TUFTS 2005 2006

[APPLICATION]
Supplemental Form and Common Application

FIRST-YEAR ADMISSION
CLASS OF 2010
September 2005

This is it! If you are reading this letter, you are preparing your application for admission to Tufts University. That tells me your college search is now completed—or soon will be—and you identified Tufts as a place where you can grow and flourish during the next four years. I welcome your application to our Class of 2010.

The responses you prepare will begin a comprehensive and thoughtful review process that stretches throughout the winter months. If recent history is a guide, more than 15,000 students will seek one of the 1,275 places in our next first-year class; our review and selection process will be a “most selective” one. It should not be an intimidating one. You have my word that our consideration of your application will be thorough, thoughtful, and fair.

A rich and diverse group of candidates will apply from across the United States and abroad. Each candidate will complete the same application forms, and yet each file is distinct. You have a voice. Let’s hear it. Tell us your story, in your own words. Share your academic interests and personal aspirations with members of the selection committee. Describe how your home environment shaped the person you are today. Discuss how events in your life—or in the world—inform your perspective and shape your plans for college and beyond. Your ability to frame your application in this way enables the Admissions Committee to evaluate your preparedness for a Tufts education and assess your “fit” with the university and its offerings.

In their applications, students often tell us that they want to “make a difference” in the world. Tufts University shares that goal, for you as well as for the institution. How can we do it together? Is there a Tufts professor or curricular opportunity that caught your eye? How will Tufts’ reputation for excellence in the liberal arts and engineering shape your intellectual journey? Tufts attracts students who are active learners with an abiding curiosity and a willingness to try new things. Many applicants share these qualities as well and demonstrate an intellectual engagement and passion that excites classmates and teachers alike. As you complete your Common Application and Tufts’ Supplemental Form, make sure these attributes emerge. Be candid and straightforward in your responses. Argue your case.

Best wishes for a successful outcome to your application. The members of the Admission Committee look forward to getting to know you as we read the work you submit to us.

Sincerely,

Lee A. Coffin
Dean of Undergraduate Admissions
Following you will find a detailed set of instructions to assist you with completing your Tufts application. You may wish to review the program descriptions here if you plan on applying for one of our combined-degree programs.

**FIVE- AND SIX-YEAR PROGRAMS WITH THE SCHOOL OF ENGINEERING**

The five-year program with the Gordon Institute is for students who wish to combine their undergraduate work in engineering with a graduate focus on engineering management and leadership. Upon successful completion of the program, students are awarded a B.S./M.S.E.M. Our six-year program with the Fletcher School of Law and Diplomacy, which results in a B.S./M.A.L.D., combines an interest in engineering and the international applications of such an undergraduate program.

Each program requires an Early Decision Round I application. All students will learn of their undergraduate admissions decision by December 15. Candidates who are referred on to the respective graduate program will learn of a decision on their combined-degree application by February 1. Those students who are admitted to the Gordon Institute or Fletcher School for the combined-degree program are bound by the Early Decision commitment and must submit the enrollment deposit by March 1. Students who are admitted to the School of Engineering and not recommended for the combined-degree program to which they applied are released from the Early Decision commitment.

**FIVE-YEAR PROGRAMS WITH THE SCHOOL OF THE MUSEUM OF FINE ARTS AND NEW ENGLAND CONSERVATORY**

Tufts supports programs in music and fine arts with New England Conservatory (NEC) and the School of the Museum of Fine Arts (SMFA). Students interested in these programs must apply to both Tufts and the participating institution. Please note that admissions literature and application forms should be requested from each individual institution. Decisions are made separately by each institution. Only those candidates admitted to both Tufts and the SMFA will be enrolled in the five-year program. To enroll in the five-year program with Tufts and NEC, students must apply and be admitted to both institutions and then be selected to be a part of the dual-degree program. Students admitted to only one institution may matriculate there. If the student’s interest in the five-year program continues, he or she should consult the appropriate dean before reapplying. It is not possible to combine programs in engineering with NEC or the SMFA.

For additional information on these programs, please contact us in the Office of Undergraduate Admissions.

