

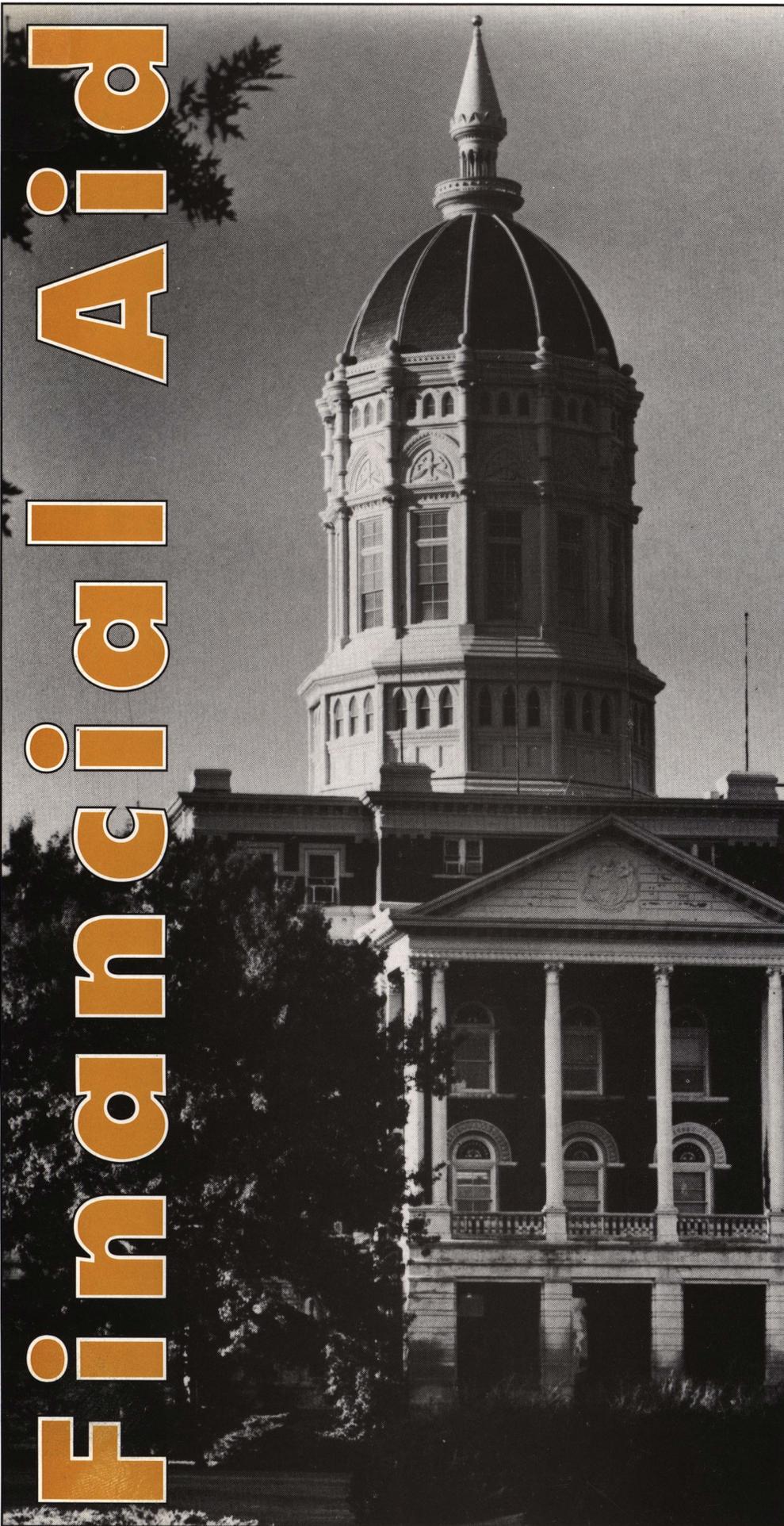
# CATALOG

University of Missouri  
Columbia

1993



# Financial Aid



# What's inside

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## Checklist

Stop here first to get the big picture on applying for financial aid.

## Deadlines

This table tells, by school and college, important deadlines for scholarships and financial aid forms.

## Earnings

How much to borrow? That depends on what you'll earn after graduating. Here's how it works.

## Worksheet

When it's time for college costs and financial need, get a pencil and see this worksheet.

