



# EUROPEAN GRADUATE SCHOOL EGS

## SAAS-FEE, WALLIS, SWITZERLAND

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### Office of the President

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## EGS FINANCIAL AID MANUAL 2011 - 2012

### FOR PARTICIPATION IN THE U.S. FEDERAL DIRECT LOAN PROGRAM

*To benefit from EGS participation in the U.S. Federal Direct Loan Program, carefully read the information provided in this document.*

### Overview

This document answers the following questions:

1. Are you eligible for Financial Aid under the Direct Loan Program at EGS?
2. What type of aid can you get, if you are an eligible student?
3. What forms or papers do you have to sign to get a loan?
4. How much aid can you get, if you are an eligible student?
5. If you are awarded financial aid, where, when, and how will you get your money?
6. What happens if you don't repay your loan?
7. How do you apply step-by-step for a loan?

#### 1. Are you eligible for Financial Aid under the Direct Loan Program?

Answer:

To be eligible for a U.S. Federal Direct Loan from EGS, you need to fulfill all the following requirements:

- Have a Bachelor's Degree (or an equivalent post-secondary or graduate degree)
- Be a U.S. citizen, a U.S. national, a permanent resident of the United States, or able to present evidence from the Immigration and Naturalization Service that you are in the U.S. for other than a temporary purpose and with the intention of becoming a citizen or permanent resident.
- Have been admitted to study either for the MA or the Ph.D. degree at EGS, either in the Division of Media and Communication (MC) or in the Division of Arts, Health and Society (AHS).
- Be enrolled in the MC Division of EGS for the academic year 2011-12 (for Summer School 2012 in Saas-Fee or as a candidate for the MA or Ph.D. degree)

**or**

- Be enrolled in the AHS Division of EGS for the academic year 2011-12 (for Summer School 2012 in Saas-Fee or as a candidate for the Ph.D. degree).



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**2. What type of aid can you get, if you are an eligible student?**

Answer:

As an EGS student, you can get a Federal Direct Loan to cover the cost of attending EGS in Switzerland, including travel, lodging, and books,

either as a

- Subsidized Loan – U.S. government pays interest for you during your study **or**
- Unsubsidized Loan – you pay the interest or defer interest until you graduate or are no longer enrolled.
- Payment of interest on both types of loans begins six (6) months after you graduate or are enrolled on less than a half-time basis.

**3. What forms or papers do you have to sign to get a loan?**

Answer:

You will need to sign several documents for your loan. Some will be provided online or sent in the mail; others will be provided in Switzerland (CH).

These are the forms you can expect to sign:

- 2011-2012 FAFSA (online)
- Master Promissory Note—one per year (online)
- A statement of Education Purpose (in CH)
- A Certification Statement on Refunds and Default (in CH)
- An Anti-Drug Abuse Act Certification (in CH)
- A Statement of Updated Information (in CH)

**4. How much aid can you get, if you are an eligible student?**

Answer:

Each year, you are eligible to borrow the amount of the cost of attendance (COA). You may borrow money for only one (1) year at a time.

Please see the maximum amounts below:

If you are a student of the Media and Communication Division at EGS, your maximum amounts are (in US-\$)	If you are a student of the Arts Health and Society Division at EGS, your maximum amounts are (in US-\$)
<b>First year: \$15,800</b> <b>Second year: \$16,200</b> <b>First year supervision/3rd year: \$7,200</b> <b>Second year supervision/4th year: \$7,800</b> <b>5th year: \$7,200</b>	<b>First year MA: \$14,500</b> <b>Second year MA: \$14,500</b> <b>3rd year MA: \$13,200</b> <b>First year CAGS for Ph.D.: \$15,300</b> <b>Second year CAGS for Ph.D.: \$15,300</b> <b>3rd or 4<sup>th</sup> year Ph.D.: \$7,500</b>



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*Note: In years past, it was possible to borrow more than these amounts. This is no longer the case. Due to new government regulations, you may not borrow more than the above yearly amounts.*

*Exception: If you enroll in order to earn additional credits in more than one session of summer school, the maximum loan amounts may be increased by the Program Director of MC or AHS within certain limits.*

**5. If you are awarded a loan, where, when, and how will you get your money?**

Answer:

- Your loan will be sent first to the EGS Controller's Office in the US (Mark Cohen)
- The Controller will deduct from the loan amount the appropriate amounts for EGS tuition, fees, and lodging, the remaining loan amount will be sent to the address given on your loan application form.
- The turn-around time, after all paperwork is completed, is approximately one month in most cases – so apply now!
- Please note that the government assesses a 1% origination fee on your loan.

