CIA GUIDE TO FINANCIAL PLANNING 2015–2016
St. Helena, CA Campus
AN INVESTMENT IN YOUR FUTURE
A Message from Kathy Gailor, Director of Financial Aid

The CIA’s 48,000-strong alumni network is a daily testament to the superior value of a CIA degree. These extraordinary men and women are finding success in a food world filled with opportunities and choices. With your own CIA degree, you can too. And we are very committed to making your CIA education as affordable as possible. You’ll be happy to know that our costs are comparable to similar colleges, and here’s some even better news—approximately 90% of our students receive some form of financial aid.

The CIA’s Student Financial & Registration Services (SFRS) is dedicated to helping you understand and navigate through the financial aid process to make your education goals possible. Paying for college is a partnership that includes you, your family, the government, and The Culinary Institute of America.

Don’t let applying for financial assistance keep you from going to the world’s premier culinary college. No matter what your individual circumstances are, we will work with you to help make attending the CIA an affordable investment in your future in the amazing world of food.
4 EASY STEPS
The Process

We know the process for securing aid can be confusing at first. We’re here to guide you through the financial planning process, from your very first question all the way to graduation.

1 Apply for admission to the CIA.
Use our application booklet or go to www.ciachef.edu/applynow.

2 Apply for financial aid.
File your Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. The CIA’s federal code is 007304. For step-by-step instruction on completing the FAFSA, watch our financial aid videos at ciachef.financialaidtv.com.

When you have received a Student Aid Report (SAR) from the federal processing center, you’ll know that your application has been processed and the review procedure can begin. The CIA’s Student Financial & Registration Services (SFRS) Office, located at the main campus in Hyde Park, NY, may request additional documentation, such as copies of your and/or your parents’ IRS federal tax transcripts. All documentation should be sent to SFRS in Hyde Park.

Upon completion of the FAFSA and receipt of the requested documentation, the CIA will develop an aid package consisting of any federal and institutional funds you qualify for. This package is usually sent to you 2–4 months prior to the enrollment season for which you applied. If you have any questions along the way, we’ll help you find the answers. Start by watching our financial aid videos at ciachef.financialaidtv.com. And our helpful staff is just a phone call (845-451-1500) or an e-mail (SFRS@culinary.edu) away.

3 Check into other financial aid programs available.
In addition to what is in your financial aid package, you should be exploring other forms of aid. We can point you in the right direction to locate external funding opportunities; see page 8.

4 Review the costs.
The CIA tuition, fees, and residence hall rates are on pages 12–13.
The Culinary Institute of America offers a full range of financial aid programs that can help you afford CIA excellence. Qualified students—approximately 90% of current CIA students—receive aid. In fact, freshmen at the CIA were awarded more than $24 million in financial aid last year. And once you’ve enrolled, you’ll be able to apply for additional scholarships created by the CIA’s many generous supporters.

**Federal Financial Aid**

**Federal Pell Grant**

Pell Grants are awarded to eligible students enrolled in a degree program who have not yet earned a bachelor’s degree and have not yet exhausted their maximum lifetime eligibility, which is the equivalent of six school years. Award amounts are determined by the U.S. Department of Education based upon the student’s expected family contribution (EFC).

**Federal Supplemental Educational Opportunity Grant (SEOG)**

Students who are eligible for a Federal Pell Grant may be considered for a Federal SEOG. Based on the availability of funds, priority is given to students with the greatest need who submitted the FAFSA by the college’s deadline. Amounts vary and are determined each year based on funds allocated to the CIA by the U.S. Department of Education.

**Federal Work-Study**

You may apply for a Federal Work-Study position if the SFRS Office determines you are eligible. The dollar amount of the award, however, is only an estimate of your expected earnings and is not deducted from your bill. As a Work-Study-approved student, you find employment by applying for one of the jobs at the CIA, which are posted daily on CIA Main Menu, and you receive a paycheck every other week. You may work up to 20 hours per week. Although preference for on-campus employment is given to Work-Study-approved students, jobs are not guaranteed. Community service Work-Study positions are also available and may be obtained through SFRS.
Federal Perkins Loan
A Federal Perkins Loan is a low-interest loan for students in a degree program who demonstrate exceptional need. The SFRS Office determines eligibility, giving priority to students with the greatest financial need and who have completed the FAFSA process by the priority deadline. Award amounts vary based on need and the U.S. Department of Education allocation to the CIA.