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**Important Dates**

**EARLY DECISION ROUND I**

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<tr>
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<td>Deadline for Application and Supporting Materials</td>
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<td>December 15</td>
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<td>February 1</td>
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**EARLY DECISION ROUND II**

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<td>Deadline for Application and Supporting Materials</td>
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<tr>
<td>Early February</td>
<td>Notification of Decisions</td>
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<td>Early March</td>
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**REGULAR DECISION**

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<td>January 1</td>
<td>Deadline for Supplemental Form and the Common Application</td>
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INFORMATION FOR INTERNATIONAL STUDENTS

There has always been a strong interest at Tufts in students whose perspectives, experiences, and international backgrounds enrich the university community. International students who share their unique and special experiences make a significant contribution to the Tufts learning environment.

The Office of Undergraduate Admissions recognizes many definitions of “international student,” including foreign nationals or permanent residents living overseas or in the United States. There also is an international perspective brought by U.S. citizens who have lived most of their lives overseas. At Tufts, foreign students are defined as foreign citizens.

In the evaluation of applicants from international schools, the admissions committee is mindful of the vast differences in educational systems around the world and the diversity of grading methods and examinations employed in assessing fitness for work at the university level. The committee also realizes that in many schools extracurricular activities are either not available or are severely limited. Although we ask that applicants complete standardized tests used in the American university system, these tests are interpreted in the context of the international background, with primary emphasis placed on the results of indigenous methods of assessment. The review of international credentials, one that seeks to determine intellectual promise and the expectation of future achievement, is a qualitative process supported by an understanding of the variety of international educational systems.

The common application is to be completed by all first-year applicants, including international students, along with a certified English translation of all academic credentials.

A COMPLETED APPLICATION WILL INCLUDE:
The Common Application and the Tufts Supplemental Form

If possible, we encourage you to submit your application electronically. You can access both the Common Application and Supplemental Form on the Tufts Web site (http://admissions.tufts.edu) along with a PDF of both forms. If you would like a printed copy of the application to be mailed, please contact the admissions office.

When completing both the Common Application and Supplemental Form, be sure to answer all questions clearly and succinctly. The Admissions Committee relies upon candidates to supply the most current and complete information so it can make informed decisions.

A $70 application fee, which can be paid by credit card or check, must accompany the application. If you are requesting a fee waiver, you must submit the Fee Waiver Service Form of the Admissions Testing Program, a photocopy of page 1 of your parents’ most recent 1040 federal tax form, or a letter from your guidance counselor. International students are not eligible for a fee waiver.

Teacher’s Reference

The Teacher’s Reference should be given to a teacher who taught you in one of your major subjects (English, mathematics, natural science, social science, or the humanities) in your junior or senior year. As you choose who will write for you, think about the kind of experience you had in that class. We hope to learn more about you as a student and how you might contribute to the academic community at Tufts.

If you are asking two teachers to write for you and wish to include both references with your application, you may do so. However, we do not recommend multiple letters of reference as they usually do not add significantly to an application.

When asking a teacher to write for you, be sure to give them ample time to complete the form so they are able to return it to us in a timely fashion. Please fill out your portion of the form before submitting it to your teacher and provide for them a stamped envelope with our mailing address.

Secondary School Report

This report will include a letter of reference from your guidance counselor or college counselor and an official copy of your high school transcript. Before turning in the form to your guid-
ance or college counseling office, please fill out your portion of the form, including the list of courses for your final year of secondary school. This course listing will assist the admissions staff in evaluating your file.

As with the teacher's reference, please give the staff at your school adequate time to process this form.

**Standardized Testing Requirements for the Class of 2010**

The Common Application provides a space to list all standardized testing information, including test date and scores received. Please complete this section fully. We ask students to submit the SAT Reasoning Test along with a writing sample which should come in the form of the Writing Subject Test (last offered in January of 2005) or the writing section of the SAT Reasoning Test.

Two subject tests should be submitted as well, following the recommendations below. If you will be submitting the ACT, we request that you sit for the writing section of the ACT as well. If you submit the SAT Reasoning Test, we strongly recommend the following Subject Tests:

**Liberal Arts Candidates**—If you will be applying to the College of Liberal Arts, please submit Math Level I or Level II and a science test if you are contemplating studies in the natural sciences or mathematics. If you anticipate a major in the humanities, arts, or social sciences, or if you are undecided about an area of study, the two Subject Tests are your choice.

**Engineering Candidates**—For those students applying to the School of Engineering, we recommend the submission of Math Level I or II and either the Physics or Chemistry examination.

The Test of English as a Foreign Language (TOEFL) is recommended for students who attend a school where English is not the language of instruction or whose first language was one other than English. The TOEFL must be submitted in addition to the tests described above.