## Q&A

Because you asked, here are the answers to 14 common questions.

If you have questions  
for the  
**MU Financial Aid Office**  
11 Jesse Hall  
Columbia, Mo. 65211

call  
inside Missouri  
**1-800-225-6075**  
or  
**(314) 882-7506**  
outside Missouri



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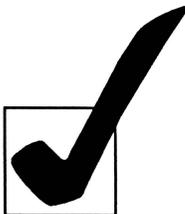
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All statements in this publication are announcements of present policies only and are subject to change at any time without prior notice. They are not to be regarded as offers to contract.

- ▶ Our financial aid advisers are ready to help you take advantage of the educational opportunities only MU offers. Together we can explore the options for paying for college —savings, summer jobs, parents, grants, scholarships, part-time jobs and loans.
- ▶ Last year, two out of three MU students received some form of financial aid.



**Follow  
this  
handy-  
dandy  
checklist  
to apply  
for  
financial  
aid at  
MU.**

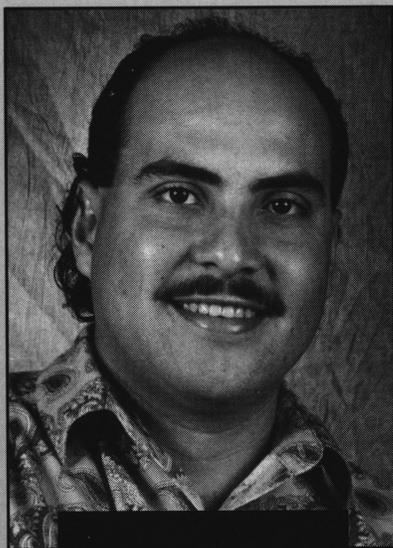
▶ **Freshmen**

- Apply for admission to MU.
- Obtain an MU scholarship booklet from your high-school counselor or MU Financial Aid Office. Application and instructions are included.
- Complete and mail your scholarship application to the MU Financial Aid Office. Deadlines are included in the booklet. Date mailed: \_\_\_\_\_
- Obtain a USA Group SINGLEFILE FORM, an ACT Family Financial Statement or CSS Financial Aid Form from your high-school counselor or the MU Financial Aid Office after Jan. 1, 1993. **If you use the CSS form, MU must be one of the three schools listed in the section "Federal Student Aid Releases and Certification."**
- Complete your income taxes.
- Complete and mail your SINGLEFILE FORM, FFS or FAF. **Priority is given to applications mailed by March 1.** Date mailed: \_\_\_\_\_
- Expect to receive a Student Aid Report within four to six weeks.
- Check your Student Aid Report to make sure it is correct. If it isn't, correct and return to USA Group, ACT or CSS. Date corrections mailed: \_\_\_\_\_
- Turn in your correct Student Aid Report to the MU Financial Aid Office. Keep a photocopy for your files. Date mailed to MU: \_\_\_\_\_
- If requested, submit copies of your and your parents' 1992 federal tax return and other forms requested by the Financial Aid Office. Date mailed: \_\_\_\_\_  
Forms: \_\_\_\_\_
- You will receive an award letter from MU stating the aid you may receive. Review, complete and sign your award letter and return it to MU. You will receive two copies; one is for your records. Date mailed: \_\_\_\_\_
- If you qualify for a Stafford Student Loan, a data sheet will be mailed to you with your award letter. If you are interested in this loan, complete and return the data sheet to the MU Financial Aid Office. Date mailed: \_\_\_\_\_

▶ **Transfer students**

- If you are a transfer student, all of the postsecondary schools you previously attended must send a Financial Aid Transcript to the Financial Aid Office. This is necessary even if you did not receive any financial aid at your previous school(s). Date requested: \_\_\_\_\_

# How to apply



William Negron, 24  
senior  
electrical engineering  
Manuela Toro Morice  
High School  
Caguas, Puerto Rico

**R**eceiving financial aid has allowed me to pursue my dreams. The commitment and personal interest at the financial aid office gave me a sense of security as well as the confidence to complete a process that might otherwise have been troublesome.

**F**irst complete a needs analysis form. You may use the ACT Family Financial Statement, the CSS Financial Aid Form or the USA Group SINGLEFILE FORM, which are available from your high-school counselor or the MU Student Financial Aid Office. If you use the CSS form, MU must be one of the three schools listed in the section "Federal Student Aid Releases and Certification."