Federal Direct Loans (Subsidized and Unsubsidized)
Both Direct Loan programs require the borrowers to complete entrance counseling and the Master Promissory Note. To obtain more information about the Federal Direct Loan programs, including the current interest and fee rates, please visit www.studentloans.gov.

The Direct Subsidized Loan is awarded to students who demonstrate financial need. The federal government pays all interest costs for Direct Subsidized borrowers while the borrowers are in school. Important to know: Students who are first-time borrowers on or after July 1, 2013 of Direct Subsidized Loans are limited to a period not to exceed 150 percent of the length of the borrower’s educational program (“the 150% limit”). Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150% limit to lose the interest subsidy on their Direct Subsidized loans.

The Direct Unsubsidized Loan is awarded to students who do not meet financial need or need to supplement their Direct Subsidized Loans. Borrowers remain responsible for all interest that accrues (accumulates) during school, grace, and deferment periods.

Dependent students in their freshman year of the degree programs can borrow up to $5,500 (including up to $3,500 Subsidized) per year. Important to know: Dependent students whose parents get denied a Federal Direct PLUS can receive an additional $4,000 for the freshman and sophomore years.

Independent students (typically 24 years old or older) in their freshman year of the degree programs can borrow up to $9,500 (including up to $3,500 Subsidized) per year.

Federal Direct Parent Loan for Undergraduate Students (PLUS)
Parents of dependent students in a degree program may apply for a PLUS to help with their child’s educational expenses. The parent must be the student’s biological or adoptive parent, or custodial stepparent. The parent must complete the PLUS application and sign the Master Promissory Note. Important to know: you should not apply for a PLUS more than 120 days prior to your entry date.

The amount that could be borrowed is up to the cost of attendance, minus financial aid from all other sources. To obtain more information about the Federal Direct PLUS program, including the current interest and fee rates, visit www.studentloans.gov.

Accessibility of Federal Direct, Perkins, and PLUS Loans
If you have a Federal Direct Loan, Federal Perkins Loan, and/or a Federal PLUS Loan, the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system. For more information, please visit www.nslds.ed.gov.

Veterans’ Benefits
Veterans, spouses, dependents, and surviving family members of veterans whose deaths or disabilities were service-connected may be eligible for educational benefits while attending the CIA. Forms and information are available at all Veterans Administration offices or at www.benefits.va.gov. Proper documentation must be submitted to Student Financial & Registration Services before any program benefits will be certified. Benefits are certified on a class-by-class basis, which may affect the timing and how the funds are disbursed. The CIA is a Yellow Ribbon participating institution.

State Financial Aid
State Grants
Several states, including California, offer need-based and/or merit-based grants to CIA students who are residents of these states. Students should contact their state education departments to determine availability and eligibility.

Cal Grant
Residents of California enrolled at the Greystone campus are eligible for this grant. To be considered, you must complete your FAFSA (www.fafsa.ed.gov) by March 2 of the year you will enter the program. To learn more, visit www.calgrants.org.

Vocational Rehabilitation
If you have a disability, you may be offered assistance by your state’s Department of Vocational Rehabilitation, depending on the state’s criteria. If you are offered financial assistance through this program, please have your rehabilitation counselor contact the CIA’s SFRS Office in Hyde Park, NY.
Sample Student Package A

The amount of aid varies based on each student’s unique financial situation and the time of entry to the college. All figures listed are for one academic year.

18 years old, dependent student
Fall entry date, living on campus
Expected Family Contribution=$7,288

CIA Merit-based Scholarship .......... $6,000
CIA Need-based Grant ................. $5,000
SAT/ACT Achievement Scholarship ........................................ $2,000
External Scholarship .............................. $1,000
Federal Direct Subsidized Loan ......... $3,500
Federal Direct Unsubsidized Loan ...... $2,000

Eligible for Federal Work-Study
Total Aid $19,500

CIA Financial Aid

CIA Need-based Grants
A CIA need-based grant is awarded to students with a completed FAFSA. When awarding need-based grant and/or scholarship aid, the college gives priority to students with the greatest need who submitted the FAFSA by the CIA’s deadline.