There are other tests that you may have results from and we encourage you to submit them. These may include the results of Advanced Placement or International Baccalaureate tests or others such as A-levels, GCSEs, Abitur, or French Baccalaureate. The results of these exams should be sent with the application for admission.

No matter which standardized test scores you submit, we ask that you send them directly from the testing service. Tufts' CEEB code (for the SAT tests) is 3901; the ACT code for Tufts is 1922.

**The Personal Statement**

A personal statement is a part of the Common Application and should be submitted when you file your application. You will note that the instructions on the application provide guidelines for the length—between 250 and 500 words.

While we do not count the number of words in each essay, we do recommend that it be succinct, though not at the expense of the message. Spend time thinking about what you want the Admissions Committee to know about you and craft a thoughtful piece that allows us to learn more about who you are and what is important to you.

**Short Answer Essays: Required of Each Applicant**

Prepare a 200-word response to each of the following short-answer essays.

* "Education does not accomplish anything if it does not stretch your mind, if it does not force you to think about things in different ways, if it does not challenge you to examine some of your assumptions," writes Provost Jamshed Bharucha in Tufts' admissions viewbook. Describe the aspects of Tufts' curriculum or undergraduate program that prompt your application to the university's Class of 2010.

* Tell us about the environment in which you were raised—your family, home, neighborhood or town—and how it influenced the person you are today.

**Midyear School Report**

All candidates must submit grades for the first trimester or semester of their final year of secondary school. If you are in a program such as the International Baccalaureate or studying for the
A-levels, where predictions are available, ask your school to send those in lieu of grades. We expect candidates to maintain the academic program indicated on the application for admission as well as to remain in good standing as a school and community citizen. Any change in status in the school or community should be reported to the admissions office.

Optional Admissions Credentials

OPTIONAL ESSAY

The Admissions Committee welcomes, but does not require, an optional essay on one of the following topics.

- **Option 1:** At your retirement party in 2054 (or thereabouts) a colleague praises your accomplishments by quoting Nelson Mandela. “Our deepest fear is not that we are inadequate,” Mandela said. “Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness that frightens us most. We ask ourselves, ‘Who am I to be brilliant, gorgeous, talented, fabulous?’ Actually, who are you not to be? You are a child of God. Your playing small does not serve the world.” What are your passions and talents? When you retire in that far-off year, what do you hope your legacy will be? This question is inspired by Tufts’ commitment to “active citizenship.”

- **Option 2:** Scholar James O. Freedman refers to libraries as “essential harbors on the voyage toward understanding ourselves.” What three books would you insist on including in your personal library? Why are these works important to you?

- **Option 3:** In the past year, coverage of the war in Iraq and celebrity trials dominated television, print, and electronic media news. As a result, many issues of local, national, and global importance have been bumped from the front page or from the headlines altogether. Select one story from 2005 that you feel was overlooked. Address this matter in an editorial for the December 31 edition of the New York Times.

- **Option 4:** People define themselves in many ways. Musical tastes and politics, a religious or ethnic identity illustrate a sense of self. Others reveal their personalities and beliefs by wearing a colored wristband or placing a bumper sticker on the car. The minutia that adorns a refrigerator or a locker offers insight into someone’s personality. Do you have a tattoo? Are you a vegetarian? Do you hate flip-flops? Who are you? The Admissions Committee also welcomes a photograph that captures the spirit of your personality and style.

### CODES FOR THE SUPPLEMENTAL FORM

Listed below are the codes for the Academic Interest section of the Supplemental Form.

- American Studies (AMER)
- Anthropology (ANTH)
- Archaeology (ARCH)
- Architectural Studies (AS)
- Art History (AH)
- Astronomy (AST)
- Biology (BIO)
- Chemical Engineering (CHE)
- Chemistry (CHEM)
- Child Development (CS)
- Chinese (CHNS)
- Civil Engineering (CE)
- Classics (CLS)
- Community Health (CH)
- Computer Engineering (CMPE)
- Computer Science (COMP)
- Dance (DNC)
- Drama (DR)
- Economics (EC)
- Education (ED)
- Electrical Engineering (EE)
- Engineering (END)
- Engineering Science (ES)
- English (ENG)
- Environmental Engineering (ENVE)
- French (FR)
- Geology (GEO)
- German (GER)
- Greek (GRK)
- Hebrew (HEB)
- History (HIST)
- International Relations (INTR)
- Italian (ITAL)
- Japanese (JPN)
- Judaic Studies (JS)
- Latin (LAT)
- Mass Communications and Media Studies (CMS)
- Mathematics (MATH)
- Mechanical Eng (ME)
- Music (MUS)
- Peace and Justice Studies (PJS)
- Philosophy (PHIL)
- Physics (PHY)
- Political Science (PS)
- Predental (DM)
- Prelaw (PE)
- Premedical (POR)
- Preveterinary (AA)
- Psychology (PSY)
- Religion (REL)
- Russian (RUS)
- Sociology (SOC)
- Spanish (SPN)
- Undecided (UND)
- Women’s Studies (WS)

