plans with Duck Bills for the 2003-2004 academic year are as follows*:

224 Meal Plan Plus \$500 Duck Bills: \$2,450 per semester

Average number of meals per week: 14

190 Meal Plan Plus \$500 Duck Bills: \$2,375 per semester

Average number of meals per week: 11

190 Meal Plan Plus \$200 Duck Bills: \$2,050 per semester

Average number of meals per week: 11

130 Meal Plan Plus \$300 Duck Bills: \$2,000 per semester

Average number of meals per week: 8

100 Meal Plan Plus \$325 Duck Bills: \$1,725 per semester

Average number of meals per week: 6

This plan is for juniors and seniors only.

If you are a commuter or resident of Castle Point Apartments and decide not to elect one of the meal plans above, the following Duck Bill options are available for the 2003-2004 academic year*:

\$500 Duck Bills: \$500 per semester

\$300 Duck Bills: \$300 per semester

\$150 Duck Bills: \$150 per semester

\$50 Duck Bills: \$50 per semester

For more information about campus housing, dining services and meal plans, please contact the Office of Residence Life at (201) 216-5128.

* All meal plans and their prices are subject to change.

Account Statements

Account statements are sent to your permanent address. Stevens will mail statements to another address if a written request is submitted to the Office of Student Financial Services.

Payment

Tuition, fees and charges for room and board are due and payable in two installments: August 15 for the fall semester and January 3 for the spring semester. Tuition, fees and charges for room and board for summer courses are due and payable one week before the semester begins. You should mail your payments to be received by the aforementioned due dates. Students participating in Stevens' Study Abroad program or Co-op program have the same payment deadlines.

Payment may be made either by cash, check or credit card. Checks are to be made payable to Stevens Institute of Technology and your social security number should be

included on the check. A \$35 fee for each check returned by the bank is charged to your Stevens account. Stevens accepts Visa, MasterCard and American Express. International students need to make payments in U.S. dollars.

You are asked to carefully consider the published payment dates. Prompt payment of student account balances ensures students keep the classes they selected in advance registration and their advance housing selections. Your account must be paid in full in order to register in any classes or residence halls. Grade reports and transcripts are withheld if any balance remains in your account. Balances paid after the deadlines may result in a \$250 late payment fee.

Monthly Payment Plan

To assist you and your family, Stevens participates in two different monthly payment plans. Installment programs can be arranged through Academic Management Service (AMS) or Tuition Management Systems (TMS). The payment due after deducting financial aid can be made over a 10-month period. The first payment is due June 1 and the last payment is due March 1 of the next year. Brochures about both programs are available from the Student Service Center. Stevens neither sponsors nor has a financial interest in either program, but allows students who have enrolled in either program to attend classes, reside on campus and participate in other Institute activities.

Deferred Payments

Our deferred payment plan is only available to students who are in good credit standing and are not in arrears (past due) for any account balance at Stevens. The initial payment is 50% of the net amount due for the current term only. Then, the 50% deferred balance is due October 15 for the fall semester and March 1 for the spring semester. The deferred payment fee is \$50. A \$250 penalty fee is charged on any late payments; however, there is no prepayment penalty.

A separate application and agreement form is required for each term this plan is used. Please visit the Student Service Center before or during registration for the appropriate forms, or see Daniel O'Connor, Director of Student Financial Services, (201) 216-5555 if you have any questions.

Late Payment Fees

There is a \$250 fee assessed if your tuition payment is received late unless you are enrolled in the monthly payment plan or deferred payment plan. If you enroll in the monthly payment plan or deferred payment plan after August 15, your payment is considered late and you are assessed the \$250 late payment fee. This late fee cannot be waived. Please refer all questions to Daniel O'Connor, Director of Student Financial Services, (201) 216-5555.

Withdrawals and Refunds

Students must officially withdraw from classes in writing to the Office of the Dean of Undergraduate Academics, who determines the official withdrawal date for tuition and fees.

Students must officially withdraw from housing and/or the meal plan in writing to the Office of Residence Life. They determine the official withdrawal date for housing and/or meal plans (which may be different than the date determined by the Office of the Dean).