**6. What happens if you don't repay your Direct Loan?**

Answer:

If you do not repay your loan according to the terms disclosed on your promissory note, you may eventually be in default on the loan. Consequences may include:

- An adverse effect to your credit rating and possibly a limit on your ability to borrow for a car, home or credit card.
- A requirement to pay the entire amount of the loan, including interest immediately.
- A withholding of your wages to pay your debt after the loan is claimed by the U.S. Department of Education.
- Inability to get additional federal or state financial aid, including student loans.
- Withholding of your federal and state tax refunds.

**7. How do you apply step-by-step for a loan?**

Answer:

The **steps A) to F)** must be taken in the following order:

**A) You must be sure** you are a U.S. citizen, a U.S. national, or a permanent resident of the United States, or are able to present evidence from the Immigration and Naturalization Service that you are in the U.S. for other than a temporary purpose and with the intention of becoming a citizen or permanent resident.

**B) You have** the written statement of the EGS Admissions Director or Program Director that you have been admitted to study for a Masters degree or a Ph.D. degree at one of the two EGS Divisions.



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For the **Media and Communication Division**: To start the admission process go to [www.egs.edu/Admission/OnlineApplication](http://www.egs.edu/Admission/OnlineApplication) where you find the MC Application Form. You will be contacted by the MC Admissions Director and eventually receive confirmation of your admission.

For the **Arts Health and Society Division**: To start the admission process, contact the following Program Directors or Admission Counselors for a first interview:

- MA in Expressive Arts Therapy or Coaching & Consulting  
[susanna.armbruster@gmail.com](mailto:susanna.armbruster@gmail.com)
- MA in EXA Conflict Transformation & Peacebuilding  
[marybeth.morand@egs.edu](mailto:marybeth.morand@egs.edu)
- CAGS and Ph.D. in Expressive Arts  
[slevine@yorku.ca](mailto:slevine@yorku.ca)

If you are encouraged to apply for admission, go to [www.expressivearts.egs.edu/Admissions&FinancialAid/Application&Registration](http://www.expressivearts.egs.edu/Admissions&FinancialAid/Application&Registration), where you find the appropriate Application Form to be sent to the Admissions Office, which will eventually send you a confirmation of admission. Please mention in your application that you plan to apply for a DLP loan – the payment of your application fee of \$350 will then be postponed until you receive your loan.

**C) You register** for attending Summer School 2012 in Saas-Fee, Switzerland, or for Thesis Supervision (MC) or Dissertation Work (AHS) during the academic year 2011-2012 at [administration@egs.edu](mailto:administration@egs.edu).

**D) You go online** and fill out the 2011-2012 FAFSA: <http://www.fafsa.ed.gov/> and submit it.

#### Hints:

- When filling out the FAFSA, select the **2011 – 2012 form FAFSA**. (the academic year at EGS runs from October 1, 2011 – September 2012.)
- Be sure to have your tax returns with you when you fill out the FAFSA. It's a quick process if you do.
- You will need to enter the **EGS federal school code G35183**.
- After completing the FAFSA you need to print it out, sign it, and send it in, unless you have requested a PIN from the DOE. You can apply for an online PIN at [www.pin.ed.gov](http://www.pin.ed.gov).
- On the final page of the online FAFSA, you will find your Estimated Family Contribution (EFC). The amount of your subsidized loan, if applicable, is determined by subtracting the EFC from the appropriate cost of attendance figure noted in Section 4, "How much aid can eligible students get?"

#### *EXAMPLE:*

*Student A filed her FAFSA online on April 15. On May 10, she received her Student Aid Report (SAR). The EFC on her SAR is "08250" (which means \$8,250). If she is a first-year student in the MC Division, the COA is \$15,800. Using the formula COA – EFC = NEED, Student A is eligible for \$7,550 in subsidized loans and, if she still needs help with the remainder, she'll have to take it out in unsubsidized loans. Student loan amounts are processed by the EGS Financial Aid Administrator.*



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**E) You apply** for the loan:

- After completing your FAFSA, go to <http://studentloans.gov> for the Direct Loan application process.
- The website itself should provide any answers you need for the questions asked.
- For technical or other difficulties with the site, please complete the form in the Contact Us section (<https://studentloans.gov/myDirectLoan/contactUs.action>).