To receive priority consideration for all financial aid programs, be sure to complete and mail the Family Financial Statement, the Financial Aid Form or SINGLEFILE FORM by March 1, 1993. Read the instructions carefully.

Using a formula established by Congress, the FFS, FAF or SINGLEFILE FORM determines how much you and your family are expected to provide toward the cost of your education. This is called your family contribution. Your family contribution will be the same no matter where you attend college because the same formula is used at all schools in the nation.

When awarding financial aid, we subtract your family contribution from the amount we expect it to cost you at MU. The result is the amount you may receive. For example, if your cost is \$8,000 and your family contribution is \$3,500, you will be eligible for \$4,500 in financial aid.

## ▶ Financial aid programs

Once MU knows how much financial aid you are eligible to receive, we try to meet your need with various aid programs. Need-based aid is awarded using the information you supplied on the FFS, FAF or SINGLEFILE FORM. In addition, there are non-need-based programs available to all students and parents regardless of income. For details on need-based and non-need-based programs, see the chart on Pages 6 and 7.

## ▶ Scholarship Search Service

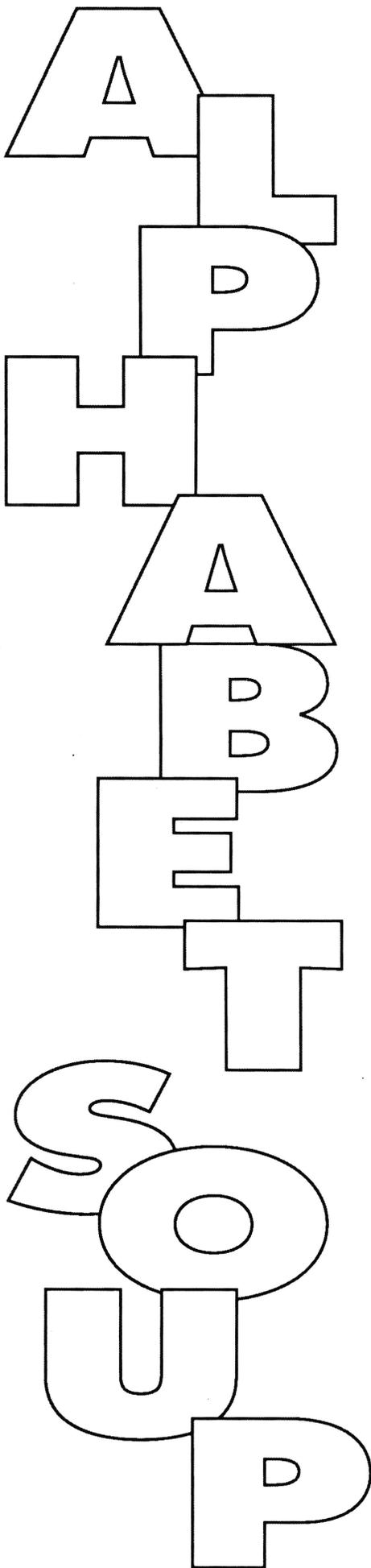
MU provides a Scholarship Search Service, which identifies sources of private funding through a computerized data base. The scholarship search matches the applicant's academic and personal criteria with the eligibility criteria for financial resources. You may request a Scholarship Search Service application by completing the card on the back cover of this booklet. Return the completed application with a \$15 check payable to the University of Missouri.

## ▶ Financial aid advisers

The MU Student Financial Aid Office has available for each student an adviser to provide information on scholarships, grants and loans. Our advisers see students either by appointment or walk-in. However, appointments are recommended for your convenience. In Missouri, you may call us toll free at 1-800-225-6075 to schedule an appointment or to find out when our advisers are available for walk-ins. Out-of-state students should call (314) 882-7506.