Financing the Stevens Education

All tuition, fees, institutional financial aid, and housing and meal plan charges are reversed based on the official withdrawal date and are calculated from the official opening date of classes in accordance with the following schedules (meal plans follow same schedules):

Regular Academic Semester

Through the first day of classes (less deposits)	100%
After the first day of classes through the second week of classes	90%
After the second week of classes through the fourth week	50%
After the fourth week of classes through the eighth week	25%
Thereafter	0%

Summer Session

Through the first day of classes (less deposits)	100%
After the first day of classes through the first week of classes	90%
After the first week of classes through the second week	50%
After the second week of classes through the third week	25%
Thereafter	0%

Federal laws and regulations mandate a formula for the reduction of financial aid received from the federal government when students fail to complete at least sixty percent of the semester. All Federal Direct Student and Parent Loans, Perkins Loans, Pell Grants and SEOG (Supplemental Educational Opportunity Grants) are reduced as follows:

Date of Withdrawal	Reduction of Federal Aid
Prior to the first day of semester	100%
During the first week	90%
During the second and third weeks	80%
During the fourth week	70%
During the fifth and sixth weeks	60%
During the seventh week	50%
During the eighth week	40%
After the eighth week	0%

SCHOLARSHIP FUNDS AND AWARDS

Undergraduate students are eligible for the following scholarships and awards. Most have restrictions based on criteria established by the awarding agency. Separate applications are not required, except where noted. Most of these awards are given as Stevens Grants or Edwin A. Stevens Scholarships.

The Robert Armour Foundation Scholarship was established in 2001 through the Armour/Lewis Family Foundation.

Association of Old Crows Scholarship - Garden State Chapter, established in 1986-87, is awarded to junior and senior engineering or physics majors. (Application required.)

Neil W. and Mildred S. Atwater Endowed Scholarship In 1998, N. William Atwater established the award in honor of his parents. It is awarded to a student who resides in Hunterdon County and demonstrates financial need.

Raymond F. Baker Endowed Scholarship was established in 2000 by Raymond Baker '49. Recipients of this scholarship must be in good academic standing and demonstrate financial need.

Nicholas Barone '98 Memorial Scholarship is awarded to a recipient who has demonstrated need for financial assistance.

Dr. Alfred E. Bornemann Memorial Scholarship was established in 1998 in memory of the Stevens Professor Emeritus who helped advance the institution in various ways through his leadership. Awards are given to students who show leadership and financial need.

William Henry Bristol Endowed Scholarship is named in memory of the former instructor and professor of Mathematics at Stevens. Professor Bristol was also a Stevens graduate of 1884. This grant is awarded to a deserving student with financial need.

Bristol Myers Squibb Scholarship, created in January 1997, assists freshmen with tuition costs. The scholarship is awarded to new students who have worked throughout their high school careers and have demonstrated reasonable academic achievement.

The Nancy and William E. Brockel Scholarship was established in 1995 by William E. Brockel '30. It is awarded to female students who are U.S. citizens and are in good academic standing.

Alice and William Brown Building Technology Scholarship is awarded annually to a civil engineering student.

The Vincent Cestone Foundation Scholarship was established by Ralph Cestone '88 in 2000 in memory of his father. The scholarship is awarded to students with a minimum GPA of 3.5 who are in good academic standing and demonstrate financial need. Preference given to Italian Americans studying civil engineering.

Chi Psi Centennial Scholarship was established in 1983 to mark the 100th Anniversary of Alpha Xi Chapter of Chi Psi. Its goal is to continue to recruit Stevens students of academic promise and provide financial assistance to help them complete their college career.

The Jean S. and Benjamin F. Childs '31 Scholarship was established in 2000 by Mrs. Childs as a memorial to her husband. The recipient must demonstrate financial need and be in good academic standing.

Joseph J. Cincotta, endowed in 1981 by Joseph J. Cincotta '34, is awarded to a junior or senior who is an American citizen and demonstrates both academic and extracurricular merit.

The Dr. Frank P. Civardi Memorial Scholarship was established by John Civardi '86 in 2001 in memory of his father who greatly benefited from scholarships. The recipient must have a minimum 3.0 GPA and deserve financial aid. Preference goes to chemistry majors or students studying chemical engineering.

Civil Engineering Scholarship is awarded to a recipient who shall have demonstrated need for financial assistance.

Class of 1930 Scholarship, endowed in 1980 by members of the Class of 1930, is awarded to students on the basis of need and academic merit.

Class of 1934 Scholarship is awarded to a recipient who shall have demonstrated need for financial assistance.