Listed below are the codes for the Activities section of the Supplemental Form.

- Amnesty International (AMI)
- Art (ART)
- Ballet, Jazz, and Other (BAL)
- Cheerleading (PEP)
- Cultural or Social Club (CUL)
- Debate, Forensics, or Oratory (DEB)
- Dramatics (DRM)
- Employment (EMP) (over 15 hours/week)
- International Exchange Program (IXP)
- HOBY (HBY)
- Jack and Jill (JAJ)
- Language Club (LNC)
- Literary Magazine, Editor-in-Chief (LME)
- Literary Magazine, Staff (LMS)
- Math or Science Club (MSC)
- Model United Nations (MUN)
- Modern Dance (MDN)
- Music (Instrumental) (INST)
- Music (Vocal) (SNG)
- National Honor Society (NHS)
- Peer Counseling (PCO)
- Photography (PHT)
- President of the Class (PCL)
- President of Student Council (PSC)
- Other Class Officer (OCO)
- Other Offices of Student Council (OSC)
- School Paper, Editor-in-Chief (SPE)
- School Paper, Staff (SPE)
- Scouting (SCT)
- Students Against Drunk Driving (SAD)
- Tour Guide (TRG)
- Volunteer Work, Community Action, Tutoring (VOL)
- Yearbook, Editor-in-Chief (YBE)
- Yearbook, Staff (YBS)
- Youth Religious Group (YRG)
- Other (OTR)
SUPPLEMENTAL MATERIALS
If you elect to send supplemental materials with your application, we will not be able to return them to you. Due to the volume of materials we receive, we are unable to review video tapes.

SUBMISSION OF A PAPER APPLICATION
While many candidates will file their applications electronically, a number elect to use the paper format and submit it via the mail. If you mail your application, we ask that you use the envelope which is included with the Application Instruction packet. You may mail the Supplemental Form separate from the Common Application and other supporting materials.

All credentials and supplemental materials should be mailed to the Office of Undergraduate Admissions, Tufts University, Bendetson Hall, Medford, MA 02155-7057.

Interviews
Tufts does not offer on-campus interviews, but does assign nearly all applicants to one of our local Tufts Alumni Admissions Program (TAAP) committees. Once we receive your Supplemental Form, your name will be sent to the chair of the local TAAP committee and someone from the committee will contact you for an interview. If you live in an area where a TAAP committee does not exist or where the volume of interviews is greater than the committee can handle, your candidacy will not be adversely affected.

We encourage all applicants to submit the Supplemental Form as soon as possible so the interview assignment process can begin. Interviews begin in mid-October and conclude by the end of February. If you apply at or near the deadline, we may not be able to offer you an alumni interview.

WHAT YOU WILL RECEIVE FROM US:
- A paper acknowledgement of your application. If this is not received within four weeks of sending your application, please contact the Admissions Office. In addition to including information about your alumni interview assignment, the acknowledgement will provide a user name and password that can be used for the Tufts Admissions Management System (TAMS). By using TAMS, you can track the completeness of your application and receive your admissions decision.
- An e-mail acknowledging the receipt of your application if you filed it electronically.
FINANCING AND FINANCIAL AID FOR ENTERING STUDENTS

APPLICATION PROCEDURES
To be considered for all types of financial aid at Tufts, you must submit the documents listed below. For all documents listed, use the best figures available to you and estimate, if necessary, to meet deadlines. Copies of 2005 income tax returns, including W-2 forms, will be required before financial aid awards are confirmed. Awards may have to be revised if final figures differ significantly from estimates. As financial aid applications will not be considered until complete, please help us to assist you by following instructions and meeting deadlines. We strongly suggest that you keep a copy of all submitted documents for your own information.

