

Costs and Financial Assistance for International Students

In keeping with Clark University's commitment to a strong international presence on campus, financial assistance is provided to a number of international students each year. Competition for this assistance is extremely keen. **Awards are based on both academic merit and financial need.** Since the ability to meet the cost of attendance at Clark University must be taken into consideration, the admissions process is need-aware. Many applicants each year have excellent academic records but do not demonstrate the financial ability necessary to meet the cost of attendance. It is not unusual for the Committee to deny an application on financial grounds even though the applicant is academically qualified.

Our average award is typically not greater than \$20,000 per year. Since the total cost of attendance is estimated to be approximately \$46,000 for the 2009-2010 school year, the average student attending Clark will be required to pay \$25,000 to \$30,000 a year. **Students seeking aid greater than the average award should understand that their chance of receiving any aid at all is greatly reduced** due to our need-aware admissions policy.

In addition, a student should not rely on the possibility of working while in school. The United States Government prohibits international students from working outside the University. On-campus employment opportunities are limited by Federal government regulations to 20 hours per week. This should therefore not be considered a potential source of significant income.

Ability to meet the costs of attendance is determined by analysis of information provided on the Clark University International Student Financial Aid Application, **which must be submitted by January 15.** Supporting documents in the form of authorized bank statements or certification of finances should also be submitted.

Since Clark can only give partial financial assistance, it is expected that students will be prepared to finance their education with funds from their families, sponsors or sources other than Clark University. It is important that students and their families be realistic as they plan to apply for admission to Clark, as students must provide proof of financial support in order to receive a visa for study in the United States.

ANTICIPATED EXPENSES FOR ACADEMIC YEAR 2009–2010

Expenses	First Semester	Second Semester
Tuition	\$17,450.00	\$17,450.00
Activity Fee	160.00	160.00
Contingency Deposit (refundable)	50.00	0
Orientation Fee (one-time fee)	250.00	0
	<u>\$17,910.00</u>	<u>\$17,610.00</u>
Health Insurance (mandatory if not covered by family plan)	(estimate) 1,257.00	
Additional Costs for Residents:		
Housing (double room)*	1,950.00	1,950.00
* (Includes telephone, cable TV, voice mail and network access fees.)		
Meal Plan	1,425.00	1,425.00
Cost per semester:	\$22,542.00	\$20,985.00
Personal Expenses/Miscellaneous (estimated)	\$2,000 for the academic year	
Books and Supplies (estimated)	\$ 800 for the academic year	
Total Estimated Costs for the Academic Year:	\$46,327.00	

International Student Financial Assistance Form

If you are applying for financial assistance, you and your parents *must* answer all questions on this form and *return it to the Clark University Admissions Office by **January 15**, or April 1 if you are a transfer applicant.* Please print all information and *give amounts in U.S. dollars.* Use an additional sheet of paper for explanations, if necessary.

Please note that financial assistance is limited and will only be given to those students who demonstrate the ability to meet costs above and beyond any assistance they are granted.

Your Name: _____ Birth Date: _____
Last (Family Name) First Middle (if applicable) Month Day Year

Father or Stepfather Age: _____

Mother or Stepmother Age: _____

Name: _____

Name: _____

Occupation: _____

Occupation: _____

Employer: _____

Employer: _____

Parents' Marital Status:

Married Separated/Divorced Other
 Father living, mother deceased Mother living, father deceased (explain) _____

If not with both parents, with whom do you currently reside? _____

Give the following information for any persons who are dependent on your parents' support (other than yourself):

Name	Relationship	Age	Name	Relationship	Age
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

List those dependents above who are enrolled in an institution of higher education (including yourself):

Name	Name and Location of School	Annual Cost to Attend	Amount Provided by Family	Amount of Institutional or Government Grant/Loan/Work
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Give family's total annual income in U.S. dollars:

Source of Income	Actual last year	Estimated this year	Estimated next year
Father's Income	U.S. \$ _____	U.S. \$ _____	U.S. \$ _____
Mother's Income	U.S. \$ _____	U.S. \$ _____	U.S. \$ _____
Student's Income	U.S. \$ _____	U.S. \$ _____	U.S. \$ _____
Other (explain below)	U.S. \$ _____	U.S. \$ _____	U.S. \$ _____
TOTAL	U.S. \$ _____	U.S. \$ _____	U.S. \$ _____

Explain: _____

The primary source of family income is from:

- Salary/Wages Family-owned Business/Farm
 Other, specify source: _____

If your family owns its own home:

How much does your family still owe on this house? U.S. \$ _____

What is the present sale value? U.S. \$ _____

Give present net value of other family assets:

Land and buildings (other than home)	U.S. \$ _____
Savings	U.S. \$ _____
Investments (such as stocks/bonds)	U.S. \$ _____
Money owed to family by others (explain below)	U.S. \$ _____
Other (explain below)	U.S. \$ _____
TOTAL	U.S. \$ _____

Explain: _____

Do you or your family have money, property, or assets in another country? Yes No

If Yes, in which countries are these assets held? _____

List the assets and their value in U.S. Dollars _____

Give approximate amounts spent each year by your family for:

Food	U.S. \$ _____
Clothing	U.S. \$ _____
Educational expenses	U.S. \$ _____
Housing (rent or mortgage payments)	U.S. \$ _____
Taxes	U.S. \$ _____
Vehicle expenses	U.S. \$ _____
Utilities	U.S. \$ _____
Medical expenses	U.S. \$ _____
Insurance	U.S. \$ _____
Other (explain below)	U.S. \$ _____
TOTAL	U.S. \$ _____

Explain: _____

How much support will you receive each year from the following sources? Do not list Clark University as a source of support.

	Academic year September - May
Your income or assets	U.S. \$ _____
Family income or assets (amount available for your education)	U.S. \$ _____
Relatives or friends	U.S. \$ _____
Agencies/foundations/government	U.S. \$ _____
Other (explain below)	U.S. \$ _____
TOTAL	U.S. \$ _____

Explain: _____

Total Estimated Costs (2009-10) \$ **46,327**

Minus your expected contribution (from all sources of support above) - _____

Equals the amount of assistance you are requesting from Clark = _____

Note that the average award last year was about \$20,000. Requests for more than this amount may jeopardize your chance of admission.

Use an additional sheet of paper to describe special circumstances.

Clark University has the right to request documentation to verify the information provided.

If you are offered admission, a certified bank statement will be required in order for us to process your I-20.

We declare that the information on this form is true, correct and complete:

Signature of Student _____ Date _____

Signature of Father, Stepfather _____ Date _____

Signature of Mother, Stepmother _____ Date _____