**U**niversities, colleges, and all unions are hereby notified that this institution does not discriminate on the basis of race, color, religion, national origin, ancestry, sex, age, disability, status as a disabled veteran or veteran of the Vietnam era in admission or access to, or treatment or employment in, its programs and activities. Any person having inquiries concerning the University of Missouri-Columbia's compliance with the regulations implementing Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, or Section 504 of the Rehabilitation Act of 1973 is directed to contact the Assistant Vice Chancellor, Personnel Services/Affirmative Action, University of Missouri-Columbia, 130 Heinkel Building, Columbia, Mo., 65211, (314) 882-4256. The Assistant Vice Chancellor, Personnel Services/Affirmative Action has been designated by the University to coordinate the institution's efforts to comply with the aforementioned regulations. Any person may also contact the Assistant Secretary for Civil Rights, U.S. Department of Education, regarding the institution's compliance with these regulations.

Additionally (as stated in the University of Missouri-Columbia Nondiscrimination Resolution approved by the Faculty Council, Staff Advisory Council, and endorsed by appropriate representatives of the undergraduate, graduate, and professional students), equal opportunity shall be provided for all faculty, students, staff, and applicants for employment or admission without discrimination on the basis of race, color, religion, national origin, ancestry, sex, age, disability, or sexual orientation. Any person having inquiries concerning the University of Missouri-Columbia's compliance with this nondiscrimination resolution is encouraged to contact the Assistant Vice Chancellor, Personnel Services/Affirmative Action, University of Missouri-Columbia, 130 Heinkel Building, Columbia, Mo., 65211, (314) 882-4256.



► **Jargon**

**American College Testing (ACT):** A company that uses the federal formula to determine your expected family contribution. It processes the Family Financial Statement.

**Confirmation Report:** The form sent to students by ACT notifying students that their information has been processed and sent to the requested schools. This form also is used if duplicate reports need to be sent to additional schools.

**Cost of Education:** The amount it should cost a student to attend school. Your cost of education is made up of fees, room and board, books, personal expenses and transportation.

**CWS:** College Work-Study Program. Provides part-time jobs on campus for eligible students.

**Expected Family Contribution (EFC):** The total amount your family is expected to contribute toward the cost of your education. This is determined using the information reported when you apply for aid. The Expected Family Contribution is the total of the parent contribution and the student contribution, or if independent, student or student and spouse contribution.

**FAA:** Financial Aid Administrator (at the school).

**Family Financial Statement (FFS):** A form students complete when applying for financial aid. This form is distributed by ACT, and obtains the information used to determine the family contribution.

**FAO:** Financial Aid Office.

**FAT:** Financial Aid Transcript.

**Financial Aid Form (FAF):** A form students complete when applying for financial aid. This form, distributed by College Scholarship Service, is used to calculate a family contribution.

**Financial Need:** The total amount of financial aid a student can receive. It is determined by taking the difference between the cost of education and the expected family contribution.

**GPA:** Grade Point Average. At MU, A=4.0, B=3.0, C=2.0, D=1.0

**MSG:** Missouri Student Grant.

**PC:** Parent Contribution.

**PLUS:** Parent Loan for Undergraduate Students.

**SINGLEFILE FORM:** A form students complete when applying for financial aid. This form is distributed by United Student Aid Group, and obtains the information used to determine the family contribution.

**Student Aid Report (SAR):** The form sent to students who apply for the Pell Grant. You must send this to the school in order to receive the Pell Grant. This form also is used if you need to make corrections on the information reported.

**SC:** Student Contribution.

**SEOG:** Supplemental Educational Opportunity Grant.

**SLS:** Supplemental Loan for Students.

**SSL:** Stafford Student Loan.

**United Student Aid Group (USAG):** A company that uses the federal formula to determine expected family contribution. It processes SINGLEFILE FORMS.

**To receive priority consideration for all programs, be sure to complete and mail by March 1, 1993, the Family Financial Statement, the Financial Aid Form or the SINGLEFILE FORM. Read the instructions carefully.**



# Need based

	Stafford Student Loan	Pell Grant	Perkins Loan	College Work-Study
<b>Require Needs Analysis Form</b>	Yes	Yes	Yes	Yes
<b>Priority deadlines</b>	None	None	March 1	March 1
<b>Maximum MU award per year</b>	\$2,625 Fr/Soph \$4,000 Jr/Sr \$7,500 Graduate	\$2,400	\$1,500	\$1,800
<b>Maximum total award</b>	Undergraduate \$17,250 Graduate \$54,750	\$11,500 (Cannot be received more than five years)	Undergraduate \$9,000 Graduate \$18,000	Not applicable
<b>Must be repaid</b>	Yes	No	Yes	No
<b>Repayment begins</b>	Six months after graduation or drop below half-time status	Not applicable	Nine months after graduation or drop below half-time status	Not applicable
<b>Interest rate</b>	New borrowers 8% first 4 yrs 10% after 4 yrs. (Same as original loan for previous borrowers)	Not applicable	5%	Not applicable
<b>Recipients at MU in 1991-92</b>	6,303	4,089	858	969
<b>Amount at MU in 1991-92</b>	\$20.8 million	\$6.4 million	\$1.1 million	\$1.26 million
<b>Borrower</b>	Student	Not applicable	Student	Not applicable
<b>Program description</b>	Loan; money comes from lender	Grant; available to undergraduates only	Loan; school is lender	On campus employment; receive paycheck every two weeks