Forms required of all applicants:
- The 2006–2007 Free Application for Federal Student Aid (FAFSA), found at http://www.fafsa.ed.gov should be filed by February 1, 2006, by you and your parent(s) (or stepparent) with whom you live (or last lived). Be sure to specify “Tufts University, Medford, MA 02155” and include our federal code number 002219. All aid applicants must file this form.
- The 2006–2007 Financial Aid PROFILE should be completed and submitted by February 1, 2005, to the College Scholarship Service (CSS) by you and your parent(s) (or stepparent or guardian) with whom you live (or last lived). The PROFILE form is obtained by registering online at http://www.collegeboard.com. PROFILE Service information is available from your guidance counselor, as well as from CSS or Tufts. You should register with the PROFILE Service by December 15, 2005, so that you will have the PROFILE form to complete and send to CSS in January. Be sure to indicate Tufts (CSS code: 3901) as one of your colleges when registering for the PROFILE Service. The PROFILE is not required if you wish to be considered for federal aid only.
- Income Tax Returns. Please send directly to the Tufts Student Financial Services Office, by February 15, copies of all pages and schedules of the student’s and parents’ most recent federal tax returns. If the 2005 1040 is not yet filed, please submit your 2004 returns by February 15 and the 2005 returns as soon as they are available. In addition, please submit photocopies of all W-2 forms for 2005 as soon as they are available. Please attach a note giving the name and Social Security number of the applicant.

Round I Early Decision candidates should submit the tax forms by December 1, 2005; Round II candidates by February 1, 2006; and transfer candidates by March 1, 2006.

All Early Decision candidates should register with the CSS PROFILE Service as early as possible in the fall of 2005. Early Decision Round I candidates should file the PROFILE Form with CSS no later than November 15, 2005. Early Decision Round II candidates should file the PROFILE with CSS no later than December 15, 2005.

All Early Decision candidates should remember that they also must file the 2006-2007 FAFSA after January 1, 2006.

Regardless of your federal dependency status, Tufts requires that your parent(s) or guardian with whom you last lived complete their section of the Financial Aid PROFILE. If this information is unobtainable, please send a letter of explanation, including as much parental information as possible, directly to the Office of Student Financial Services.

OTHER FORMS:
(Please file those forms that apply to you.)
- A CSS Noncustodial Parent’s Statement is required of the noncustodial parent who is separated, divorced, remarried, or never married. This form will be provided to you by CSS with your PROFILE.
- A CSS Business/Farm Supplement should be submitted for each business or farm in which you or your family holds an interest. This form will be provided to you by CSS with your PROFILE. If it is not, you may obtain a copy on our Web site at http://finaid.tufts.edu. A photocopy is acceptable. Copies of the most recent business income tax returns (IRS Schedule C, Forms 1120, 1120S, 1065, and/or Schedule K-1) must also be submitted.
- Estates or Trusts: If the student, parent(s), or other children are beneficiaries of an estate or trust, submit the appropriate Schedule K-1 of Form 1041 or Form 4970.
- International Applicants who are permanent residents of the United States (i.e., green-card holders) must enclose a photocopy of both sides of their alien registration card and are eligible to apply for all forms of financial aid from Tufts.

Limited funding, based on financial need, is available to foreign citizens in the amount of up to full tuition. Students are expected to fund any remaining tuition costs, if applicable, as well as living costs and transportation. Application is made by filing the Foreign Student Financial Aid Application, with income and asset documentation (found at http://finaid.tufts.edu). As competition for the funding will be keen, students who are able to fund their full academic experience should not apply for financial aid. Any student who will need visa services from the Tufts International Center must provide written certification that funds are available to finance a program of study before receiving an I-20 Form. An estimate of expenses (including tuition, fees, and living expenses) and Declaration of Finances Form will be sent to the student upon acceptance to Tufts. International students should be aware that they are not eligible for the fee waiver and that opportunities for part-time work are very limited.
COSTS
Comprehensive tuition and fees for the 2005–2006 academic year total $32,621, which covers health services and includes laboratory expenses, class dues, tickets to home athletic events, and subscriptions to the student newspaper and magazine. Room and board is $9,397. Including books and supplies, travel, and personal expenses that vary with individuals (around $2,000 plus transportation), the total cost is approximately $44,000. Costs for the 2006-2007 academic year will be available in the spring of 2006.