CIA Merit-based Scholarships
The CIA seeks students who have demonstrated academic excellence and leadership qualities in their school and work experiences. CIA merit-based scholarships are awarded to students identified through the admissions process. A separate scholarship application is not necessary. These scholarships are renewable annually with a GPA of 3.0 or better.

SAT/ACT Achievement Scholarship
While SAT and ACT test scores are not required for admission, students are encouraged to submit their test results during the admissions process to be considered for this scholarship. Students with a minimum SAT Math and Reading combined score of 1,000 or ACT Composite score of 22 will receive this one-time award for their freshman year.

CIA Phi Theta Kappa Scholarship
The CIA Phi Theta Kappa (PTK) Scholarship is awarded at the time of admission—and upon receipt of official transcripts with PTK designation—to students who transfer from a community college that has entered into an articulation agreement with the CIA. International students and students using veterans’ educational benefits are not eligible. This scholarship is renewable with a 3.25 GPA.

CIA Alumni Referral Scholarship
The college offers this scholarship to prospective students who are encouraged by a CIA graduate to apply for admission. Qualifying students will receive a one-time scholarship for their freshman year in our degree programs. To be eligible, students must include a letter of recommendation from a CIA graduate with their application for admission.

National Student Organization (NSO) Scholarship—National Level Competitions
Students who compete and place first, second, or third in a national culinary arts, baking and pastry arts, or culinary management competition sponsored by SkillsUSA, Family Career & Community Leaders of America (FCCLA), ProStart, or American Hotel & Lodging Educational Institute (AHLEI) will receive scholarships to attend the CIA. The amounts of these awards vary and are set each year by the college. These scholarships are renewable annually with a GPA of 3.0 or better.

Students may receive only one NSO competition scholarship. If you have won multiple competitions, the CIA will honor the award with the highest monetary value. Winners must enroll by June of the year following their senior year of high school. All competition scholarships are for secondary level only, with the exception of the SkillsUSA first place winner in the national postsecondary culinary arts competition.
**NSO Scholarship—State Level Competitions**
Students who compete and place first, second, or third in select state culinary arts, baking and pastry arts, or culinary management competitions sponsored by SkillsUSA, FCCLA, or ProStart will receive scholarships to attend the CIA. The amounts of these awards vary and are set each year by the college. These scholarships are renewable annually with a GPA of 3.0 or better.

Students may receive only one NSO competition scholarship. If you have won multiple competitions, the CIA will honor the award with the highest monetary value. Winners must enroll by June of the year following their senior year of high school. All competition scholarships are for secondary level only.

**NSO Scholarship—Officer Awards**
Students who served as officers in SkillsUSA or FCCLA at the school, state, or national levels could qualify for a one-time, nonrenewable scholarship for their freshman year. The amount of this award varies and is set by the CIA each year. A student can receive both an officer award and a competition award for the same organization.

**NSO Scholarship—Essay Contest**
Active members of SkillsUSA, FCCLA, and ProStart who have not received a competition scholarship can enter a 500-word essay on a topic chosen each year by the Admissions Department to compete for a scholarship. The winners must enroll by June of the following year. This is a one-time, nonrenewable scholarship for their freshman year.
Private Financial Aid

Scholarships
Throughout the year, many organizations generously offer scholarship assistance to students enrolled at the CIA. Nearly $2 million was awarded in donated scholarships last year. Once accepted into the CIA, students can view scholarship opportunities on the CIA Main Menu student portal at the $HEF link. Criteria and application procedures vary, and are updated often. CIA students are encouraged to check $HEF to learn of possible new scholarship opportunities every few weeks.
A variety of sources outside the CIA offer private grants and scholarships. The Internet, public libraries, and high school guidance offices are good sources for scholarship information. Check the CIA website at www.ciachef.edu/external-scholarships for additional sources.

