

Financing The Stevens Education - III

Graduate Student Financial Information

Tuition and Matriculation Maintenance

Tuition for graduate courses for the 2004-2005 academic year for courses offered by the School of Engineering (SOE) and the School of Sciences and Arts (SSA), as well as all courses in the Executive Masters in Technology Management (EMTM), is \$875 per credit hour (not inclusive of other mandatory fees). Tuition and fees for a typical 3-credit-hour graduate course is \$2,725. Tuition for graduate courses for the 2004-2005 academic year for courses offered by the School of Technology Management (STM) other than the EMTM program is \$750 per credit hour. The tuition and fees for a typical 3-credit-hour graduate course is \$2,350. Students who have completed all required 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 \$160 fee per semester in addition to any other required fees.

Other Fees

For the 2004-2005 academic year you are required to pay a \$100 graduate enrollment fee for each semester you are enrolled in classes, part of which is used to support graduate activities. All graduate students must also pay a Technology Fee of \$8.75 per credit, to a maximum of \$105 per semester. Certain classes may have additional 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 \$65 late fee for Change of Enrollment forms submitted after the Add/Drop deadline (withdrawals are excluded), and a \$55 fee if you submit your Application for Candidacy after the due date. Stevens requires all degree-seeking graduating students to pay a \$185 commencement fee (\$55 for students seeking a graduate certificate). 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 \$265 late payment fee and various deferred payment fees, depending on the option chosen.

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. There is no fee for transcripts.

Health Insurance

All full-time students are required by the State of New Jersey to have health insurance. Copies of the insurance brochure are provided to all students. All full-time students are charged for health insurance unless they have equivalent coverage and go to www.universityhealthplans.com and click on "Stevens Institute of Technology" to submit an online waiver of the Institute coverage. Optional Health Insurance is also available to all part-time students. The brochure and rate information is available on the Web at <http://www.stevens.edu/chs/insurance.htm>.

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 2004 - 2005 academic year are:

1036 Park Avenue , shared occupancy	\$1,835
1036 Park Avenue , single occupancy	\$2,205
110 Washington Street , shared occupancy	\$2,465
110 Washington Street , single occupancy	\$3,465
733 Jefferson Street , single occupancy	\$3885
733 Jefferson Street , shared occupancy	\$3045

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. Students may also change their address in Stevens' records at www.stevens.edu/es/student.

Payment

Tuition, fees and charges for student housing and meal plans are due and payable by the tenth day 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 in US dollars either by cash, check or credit card. Stevens accepts American Express, MasterCard and Visa. Checks are payable to Stevens Institute of Technology. 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. If your employer is assuming responsibility for payment of tuition and fees following the end of the semester, students may remain registered without payment by selecting the Extended Payment Plan. There is an additional \$100 fee per semester for selecting this option. An enrollment form is required each term, to be submitted along with documentation from the student's employer verifying payment at the end of that term.

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 \$265 fee assessed if your payment is received late unless you are enrolled in a deferred payment plan or have made other arrangements with a Student Financial Services representative. If you are enrolled in a deferred payment plan or have made other arrangements, and that payment is received late, you will be assessed the \$265 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 online at www.stevens.edu/es/student, or 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%

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 their department for more information regarding assistantships. Continuing students may become eligible for additional sources of aid as they progress through the program and should consult with their department 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 may carry a reduced course load but still complete the master's degree in two years or less.

For the 2004-2005 academic year, Graduate Assistants with a bachelor's degree earn \$15,230 for the academic year, plus tuition and fees. Graduate Assistants with a master's degree earn \$16,170 for the academic year, plus tuition and fees. Graduate Assistants who have completed 30 credits and have successfully completed the qualifying examination for the doctoral degree receive \$17,220 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 \$30,000. Additional support may also be 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.

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://www.stevens.edu/finaid/>).

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, the CitiAssist Loan, the Sallie Mae Signature Loan, the Business Access Loan and the New Jersey CLASS Loan (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.