Class of 1937 Scholarship was established as an endowed scholarship in celebration of their 50th anniversary to assist future students with tuition costs.

Class of 1939 Memorial Scholarship, endowed in 1993 in memory of their deceased classmates, is awarded on the basis of need and academic merit.

Class of 1940 Endowed Scholarship was established in 1985 in celebration of their 45th Anniversary.

Class of 1941 Endowed Scholarship, established in 1991 in celebration of their 50th Anniversary, is awarded to students on the basis of need and academic merit.

Class of 1942 Scholarship is an endowed scholarship awarded to relatives of the Class of 1942 for tuition costs.

Class of 1943 Endowed Scholarship, established in honor of their 50th Reunion, is awarded to students on the basis of need and merit to assist with tuition costs. Preference is given to descendants of the Class of 1943.

Class of 1945 Endowed Scholarship was established in 1985 on the occasion of their 40th Anniversary.

Class of 1946 Endowed Scholarship was established in 1996 in honor of their 50th Reunion. This academic and need-based scholarship is available to a qualified student of any classification.

Class of 1947 Scholarship, established in 1992 on the occasion of their 45th Anniversary, is awarded outright to an undergraduate based on need and merit.

Class of 1950 Endowed Scholarship was established in 1985 in celebration of their 35th Anniversary.

Class of 1952 Memorial Scholarship is awarded to a deserving student on the basis of need and merit. The scholarship was established to celebrate their 35 years as alumni and in memory of their deceased classmates.

Class of 1953 Endowed Scholarship, established in celebration of their 40th Reunion, is awarded annually to full-time undergraduate students with preference given to descendants of the Class of 1953.

Class of 1955 Endowed Scholarship, established by its class members, is awarded on the basis of need and academic merit.

Class of 1957 Scholarship, established in 1992, is given to a deserving student on the basis of need and merit.

Class of 1958 Endowed Scholarship, established in 1993 to commemorate the Class' 35th Reunion, is awarded to students on the basis of need and merit.

Class of 1960 Scholarship was endowed in 1980 by members of the Class of 1960 in memory of their deceased classmates.

Class of 1962 Endowed Scholarship, established in 1992 to commemorate the Class'

30th Reunion, is awarded annually on the basis of need and merit.

Class of 1963 Endowed Scholarship, established in celebration of their 25th Anniversary, is awarded to relatives of the Class of 1963.

Class of 1966 Endowed Scholarship, established by its class members, is awarded on the basis of need and academic merit.

Class of 1967 Endowed Scholarship, established in 1992 in honor of their 25th Reunion, is used annually to attract top engineering students.

Class of 1968 Scholarship is awarded to a recipient who shall have demonstrated need for financial assistance.

Class of 1970 Endowed Scholarship, established by its class members, is awarded on the basis of need and academic merit.

Class of 1972 Endowed Scholarship, established in 1992 to commemorate their 20th Reunion, is awarded annually with preference given to children of the Class of 1972.

Class of 1977 Scholarship is awarded to a recipient who shall have demonstrated need for financial assistance.

Class of 1980 Endowed Scholarship, established by class members in 1990, is awarded on the basis of need and academic merit.

Class of 1981 Scholarship is awarded to a recipient who shall have demonstrated need for financial assistance.

The Myron F. Dallen, Jr. '43 Memorial Scholarship Fund was established in 2000 in memory of Myron Dallen by members of his family. The scholarship is awarded to a student who demonstrates financial need and is in good academic standing.

The Delta Tau Delta Rho Chapter Alumni Scholarship are a series of scholarships under the Delt umbrella. They include the Lee Allan Dowches Award, the Walter Stamer '64 Memorial Scholarship Award, the Edward Dalton '60 Scholarship, the Lawrence T. Babbio, Jr. '66 Scholarship Award and the Heart & Need Award. Scholarships are awarded to qualified applicants in the Delta Tau Delta Fraternity.

R & E Dirkes Scholarship is awarded to a recipient who shall have demonstrated need for financial assistance.

The J. Harry Du Bois Memorial Scholarship Fund was established in 1994 by Lilli Gober in honor of her godfather, John Harry Du Bois, and is awarded to a student who resides in New Jersey.

Julie Merle Epstein Award is awarded to a recipient who shall have demonstrated need for financial assistance.