# Non-need based

Supplemental Educational Opportunity Grant	Missouri Student Grant	Nursing Loan	Parent Loan for Undergraduate Students	Supplemental Loan for Students	Meal Deal
Yes	Yes	Yes	No	Yes	No
March 1	March 1	March 1	None	None	None
\$1,500	Depends on state funding	\$1,500	\$4,000	\$4,000	12 hrs=20 meals 11 hrs=14 meals 10 hrs=10 meals
Not applicable	Not applicable	\$13,000	\$20,000 per student	\$20,000	Not applicable
No	No	Yes	Yes	Yes	No
Not applicable	Not applicable	Nine months after graduation or drop below half-time status	60 days after lender disburses check	60 days after lender disburses check-deferment options available	Not applicable
Not applicable	Not applicable	5%	variable — maximum 12%	variable — maximum 12%	Not applicable
1,124	75	80	908	1,084	Not applicable
\$788,000	\$57,600	\$117,000	\$3 million	\$2.8 million	Not applicable
Not applicable	Not applicable	Student	Parent	Independent or graduate student	Not applicable
Grant; available to undergraduates only	Grant; Undergraduate Missourians attending Missouri schools	Loan; school is lender	Loan; money comes from lender	Loan; money comes from lender	Free meals in exchange for cafeteria work — must live in residence hall

# Special cases



Nancy C. Gonzalez, 21  
senior  
journalism, Spanish  
McCollum High School  
San Antonio, Texas

**m**y parents  
knew they couldn't afford  
to send me to college, but  
with financial aid, they  
didn't have to worry about  
financing my education. I  
am now on my way to  
graduating, and financial  
aid made it all possible.

## ► Transfer students

If you attended a university or college other than MU before the upcoming school year, you must submit a financial aid transcript. Contact the financial aid office at your prior school(s) and have the financial aid transcript sent to the MU Student Financial Aid Office, 11 Jesse Hall, Columbia, Mo. 65211. This is necessary even if you did not receive financial aid.

**For Meal  
Deal  
information  
contact  
Campus  
Dining  
Services,  
2 Johnston  
Hall,  
Columbia,  
Mo. 65211  
(314) 882-  
3663.**

students. For assistance in finding employment on and off campus, contact the Career Planning and Placement Center, 110 Noyes Hall, Columbia, Mo. 65211, (314) 882-6801.

## ► Verification

Many students will be randomly selected by the federal government to go through a process called verification. The purpose is to check the accuracy of information reported. We ask those selected to submit a federal tax return and other information. Any discrepancies we notice must be

corrected, and financial aid will be recalculated. Failure to provide the necessary information could result in a delay of receiving the aid or cancellation of aid.

## ► Special circumstances

There are times when you may feel that the information reported on the Family Financial Statement, Financial Aid Form or SINGLEFILE FORM does not reflect your true financial situation. If you want MU to be aware of a special situation, contact the MU Student Financial Aid Office, 11 Jesse Hall, Columbia, Mo. 65211. Our toll-free number in Missouri is 1-800-225-6075. Out of state call (314) 882-7506.

## ► Billing

When you register for classes, you will be given a bill stating the date of the first payment. If you will receive financial aid, it should be included on the bill and subtracted from the total amount due. If your aid covers your total bill, sign and return your statement to the Cashier's Office to confirm your attendance. If you still owe a balance, make the first installment payment by the due date or your registration will be canceled.

## ► Short-term loan

MU has a loan program to assist in the event of an emergency. Amounts are determined on an individual basis, so you must visit with a financial aid adviser. The interest rate is 8 percent. The loan must be repaid by the end of the semester.