Loans
Some lenders offer educational alternative loans as a means to fund your education. These loans are generally based on your credit history and can be used in addition to any federal, state, school, or private funding you receive. Always file a FAFSA before applying for an alternative loan to determine eligibility for federal aid, as it is important to use all other resources before turning to an alternative loan. Please be aware that final approval of the loan must be received by the CIA before an alternative loan will be deducted from your bill.
Contact your lender when you apply for admission to understand the procedure and time frame required to have a loan in place by your entry date. Please note that you should not apply for an alternative loan more than 90 days prior to your entry date. For a list of lenders commonly used by CIA students, please visit www.ciachef.edu/alternative-loans.
Q: When should I begin the financial aid application process?

A: After you have applied for admission, you may begin the financial aid application process. The Free Application for Federal Student Aid (FAFSA) becomes available in January for the upcoming academic year. You should file for financial aid at least 5–6 months prior to the enrollment season for which you are applying. Contact Student Financial & Registration Services to be sure of filing the appropriate forms for your entry date.

Q: Will I need my parents’ information to complete the Free Application for Federal Student Aid (FAFSA)?

A: Most students will need their parents’ information, as the federal government has established strict guidelines for students to be considered independent on the FAFSA. You may be considered an independent student if you meet any of the following criteria:

- You are at least 24 years of age.
- You are a veteran of the U.S. Armed Forces.
- You are married or have legal dependents other than a spouse.
- You are an orphan or ward of the court.

Parent information is necessary if you do not meet any of the above situations.

Q: What is meant by an aid package?

A: A financial aid package is a combination of financial aid from various sources. The four types offered are scholarships, grants, loans, and employment. The size and makeup of your package is determined by your financial need, merit rating, and the availability of funds.

Q: What does cost of attendance (COA) mean?

A: In addition to the fixed direct cost listed in the section on tuition and fees, the CIA is required to estimate a cost of attendance (COA) that includes indirect costs such as personal expenses and transportation. While the COA is one of the more confusing aspects of the financial aid process, it gives students and their families an idea of the costs that might be incurred beyond tuition and fees so they can plan accordingly. It is important to differentiate between indirect costs, which are simply estimates used by our office during the awarding process to determine a student’s financial need, and direct costs, which are actual amounts that will be charged to the student’s account.

Q: What is expected family contribution (EFC)?

A: Expected family contribution is determined from the information you submitted on your FAFSA and represents the amount the federal government feels your family should be able to contribute annually toward the cost of your education.

Q: How is financial need determined?

A: Financial need is calculated by subtracting family contribution from the cost of attendance.

Q: Will the college meet my financial need?

A: We typically do not meet full financial need through institutional sources; our SFRS advisors will work with you throughout the process and make every effort to help you meet educational expenses.

You’re definitely not alone in wanting to learn about the financial aid process. Here are some of the most common questions we hear from students and parents. You can find answers to your questions by watching our financial aid videos at ciachef.financialaidtv.com.
Q: What is the difference between need- and merit-based aid?
A: Need-based aid is awarded on the basis of financial need as determined by the FAFSA and merit-based aid on a student’s achievements and/or academic record.

Q: Is there a maximum household income level that automatically makes me ineligible for financial aid?
A: No. Income level does not automatically disqualify you for financial aid. Other variables, such as number in the family and number attending college, are taken into consideration.

Q: If I don’t think I will qualify for federal aid because my household income and assets may be too high, should I still file the Free Application for Federal Student Aid (FAFSA)?
A: Yes. You should not assume you are ineligible for aid without filing the FAFSA. All students will at least qualify for the Federal Direct Unsubsidized Loan, for which the FAFSA is required, and many other programs also require that the FAFSA be filed.

Q: I already have a degree. For purposes of the FAFSA, am I considered a graduate student?
A: No. All CIA students are considered undergraduate students, regardless of prior degree or experience.

Q: I have a bachelor’s degree. What financial aid am I eligible for?
A: If you have a bachelor’s degree, you may be eligible for a Federal Perkins Loan, a Federal Direct Subsidized and/or Unsubsidized Loan, Federal Work-Study, and CIA scholarship or grant aid. If you are a dependent student, your parents are eligible to apply for a Federal PLUS as well.