FORMS OF AID
Students offered admission who submit the requested documents when required will be notified of the aid decision in early April. Awards may include the forms of assistance listed below.

Tufts Grants, exceeding $33 million in 2004–2005, are by far the largest single source of grant aid received by Tufts undergraduates. When these grants are combined with federal and state scholarships, loans, and employment to meet the university’s estimate of each student’s need, awards may total as much as the full educational and residential costs.

Federal Supplemental Educational Opportunity Grants (SEOG) are federal funds allocated to Tufts for exceptionally needy undergraduates. Tufts awarded approximately $1,100,000 in 2004–2005. Amounts ranged from $200 to $3,000 per year.

Carl Gilbert Matching Grants are state funds allocated to Tufts for needy Massachusetts undergraduates. In 2004–2005, Tufts awarded over $692,000 from this source in amounts up to $2,500 annually.

Tufts National Merit Scholarships are awarded annually through the National Merit Corporation to finalists who notify the Merit Corporation that Tufts will be their first choice if the award is received. These scholarships for use at Tufts range from $500 to $2,000 each year for up to four years of Tufts attendance; Tufts will supplement them with additional grant, loan, and work funds, if necessary, to meet each recipient’s need. Finalists who do not demonstrate need will receive a four-year $500 annual stipend for use at Tufts, if selected. In 2004–2005, 146 scholars were awarded $165,000.

Federal Perkins Loans are awarded to students of exceptional need from funds allocated annually to Tufts by the federal government and from funds repaid by previous borrowers. They carry no interest until nine months after the recipient ceases to be enrolled on at least a half-time basis, when repayment begins at 5 percent interest per year over the next ten years. Undergraduate loans are limited to $4,000 per year with an aggregate limit of $20,000 for the undergraduate career. In 2004–2005, 600 undergraduates borrowed more than $1.4 million in Perkins Loans.

Federal Stafford Loans of up to $2,625 in the first year, $3,500 in the second year, and $5,500 a year in remaining years (maximum $23,000) are made to undergraduates. A FAFSA must be filed so that Tufts can determine eligibility for this federal loan based on need.

Repayment begins six months after the student ceases to attend school on at least a half-time basis and extends up to ten years. Interest during repayment is the bond equivalent rate of ninety-one-day T-bills (as of the preceding June 1) plus 2.3 percent capped at 8.25 percent. A student will receive about $2,550 on a $2,625 Stafford loan because 3 percent in origination and guarantee fees is deducted by the lender.

Students not qualifying for all or part of a Federal Stafford Loan based on financial need are eligible to borrow through the Unsubsidized Federal Stafford Loan program. Under this option, student borrowers, rather than the federal government, are responsible for paying the loan interest of ninety-one-day T-bills plus 1.7 percent during in-school periods. In 2004–2005, undergraduates borrowed more than $6 million in Stafford Loans.

Massachusetts No-Interest Loans (NIL) are awarded to Massachusetts students of exceptional need from funds allocated annually to Tufts by the Commonwealth. They carry no interest, and repayment begins six months after the student leaves school and extends for up to ten years. Undergraduates are limited to $4,000 per year. In 2004–2005, undergraduates borrowed $60,000 in Massachusetts NIL.

Tufts Loans may be offered to needy students not eligible for Perkins Loans. Interest on Tufts Loans is 8 percent and begins to accrue when the student leaves Tufts. Repayment of interest and principal begins six months after the student has left Tufts and continues for five years. In 2004–2005, undergraduates borrowed more than $100,000 in Tufts Loans.

Student Employment is not arranged until students register in the fall. All students, whether receiving aid or not, may obtain information about on- and off-campus work opportunities during term-time and summer at the Dowling Hall Resource Center, or by visiting the Tufts career and employment Web site at http://studentservices.tufts.edu. Employment is not required to retain a grant or loan awarded by Tufts, but is offered as part of the aid package to those who qualify. The advantage of the Federal Work Study Program (FWS) is that it subsidizes a student’s wage, thereby making it easier for FWS students to obtain campus employment or off-campus community service placements. Wages range from $6.75 to over $15.00 an hour and are based upon the level of skill necessary for the job. In 2004–2005, 1,400 students were offered FWS of more than $2.6 million.