## ► Student employment

If you do not qualify for work-study you may still be able to work on campus. Many offices have funds to pay



► **Jan. 1**

Obtain Family Financial Statement, Financial Aid Form or USA Group SINGLEFILE FORM from your high-school counselor.

► **Feb. 1**

MU scholarship application deadlines for:

- MU General University Scholarships
- College of Agriculture, Food and Natural Resources (freshmen)
- College of Arts and Science
- College of Education
- College of Engineering
- College of Human Environmental Sciences
- School of Journalism

► **March 1**

Last date to mail Family Financial Statement, Financial Aid Form or SINGLEFILE FORM to receive priority consideration.

MU scholarship application deadlines for:

- College of Business and Public Administration
- School of Health Related Professions
- School of Nursing

► **March 15**

Curators Scholarship nomination deadline.

► **April 15**

Award letter will be sent to students who qualify for financial aid and have been admitted to MU.

► **May 15**

Deadline to accept Curators Scholarship.

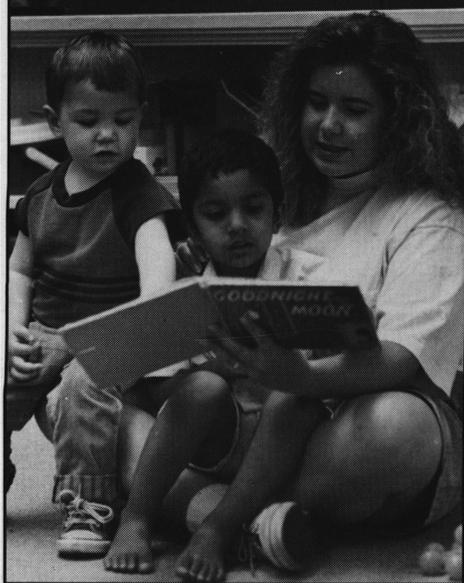
Scholarship application deadline for

- College of Agriculture, Food and Natural Resources (continuing students).

► **Mid-July**

First payment of fees for fall semester is due.