Q: Will I receive my financial aid in one payment?
A: No. Each type of financial aid is distributed in two equal installments.

Q: What if my financial aid funds don’t arrive before I start classes?
A: As long as your financial aid file is complete—meaning you have submitted all documents requested by the SFRS Office and completed the online Master Promissory Note and Entrance Counseling Form—the first installment of your financial aid will be noted on your bill as anticipated aid and will be deducted from the amount you owe. This also applies to any other confirmed financial aid.

Q: How do I find a Federal Work-Study job on campus?
A: Once you have arrived at the college you can start the process for getting an on-campus job. Student employment opportunities are posted daily on CIA Main Menu. You are responsible for applying for the job you want.

Q: Can I use my financial aid to pay my tuition deposit?
A: No. Financial aid is not disbursed until after a student has attended the first week of classes. The tuition deposit is required to hold your place in an entry date and is due well in advance of starting classes.
Here are a few suggestions and reminders to help you stay on track and keep your financial planning and application efforts running smoothly.

- Check the CIA website for updates and more information.
- Apply as early as possible; the process can take time.
- When filing the FAFSA, if you are eligible to use the IRS data retrieval tool, use it! It will save you time.
- Print a copy of your FAFSA on the web, including your confirmation page.
- Be sure to file a FAFSA before you apply for an alternative loan.
- Complete the FAFSA every year.
- Check—and ask your parents to check—with employers or unions to see if any scholarships or loans are available to employees or their children.
- Investigate all available external scholarships through the Internet, your library, your high school guidance office, and/or the CIA website.
- Carefully review all forms submitted for financial aid to be sure they are completely filled out and signed.
AN INVESTMENT FOR LIFE
Consider the Costs

We know cost can be a factor when choosing a college. But it’s only one thing you should consider when making that all-important decision. Remember, your investment in a college education is a major investment in your future—for personal fulfillment, and for career and income opportunities. So be sure to choose the college that will give you the best return. Consider our position as the world’s premier culinary college.

Review our costs. You’ll see that they are competitive with those of other private culinary schools. Then learn the true cost of your own CIA education by applying for admission and financial aid. And remember, approximately 90% of our students receive financial aid.

2015–2016 Tuition and Fees

You might ask, “What exactly do CIA tuition and fees cover?” Tuition includes instruction, and required fees include textbooks, board (two meals per instructional day), a culinary tool kit or baking and pastry tool kit, and chef’s uniforms. The tuition and fees listed on the following pages are effective August 1, 2015.

Freshman Tuition Payment Schedule

<table>
<thead>
<tr>
<th>Semester</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Semester</td>
<td>Advance deposit (due upon receipt of Enrollment Agreement)</td>
<td>$200</td>
</tr>
<tr>
<td></td>
<td>One-half of tuition (due 60 days prior to semester start date)</td>
<td>$6,782.50</td>
</tr>
<tr>
<td></td>
<td>Unpaid balance (due 14 days prior to semester start date)</td>
<td>$6,982.50</td>
</tr>
<tr>
<td></td>
<td><strong>Total tuition, first semester</strong></td>
<td><strong>$13,965</strong></td>
</tr>
<tr>
<td>Second Semester</td>
<td>One-half of tuition (due 60 days prior to semester start date)</td>
<td>$6,982.50</td>
</tr>
<tr>
<td></td>
<td>One-half of tuition (due 14 days prior to semester start date)</td>
<td>$6,982.50</td>
</tr>
<tr>
<td></td>
<td><strong>Total tuition, second semester</strong></td>
<td><strong>$13,965</strong></td>
</tr>
</tbody>
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Required Fees

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Application (nonrefundable)</td>
<td>$50</td>
</tr>
<tr>
<td>Confirmation Fee (nonrefundable)</td>
<td>100</td>
</tr>
<tr>
<td>Board, per semester</td>
<td>1,400</td>
</tr>
<tr>
<td>Books, Uniforms, and Supplies</td>
<td>1,540</td>
</tr>
<tr>
<td>Culinary Arts</td>
<td></td>
</tr>
<tr>
<td>Baking &amp; Pastry Arts</td>
<td>1,365</td>
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<tr>
<td>General Fee, per semester</td>
<td>620†</td>
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Residence Hall Rates