John V. Ernest Endowed Scholarship is awarded to undergraduate students with demonstrated financial need and a high level of academic achievement.

Richard E. Eversen Scholarship, created in 1996, was established in honor of Stevens' beloved Dean of Students, Dick Eversen. The scholarship may without restriction be awarded to any qualified student.

Exxon/Stevens Ambassador Franklin H. Williams Scholarship Program is for outstanding high school seniors who are minorities entering materials science, mechanical, or chemical engineering.

John D. Feehan Scholarship was established in 1990 through a gift from the Atlantic Energy, Inc. The scholarship will be awarded to a student based on need and merit with preference given to a student majoring in Mechanical Engineering.

The Lore E. Feiler Endowed Scholarship Fund, established in 1997 by Lore E. Feiler, is awarded based on financial need to outstanding female achievers who demonstrate

leadership and high academic standards.

George E. Frederick, Jr., Scholarship shall be awarded to undergraduate and/or graduate students at Stevens Institute of Technology who are engaged in the study of chemistry and/or chemical engineering.

Howard S. Geise Memorial Scholarship was established in February 1999 to assist students with blindness and other serious physical handicaps.

Gilmore Memorial Fund is in memory of Professor Alfred C. Gilmore, Jr. '42 and is awarded to students who demonstrate financial need and are in good academic standing.

The Robert L. Guidi '68 Memorial Scholarship, established by Brooklyn Union Gas, and friends and family of Robert Guidi in his memory, is awarded to a student based on financial need.

Eleanor Harper/STEP Scholarship, established in 1998, provides financial assistance to African-American students involved with the STEP program.

The Hattrick Family Scholarship fund was created in 2001 in memory of Jim and Mary Hattrick and Tom and Elsie Hattrick. Recipients must be born in the U.S. and demonstrate financial need.

Arthur J. Helmbrecht Scholarship was established in 1976 by Evelyn Helmbrecht in memory of her husband, Arthur J. Helmbrecht '35, to assist with tuition for a needy and qualified student.

Ed '55 and Barbara Hess Scholarship Fund was established in 2000 to provide aid to a deserving full-time student who is in good academic standing.

The Hoboken A.J. Demarest High School Scholarship was established in the early 1900s to assist incoming, accepted undergraduate students with Stevens tuition. The Leef Vincentz Scholarship serves as a component of and supplements the original scholarship fund, The Hoboken A.J. Demarest High School Scholarship.

The Caleb B. Hurtt '53 Endowed Scholarship in Technology Management was established in 1989 by the Martin Marietta Corporation in recognition of Caleb Hurtt's long leadership at Martin Marietta and continuing devotion to Stevens.

Arthur E. Imperatore Scholarship was established by Mr. Imperatore in 1984 to support students from Hudson County with outstanding character and commitment.

Italian Community Center Scholarship is an endowed scholarship that was established in 1996. This need-based scholarship is awarded to a junior or senior resident of Hudson or Bergen counties. Preference is given to students with a minimum 3.0 GPA who participate in co-curricular activities.

Johnson Controls Scholarship is first provided to children of employees, then to other qualified students.

Safiye and Dilhan Kalyon Endowed Merit Scholarship was established in 2001 to help gifted and talented women to study engineering at Stevens. It is awarded on the basis of previous academic success and maintained GPA of 3.4 and higher. Kalyon Merit Scholars are encouraged to contribute to the fund upon reaching prosperity to allow other gifted students to join the profession of engineering.

Craig King/Sig Ep Scholarship was created in August of 1996 in memory of Craig, a member of Sig Ep Fraternity. It is awarded to a Sig Ep undergraduate regularly.

Thomas P. Konen Memorial Fund is awarded to a recipient who shall have demonstrated need for financial assistance.

Jean S. and Chester L. Lloyd '51 Scholarship was established in 2000 by Jean and Chester Lloyd as a gift of lasting significance. The scholarship is awarded to a full-time

undergraduate student who is in good academic standing with a minimum GPA of 2.5 and demonstrates financial need. Preference goes to residents of New Jersey.

Jerome R. Lohez '95 Memorial Award was created in 2001 as a memorial to Lohez, a master's degree graduate who was lost in the World Trade Center attack on September 11, 2001. The award shall be made annually to French students studying at Stevens through EPITA. Recipients should be in good academic standing and demonstrate an appreciation for the American ideals of religious and cultural tolerance, entrepreneurship, egalitarianism and a spirit of generosity.