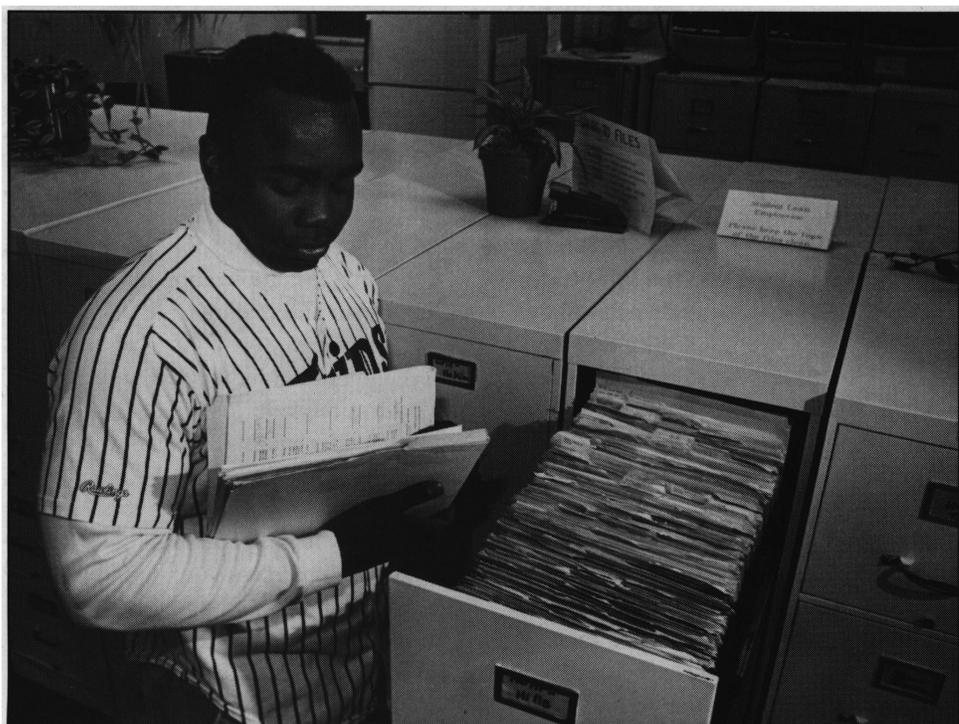
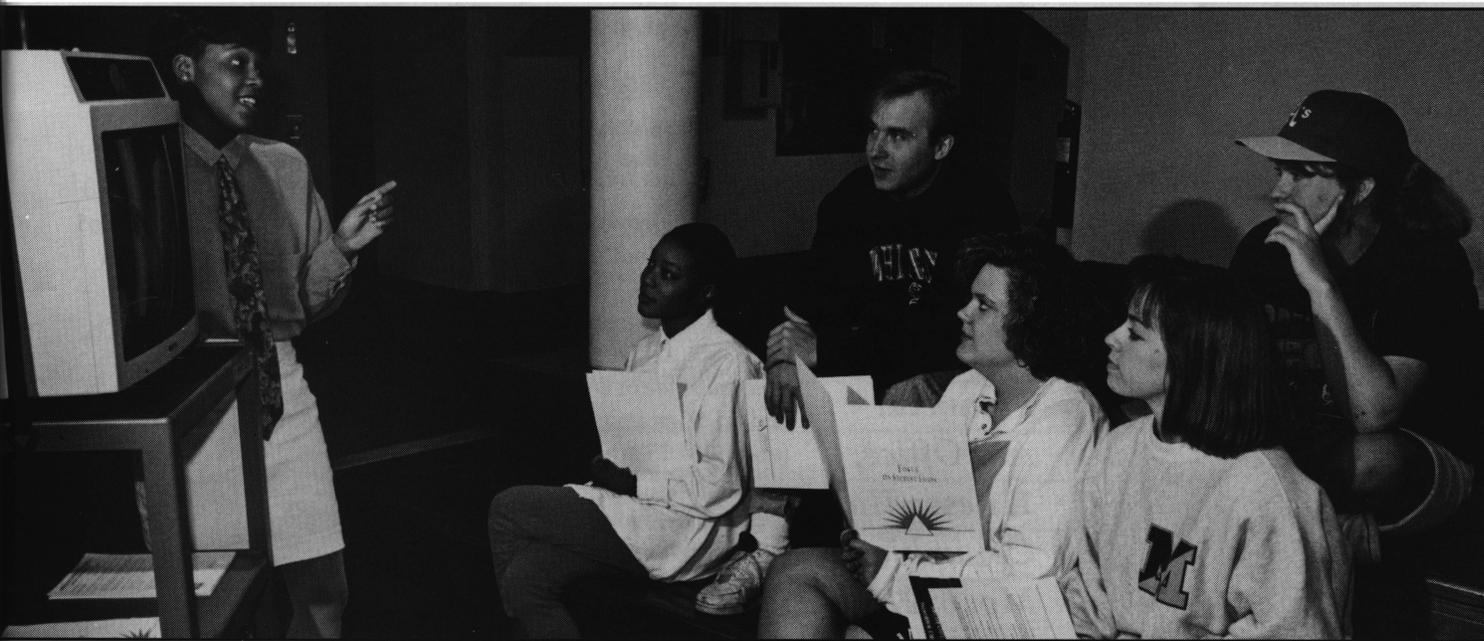




# Work-study

*Students qualifying for work-study can earn money part time in various campus departments.*

Counter clockwise from left: Crysta Consalvi prunes plants in a horticultural greenhouse; Shawn Adams clerks in the Cashiers Office; Jerri Tennyson greets and guides students at the Student Financial Aid Office front desk; Nichole Fisher shows a student loan video explaining procedures for first-time borrowers; Gina Dattilo reads to a future MU student in the child development lab.





Valerie F. Freeman, 21  
 junior  
 journalism  
 St. Teresa Academy  
 Kansas City

**b**y working closely with my financial aid adviser, I learned a lot about possibilities for funding my education. Through work-study, Pell Grants and other aid, I have not only been able to pay for my education, but I've also had an excellent work experience.

# The Stafford

**T**he Stafford Student Loan is a low interest loan made to students who have financial need and who are enrolled at least half time. This loan is made through a lender, such as a bank or credit union, of the student's choice. The student begins

**With questions concerning any of these requirements, contact the MU Student Financial Aid Office, 11 Jesse Hall, Columbia, Mo. 65211. In Missouri our toll-free number is 1-800-225-6075. Out of state call (314) 882-7506.**

repayment on this loan six months after graduation or if the student drops below half time enrollment.