In addition to the forms of aid listed above for which Tufts determines eligibility, applicants may also seek aid from other sources such as the following:

Federal Pell Grants are federal grants of up to $4,050 per year to which students from low-
lower middle-income families are entitled according to their circumstances. Eligibility is determined by information provided on the FAFSA. Approximately 500 Tufts students received over $1.3 million in 2004–2005. Pell Grant amounts will vary from year to year according to federal appropriations.

State Scholarships have been offered by Massachusetts and seven other states (Connecticut, Maine, Maryland, New Hampshire, Pennsylvania, Rhode Island, and Vermont) to needy residents attending Tufts. Application generally is made by completing the FAFSA.

In 2004–2005, Massachusetts state scholarships ranged from $300 to $2,300, according to need, and accounted for about $183,000 of aid to 143 Tufts students. Other state scholarships vary from $200 to $1,500, with Tufts students receiving approximately $60,000 annually. Continuation of these programs is subject to state funding levels.

Air Force, Army, or Navy ROTC Scholarships may be applied for before admission to Tufts. Applications may be obtained from Air Force, Army, or Navy recruiting officers, or students may join Army ROTC after registration and compete for two- or three-year Army scholarships. Many ROTC scholarships include full tuition, books, and fees, as well as a monthly stipend of $100, while others offer up to $15,000 toward tuition, plus a stipend. Tufts students participate in ROTC through units at nearby M.I.T.

Additional Financing Programs

Alternative financing programs are available to many families who do not apply for aid or who feel the need to supplement aid offered. These programs assist families in spreading educational costs over one academic year to as many as twenty years.

Parents who believe they are unable to meet semester expenses may choose one of the long-term financing programs described here.

Tufts University Ten-Month Payment Plan (Tuition Pay) offers families a means of budgeting annual college costs without borrowing. Education expenses are paid to Academic Management Service (AMS) in ten monthly installments beginning May 15, and AMS makes monthly payments to Tufts. There are no interest or finance charges. The only cost is a modest application fee. Applications submitted after May 15 must include all past-due payments.

Federal PLUS Loans are made to parents of dependent undergraduates and may range up to the full cost of education minus any financial aid, annually. Interest is variable based on the average ninety-one-day Treasury Bill rate plus 3.10 percent, not to exceed 9 percent. Application for this federal program is made to a bank or credit union after admission. Repayment begins forty-five days after the funds are advanced to the parent and continues for five to ten years.

The Massachusetts Education Financing Authority (MEFA) makes available MEFA Loans to creditworthy applicants. Massachusetts residence is not required and the student’s total annual Tufts education cost may be financed. Repayment starts thirty days after the loan is granted and extends over fifteen years. The 2004–2005 fixed-interest rate was 6.19 percent.

Parents may sign a Tuition Stabilization Plan (TSP) Agreement with the university, under which the tuition for the remaining semesters, up to four years of undergraduate study, is paid in a lump sum to “lock in” the rate of Tufts tuition in effect at the time the agreement is signed. The option may be financed directly by the family or through the MEFA Loan or other lending sources.

Detailed information about these and other programs is sent to parents of all accepted students in April. The processing of loan applications takes four to six weeks.

Financial Aid Policies

Tufts has continued to meet the demonstrated financial need of upperclass students throughout the undergraduate years. Except for some National Merit stipends, ROTC scholarships, and about a hundred prizes awarded annually for academic achievement to students already at Tufts, all Tufts aid is based upon our estimate of the student’s need: the difference between the total costs for the academic year and our estimate of the family’s ability to pay for them.

The university reserves the right to adjust its award if outside aid is received after it is estimated that a student’s need has been met. If you receive any other scholarship or award, your loan and/or campus work will be reduced before any necessary adjustment is made to Tufts grants.

Financial aid is awarded for one year at a time. It is necessary to reapply by April 15 each year. If the family’s determinants of need, such as income, assets, dependents, and number of dependents in college remain relatively the same from one year to the next and the student maintains satisfactory academic progress, the student can expect to receive relatively the same level of aid in each of the next three years or until graduation, whichever comes first. Financial aid awards may increase or decrease in future years if there are changes in family circumstances. Typically, the loan/work portion of the award can be expected to increase in the upperclass years. Tufts aid (including Tufts National Merit Awards) is awarded only for terms in which tuition is paid to Tufts.

You may contact the Office of Student Financial Services at 617-627-2000.

Office of Student Financial Services
Tufts University
Medford, MA 02155
Telephone: 617-627-2000
Facsimile: 617-627-3848
E-mail: studentservices@ase.tufts.edu