Benjamin Lucarelli Scholarship was established in 1989 by friends and family in memory of Benjamin Lucarelli, Class of 1929 and is awarded based on need.

Dwight B. Massey Scholarship Fund was endowed by Stewart R. Massey in 2001 in celebration of his father. It is awarded to a student who demonstrates financial need and is in good academic standing.

Harold Massey '23 Scholarship was established by Dwight Massey '53, in 1987 in honor of his father, who was always especially loyal and faithful to the Stevens cause.

Memorial Day Nursery Scholarship Fund was established in 1984 and is awarded to a qualified student entering their junior or senior year who resides in Hudson County.

The Montclair Society of Engineers/Walter Kidde '97 Memorial Scholarship was established in 1991 through the generous bequest from Florence O. R. Lang to honor the memory of this distinguished alumnus and Trustee. This scholarship is awarded with preference given to a freshman proposed in cooperation with the Montclair Society of Engineers, then to a resident of northern New Jersey.

Raymond J. and Nancy C. Moser Scholarship Fund was established in 1994 by Raymond Moser '35.

Judith B. and Lambert H. Mott '45 Scholarship, instituted in December 1993. Recipients of this award should be in good academic standing and demonstrate financial need.

Edward F. Mullowney Scholarship was established in memory of Edward F. Mullowney '65, and is awarded based on need and merit.

Ann Neupauer Scholars Program is awarded to exceptional high school students that would make a significant impact on campus.

C. Henry and Emily Nancy Offerman Scholarship is awarded to students in good academic standing and demonstrate financial assistance.

Milton Eames Oliver Memorial Scholarship was established in 1992 and is awarded to students in their junior year with a minimum GPA of 2.5. The students must demonstrate involvement in campus life and student activities during their first two years.

William F. Ondrick Scholarship Fund was established in 1991 to honor Professor William Ondrick's 35th Anniversary of teaching at Stevens. The scholarship is awarded to a Stevens undergraduate with preference given to a Glee Club Member.

Everett P. Palmatier '32 Memorial Scholarship was established in 1998 by Mr. Palmatier's daughter in memory of her father. It is awarded to a student who demonstrates financial need and is in good academic standing. First preference for this fund goes to students studying mechanical engineering.

John Palmer '19 Scholarship was endowed in 1923 by Mrs. Herbert S. Palmer in memory of her son John.

Stephen Palmer Scholarship Fund was endowed in 1924 by the New Jersey Zinc

Company in memory of Stephen Squires Palmer, a former president of the company and trustee of the Institute.

Anthony J. Parisi '65 Memorial Scholarship was established in 1992 by coworkers at Business Week Magazine/McGraw-Hill and other Stevens friends. The scholarship is awarded annually with preference given to an alumnus of Saint Peter's Preparatory High School in Jersey City.

Radio Club of America Scholarship Fund was endowed in 1987 by Willis H. Taylor, Jr. and is awarded to students who are interested in radio engineering.

Florence and Pat Randolph Scholarship is awarded to a student on the basis of merit, with preference to a student who has achieved the rank of Eagle Scout in the Boy Scouts of America, or equivalent stature in another youth organization. This award was established in 1998 in loving memory of Florence and in honor of Pat.

Karin Reiner Endowed Scholarship Fund was established in 1999 through the bequest of Laurence Reiner, Class of 1927 in memory of his wife, Karin. It is awarded to students based on financial need.

Geoffrey D. Riley '64 Memorial Scholarship was established by Shelly Riley in memory of her husband and is awarded to a junior or senior majoring in mechanical engineering.

Thomas E. Schober, Sr. Scholarship Fund, established in 2001, is awarded to a graduate of Hoboken High School in good academic standing who also demonstrates financial need.

Stewart H. Seibert '24 Scholarship Fund was endowed in 1989 and is awarded based on financial need.

Henry Shotmeyer Endowed Scholarship is awarded to students who are in good academic standing and demonstrate financial need.

The Ivor L. Simmons – M & T Chemical Scholarship was established in 1988 by the Simmons children and M & T Chemical Inc. for Ivor Simmons M.S., '57. It is awarded to Chemistry and Chemical Engineering students.

Harry A. Smith Scholarships are awarded based on diversity of gender, financial need, geography and academic interest.