<table>
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<tr>
<th>Occupancy</th>
<th>Rate</th>
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<tbody>
<tr>
<td>Single Occupancy</td>
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<tr>
<td>Double Occupancy</td>
<td>$3,675</td>
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<tr>
<td>Triple Occupancy</td>
<td>$2,995</td>
</tr>
<tr>
<td>Quadruple Occupancy</td>
<td>$2,995</td>
</tr>
</tbody>
</table>

Other Fees That May Be Assessed

Makeup Fees:
- Re-registration: $60
- Failure (per credit): $931

Additional room and board fees may apply. Contact Student Financial & Registration Services for more information.

Sample of Makeup Charges*:
- 1.5-credit failure: $1,676.50
- 3.0-credit failure: $3,073

*Includes estimated board fee for 14 days.

†The General Fee includes charges such as student activity and exam fees.

Residence hall fees and all required fees are due 14 days prior to the semester start date. Payment will be considered late after five days, at which time students will be assessed a $75 late fee.

Every student is required to pay one half of tuition prior to his or her semester start date. This payment is an indication of your preparedness to pay and your financial commitment to the college. Financial aid, which is not paid until you start your semester, cannot be used to meet the one-half-of-tuition payment requirement. For students with financial aid, half tuition or your balance—whichever is less—must be paid 60 days prior to your start date.

Part-time and Overload Fees

Students who take less or more than the full-time course load will be charged as follows:

- More than 18 credits, per additional credit: $931
- Less than 12 credits, per credit: $931

The board fee while taking these courses will be assessed based on the amount of time needed to complete the course load. Students living off campus may qualify for other meal plan options.

Tuition Installment Plan

The CIA, in partnership with Tuition Management Systems (TMS), is pleased to offer payment choices to help you afford your college education expenses. This interest-free monthly payment option allows you to maximize your savings and income by spreading your college education expenses over equal monthly payments. Your only cost is an enrollment fee of $60. To learn more, call 1-800-343-0911 or visit www.afford.com.
YOUR “TO DO” LIST
Almost Done!

Use this checklist to make sure you’ve completed all of the necessary steps.

☐ Filed CIA application for admission.

☐ Filed a Free Application for Federal Student Aid (FAFSA).

☐ Completed appropriate state grant application procedures.

☐ Received Student Aid Report (SAR) approximately two weeks after filing the FAFSA.

☐ Researched and applied for external scholarships.

☐ Sent requested documentation to SFRS in Hyde Park, NY.

☐ Received an award package from the CIA.

☐ Submitted copies of any outside scholarship or grant award notifications to SFRS.

☐ Completed electronic Master Promissory Note and Entrance Counseling Form for Federal Loan.

The CIA’s Student Financial & Registration Services staff is here to help you invest in your future. Just give us a call at 845-451-1500, or you can e-mail us at SFRS@culinary.edu.

NOTICE OF NONDISCRIMINATION
The Culinary Institute of America (CIA) is an Equal Opportunity Employer committed to the principle of equal opportunity in education and employment. The CIA does not discriminate against individuals on the basis of race, color, sex, sexual orientation, gender identity, religion, disability, age, genetic information, marital status, veteran status, ancestry, national or ethnic origin, or any other protected group or classification under federal or state laws. The following persons have been designated to handle inquiries regarding the nondiscrimination policies:

Civil Rights Compliance Officers at the CIA
Title IX and Age Discrimination: Joe Morano, HR Director—Faculty Relations 845-451-1314, j_morano@culinary.edu, Office—Roth Hall, Room S-324

Section 504/ADA: Maura A. King, Director—Compliance 845-451-1429, m_king@culinary.edu, Office—Roth Hall, Room S-351

Mailing Address
The Culinary Institute of America, 1946 Campus Drive, Hyde Park, NY 12538

Should you require further information, please visit www.ciachef.edu/non-discrimination-statement.

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