Hints:

- For detailed information about the new Direct Loan program (in which the Dept. of Education is the mandatory lender), go to: <http://www2.ed.gov/offices/OSFAP/DirectLoan/student.html>.
- If you have never applied for a student loan at EGS before, you will need to complete the site's "Entrance Counseling." Otherwise, you may proceed to sign the Master Promissory Note. (Note: Even if you have completed a Master Promissory Note in the past for EGS, you must complete a new one for the new school year.)

Notes:

- **You will receive half of your loan in approximately one month's time (from when it is processed) and half in April, at the mid-point of the academic year.**
- Please note that **EGS does not participate in the PLUS Loan program**. Please do not submit an application for a PLUS Loan.

**F) You get in touch** with the EGS Financial Aid Administrator

After completing steps A to E, you contact Tiffany Coe, EGS Financial Aid Administrator, at [financial.aid@egs.edu](mailto:financial.aid@egs.edu) to convey the amount you wish to borrow.

In order to be able to obtain clearance for your loan, you must send to [financial.aid@egs.edu](mailto:financial.aid@egs.edu) proof that you have been admitted to the degree program of your choice and that you have registered for study at EGS for the academic year 2011-12.

- For MC Division: Send in the email received from the Admissions Director that confirms your admission and registration.
- For AHS Division: Send in the email received from [administration@egs.edu](mailto:administration@egs.edu) that confirms your admission and registration.

Hints:

- To reiterate, loans generally take about a month to process – going first to the EGS Controller's Office (Mark Cohen) and then to you.
- In the interest of efficiency, please limit excessive correspondence with [financial.aid@egs.edu](mailto:financial.aid@egs.edu) after you have applied and put in your loan request. Government timelines prevent you from being able to get your loan monies instantly, so please be patient.
- Seven days prior to the first disbursement date on the loan, the Dept. of Education will mail you a statement that notifies you, the borrower, of the terms, conditions, and responsibilities related to the loan, e.g., amount, anticipated disbursement dates, and amounts. If you so choose (via a checkbox on [studentloans.gov](http://studentloans.gov)), this disclosure is also made available for online downloading seven days prior to the disbursement date.



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**SUMMARY / CHECKLIST**

- |                              |                                     |                          |
|------------------------------|-------------------------------------|--------------------------|
| <b>A) you must be</b>        | (US citizen or resident)            | <input type="checkbox"/> |
| <b>B) you have</b>           | (written statement of admission)    | <input type="checkbox"/> |
| <b>C) you register</b>       | (administration@egs.edu)            | <input type="checkbox"/> |
| <b>D) you go online</b>      | (FAFSA)                             | <input type="checkbox"/> |
| <b>E) you apply for loan</b> | (studentloans.gov)                  | <input type="checkbox"/> |
| <b>F) you get in touch</b>   | (Tiffany Coe financial.aid@egs.edu) | <input type="checkbox"/> |
| <b>G) you are patient</b>    | (a virtue)                          | <input type="checkbox"/> |
| <b>H) you get your money</b> | (you get to study)                  | <input type="checkbox"/> |

**If you have further questions:**

- For issues related to disbursement/returning unneeded loan funds/delivery of loans, contact:  
Mark Cohen [mark.cohen@egs.edu](mailto:mark.cohen@egs.edu).
- For issues related to your loan request, contact:  
Tiffany Coe [financial.aid@egs.edu](mailto:financial.aid@egs.edu).
- For issues related to tuition payment and receipts/loan deferment paperwork/coursework inquiries, contact:  
  
For MC Division:  
Wolfgang Schirmacher [wolfgangschirmacher@gmail.com](mailto:wolfgangschirmacher@gmail.com).  
  
For AHS Division:  
Susanna Armbruster [susanna.armbruster@gmail.com](mailto:susanna.armbruster@gmail.com) or your Program Director.
- For issues related to lodging/hotel reservation in Saas-Fee:  
Brigitte Campagnani [administration@egs.edu](mailto:administration@egs.edu).