Snyder Foundation is awarded on the basis of achievement, need, demonstrated commitment to community service, and character.

Stanford J. Solms '48 Memorial Scholarship provides financial aid to a second-year student or above, involved in environmental engineering and demonstrating financial need.

E. Russell Sprague Endowed Scholarship, established in 1989 in honor of E. Russell Sprague '36, former chairman and chief executive officer of the Tambrands Company. Preference is given to students from select New England towns.

Recipients of the Stanley Fellowship are full-time students who are U.S. citizens and have a minimum GPA of 3.5.

James V. and Emily Stern Scholarship was established by Marc Stern and is awarded to a student who maintains satisfactory grades and demonstrates financial need.

Stevens Scholar Program: to qualify, the entering student must be within the top 10% of his/her high school graduation class and have combined SAT score of 1300 or more. Students will be required to maintain a 3.2 GPA at Stevens in order to remain in the Scholars Program.

Tully, James V. & Emily Stevens Scholarship was established in 1986 and is awarded to a deserving Stevens student for financial need.

F. Frederick Uehling Scholarship is awarded to a recipient who shall have demonstrated need for financial assistance.

WSTA Partners in Information Scholarship, based on financial need, is awarded to seniors with a 3.20 GPA or better. The student's major must be related to computer science, telecommunication or electrical engineering and s/he must demonstrate interest in working in the financial industry.

GRADUATE STUDENT FINANCIAL INFORMATION

Tuition and Matriculation Maintenance

Tuition for graduate courses for the 2003-2004 academic year for courses offered by the School of Engineering (SOE) and the School of Sciences and Arts (SSA) is \$825 per credit hour. The tuition for a typical 3-credit-hour graduate course is \$2,475. Tuition for graduate courses for the 2003-2004 academic year for courses offered by the School of Technology Management (STM) is \$715 per credit hour. The tuition for a typical 3-credit-hour graduate course is \$2,145. Students who have completed or have already enrolled for all needed credits, and who need to maintain matriculation while completing a thesis, special problem, dissertation, project or other degree requirements, must enroll for Maintenance for Matriculation (D999) and pay a \$150 fee in addition to any other required fees.

Other Fees

For the 2003-2004 academic year you are required to pay a \$90 graduate enrollment fee for each semester you are enrolled in classes, part of which is used to support graduate activities. Certain classes may have lab fees and course materials fees. The amounts of those fees vary and are individual to the departments and locations. A fee for binding three copies of the thesis is required in advance of the last term of study for the master's and Ph.D. degree. A microfilming fee is also required for the Ph.D. degree. There is a \$60 late fee for Change of Enrollment forms submitted after the Add/Drop deadline (withdrawals are excluded), and a \$50 fee if you submit your Application for Candidacy after the due date. Stevens requires all graduating students to pay a \$175 commencement fee. There is a \$35 fee for checks that are returned by the bank. There is a \$10 fee to replace full-time student ID cards. There is a \$250 late payment fee and a \$50 deferred payment fee.

Transcripts

Stevens will release your transcript to anyone you request, provided that your student account is not overdue. You should allow approximately one (1) week to process the transcript. The transcript will be sent directly by Stevens in a sealed envelope to the party that you request it to be sent. Stevens will only release an official transcript to you in a sealed envelope.

Health Insurance

All full-time students and international students on a J-1 or F-1 visa are required to have health insurance. Copies of the insurance brochure are provided to all full-time students. All full-time students are charged for health insurance unless proof of other health insurance is provided to Stevens and a waiver is obtained from Student Financial Services. Health Insurance is also available to all part-time students. The brochure and

rate information is available on the Web at <http://attila.stevens-tech.edu/chs/insurance.html>.

Books and Supplies

You can purchase all your required textbooks at the Campus Store or through the Campus Store Web site at www.stevenscampusstore.com. They will ship your textbooks via UPS directly to any address you request, for the cost of the textbooks plus the UPS charge. The Campus Store accepts American Express, MasterCard and Visa.

Graduate Student Housing

If you would like to live in Stevens Graduate Housing, please contact the Office of Residence Life at (201) 216-5128 for a housing application. You may also download one from the web (www.stevens.edu/housing) and fax it to our office at (201) 216-8324. A \$350 deposit must accompany all completed applications. The deposit will be applied to the housing costs. If you decide not to occupy your room, your deposit will be forfeited.

Graduate residences are all off campus. The rates per semester for the 2003–2004 academic year are:

1036 Park Avenue , shared occupancy	\$1,750
1036 Park Avenue , single occupancy	\$2,100
110 Washington Street , shared occupancy	\$2,350
110 Washington Street , single occupancy	\$3,300
Graduate Apartments , shared occupancy	\$2,900

Please note: there is an additional charge for summer and winter session housing. Please contact the Office of Residence Life for additional details.

Meal Plans

Graduate students are not required to be on a meal plan unless they live in undergraduate housing. There are commuter and apartment resident meal plans available. Please contact the Office of Dining Services at (201) 216-5128 for additional information.

Account Statements

Account statements are sent to your permanent address. Stevens will mail statements to another address of your choice if a written request is submitted to Student Financial Services.

Payment

Tuition, fees and charges for student housing and meal plans are due and payable at the time of enrollment prior to the beginning of classes. Students not making the full payment at that time will receive a bill for the amount due approximately three weeks after the semester begins. Payment may be made either by cash, check or credit card. Stevens accepts American Express, MasterCard and Visa. Checks are payable to Stevens Institute of Technology. International students need to make payments in U.S. dollars. Your Social Security number should be included on the check. You can also pay your bill on the Web at <http://www.stevens.edu/es/student> from any browser.

Prompt payment of student account balances ensures students keep the classes they selected and their advance housing selections. Grade reports and transcripts will be withheld if any balance remains unpaid. Balances paid after the due date or paid with checks returned by the bank will result in additional fees.

Deferred Payments

If you are not able to pay your bill in full when you register, you are required to meet with a representative from Student Financial Services. There is a \$50 fee to defer up to 50 percent of the tuition and fees for six weeks.

Students with unmet financial obligations are not considered to have valid registrations. They are not allowed to attend classes, receive transcripts or grades, participate in graduation ceremonies or receive their diploma. If you withdraw or graduate from Stevens with a balance due, Stevens will actively try to collect the unpaid balance. This may include referring the delinquent account to a credit reporting agency and/or collection agency.

Late Payment Fees

There is a \$250 fee assessed if your payment is received late unless you are enrolled in the deferred payment plan or have made other arrangements with a Student Financial Services representative. If you are enrolled in the deferred payment plan or have made other arrangements, and that payment is received late, you will be assessed the \$250 late fee. This late fee cannot be waived. Please refer all questions to the Director of Student Financial Services at (201) 216-5555.

Withdrawals and Refunds

Students who enroll and decide not to attend class for any reason must officially withdraw from classes by completing the drop section of the Change of Enrollment form. The Change of Enrollment form must be submitted to the Student Service Center. Depending upon the date of withdrawal, professors' approval and/or the Dean of Graduate Studies' approval may be required prior to dropping a class (please refer to the current Academic Calendar). The date submitted to the Student Service Center will determine the official withdrawal date for tuition and fees. Students must officially withdraw from housing and/or meal plans in writing to the Office of Residence Life. They will determine the official withdrawal date for housing and meal plans (which may be different than the date submitted to the Student Service Center). All tuition, fees and student housing and meal plan charges will be reversed based on the official withdrawal date and will be calculated from the official opening date of classes in accordance with the following schedules:

Regular academic semester for continuing students

Through the first day of classes	100%
After the first day of classes through the second week of classes	90%
After the second week of classes through the fourth week of classes	50%
After the fourth week of classes through the eighth week of classes	25%
Thereafter	0%

Summer Session for continuing students

Through the first day of classes	100%
After the first day of classes through the first week of classes	90%
After the first week of classes through the second week of classes	50%
After the second week of classes through the third week of classes	25%
Thereafter	0%

Federal laws and regulations mandate a formula for the reduction of financial aid received from the federal government when students fail to complete at least 60 percent of the semester. All Federal Direct Student Loans or Perkins Loans are reduced as follows:

Prior to the first day of classes	100%
During the first week	90%
During the second/third week	80%
During the fourth week	70%
During the fifth/sixth week	60%
During the seventh week	50%
During the eighth week	40%
After the eighth week	0%

Student Responsibilities

Any loss occasioned by damage to Institute property will be charged to the student or students responsible, but if we do not know the students causing the damage, the costs may be assessed equally upon all members of the student body. The Institute reserves the right to exclude a student at any time if conduct or academic standing is regarded as undesirable, without assigning any further reasons. In such cases, fees will not be refunded or remitted in whole or part, and neither the Institute nor any of its officers shall be under any liability for such exclusion.

Financial Aid

Many sources of financial aid are available to graduate students. These include fellowships, assistantships, federal work-study positions, on-campus employment, employer tuition assistance plans, loan funds and deferred payment plans. Fellowships and assistantships are granted on a competitive basis to outstanding full-time graduate students. Applicants should consult the Office of Graduate Studies for more information. Continuing students may become eligible for additional sources of aid as they progress through the program and should consult with the Office of Graduate Studies at regular intervals.

Graduate Assistantships and Fellowships

Graduate Assistantships (teaching, research or other) are available in every academic department and in some non-academic departments. Graduate Assistants are appointed based on recommendation by the appropriate department director or principal investigator of a grant or contract. Graduate Assistants carry a reduced course load but are still able to complete the master's degree in two years or less.

For the 2003-2004 academic year, Graduate Assistants with a bachelor's degree earn \$14,400 for the academic year, plus tuition and fees. Graduate Assistants with a master's degree earn \$15,400 for the academic year, plus tuition and fees. Graduate Assistants who have completed 30 credits and have successfully completed the qualifying exam-

ination for the doctoral degree receive \$16,400 for the academic year, plus tuition and fees. For a Graduate Assistant carrying a typical academic load (18 credits per year exclusive of summer session activity), the value of the assistantship is greater than \$25,000. Additional support is frequently available for the summer sessions.

Research Assistantships: Research Assistantships generally provide graduate tuition and fee support and a monthly stipend (see above) for services on sponsored research contracts. Appointments are reviewed and made by the Office of Graduate Studies after recommendation by the academic department director or principal investigator.

Teaching Assistantships: Teaching Assistantships generally provide graduate tuition and fee support and a monthly stipend (see above) for teaching assistant services in the academic departments. Appointments are reviewed and made by the Dean of Graduate Studies after recommendation by the academic department director.

Robert Crooks Stanley Graduate Fellowships provide tuition plus living allowance for graduate students pursuing a Ph.D. degree. The fellowships are endowed through the generosity of the late Mrs. Robert C. Stanley and her children as a memorial to Dr. Stanley, Class of 1899 and former chairman of the Board of Trustees. A committee appointed by the Board of Trustees makes the selections.

The Edward Peskin Memorial Award, established in 1989 in memory of Professor Edward Peskin, HonMEng '62, is awarded to an outstanding graduate student who has completed at least half of the requirements toward the master's degree in electrical engineering.

The van der Veen/Allen Award, established in 1986 by faculty, staff, students and friends of the department of Chemistry and Chemical Engineering, the Ph.D. Alumni Club of the department and the family of the late Francis T. Jones, Sr., is given to an outstanding graduate or undergraduate student of the department, in memory of the late Professor James M. van der Veen and the late Professor Paul Allen, Jr.

Loans and Work-Study

Graduate students enrolled in a degree-granting program on at least a half-time basis (a minimum of six credits per semester) may apply for federal student loans and/or Federal Work-Study (FWS) by submitting the Free Application for Federal Student Aid (FAFSA). The results of this standardized application will allow the Financial Aid Office to determine eligibility for federal aid. Only U.S. citizens or permanent residents may file the FAFSA; international students do not qualify for federal assistance.

The FAFSA should be completed and submitted to the processing center at least eight weeks prior to the beginning of the semester in which the student plans to enroll. The forms are available upon request from the Student Service Center in the lobby of the Howe Center, (201) 216-5555, or can be submitted via the Web at www.fafsa.ed.gov. Additional information about graduate financial aid, including free, on-line scholarship search services, as well as alternative financing sources, may also be accessed through the Financial Aid Office's home page (<http://attila.stevens-tech.edu/finaid/finaid.html>).

Eligible graduate students may qualify for up to \$18,500 annually under the Federal Direct Stafford Loan Program. Additional loans are available for students in need of further funding, including the Federal Perkins Loan and the New Jersey CLASS Loan (now available to both NJ and non-NJ residents). A limited number of on-campus employment opportunities are available under the Federal Work-Study Program. No student can be considered for these types of assistance without submitting the FAFSA.