If you borrow a Stafford Student Loan of \$2,625, you will actually receive \$2,433.75. A guarantee fee of \$60 and an origination fee of \$131.25 are deducted as required by the federal government. Your loan proceeds will be disbursed to you in two equal checks, one at the beginning of the loan period and the second at the halfway point.

► **From a Missouri lender**

- The MU Student Financial Aid Office will mail a Stafford Student

Loan (SSL) data sheet to everyone who qualifies for the loan.

- If you qualify and want an SSL, complete the SSL data sheet and return it to the MU Student Financial Aid Office, 11 Jesse Hall, Columbia, Mo. 65211.
- When we receive the SSL data sheet, we certify your loan and electronically transmit the information to the

guaranty agency.

- The guaranty agency uses this information and prints a promissory note. The promissory note is sent to the MU Student Financial Aid Office.
- If MU receives the note during the summer, we mail it to your permanent home address. You need to sign this and mail it to your lender. If MU receives the note during the school year, you will need to pick up your promissory note from our office and forward it to your lender.
- When your lender receives your signed promissory note, your loan is processed and your lender mails MU a check for half of the loan amount. A second check will be mailed halfway through your loan period.
- When MU receives your check, we apply it to your account. Once MU has been paid, a refund check will be available for you for any amount that exceeds your balance.

► **From an out-of-state lender**

- The MU Student Financial Aid Office will mail a Stafford Student Loan data sheet to all who qualify for the loan.
- If you qualify and want an SSL, obtain an SSL application from your lender. Complete the application and return it with the completed SSL data sheet to the MU Student Financial Aid Office, 11 Jesse Hall, Columbia, Mo. 65211.
- When we receive the SSL Data Sheet and your SSL application, we certify your loan and mail your application to your lender.
- When your lender receives your application, your loan is processed and your lender mails MU a check for half of your loan amount. A check for the second half of your loan is sent halfway through your loan period.
- When MU receives your check, we apply it to your account. Once MU has been paid, a refund check will be available for you for any amount that exceeds your balance

## ► Earnings

To help you determine the amount you should borrow before you find yourself in too much debt, use the chart below. A general rule is that undergraduate students should limit student loan payments to 8 percent of their first year's expected gross earnings.

This list of estimated starting salaries for Missouri was obtained from the 1990-91 Occupational Outlook Handbook, U. S. Department of Labor, Bureau of Labor Statistics.

Accountant .....	\$25,300
Advertising/Sales .....	19,200
Agriculture Economics .....	24,400
Auditor .....	23,500
Chemist .....	26,600
Counselor .....	34,244
Electrical Engineer .....	29,736
Elementary School Teacher .....	20,000
Hotel and Restaurant Manager .....	30,000
Interior Designer .....	26,400
Newspaper Reporter .....	18,000
Photographer .....	20,000
Physical Therapist .....	25,000
Programmer .....	15,700
Psychologist, Clinical .....	28,900
Registered Nurse .....	23,100
Secondary School Teacher .....	20,000
Social Worker .....	22,212
Systems Analyst .....	15,700
TV News Anchor/Producer .....	22,000
Writer/Editor, Technical .....	19,800

### ► Starting salary

\$10,000  
15,000  
20,000  
25,000  
30,000  
35,000

### ► Total borrowed

\$5,000  
8,000  
10,000  
12,500  
15,000  
18,000

### ► Monthly payment

\$ 67  
100  
133  
167  
200  
233

# Estimating family contribution

1991 earned income	\$20,000 savings and asset equity				\$40,000 savings and asset equity				\$60,000 savings and asset equity				
	Family size	Three	Four	Five	Six	Three	Four	Five	Six	Three	Four	Five	Six
8,000		0	0	0	0	0	0	0	0	0	0	0	0
12,000		0	0	0	0	0	0	0	0	0	0	0	0
16,000		0	0	0	0	0	0	0	0	500	0	0	0
20,000		400	0	0	0	600	0	0	0	1,100	500	0	0
24,000		1,000	400	0	0	1,200	600	0	0	1,700	1,100	500	0
28,000		1,700	1,000	400	0	1,800	1,200	600	0	2,300	1,700	1,100	500
32,000		2,400	1,700	1,100	400	2,500	1,800	1,300	600	3,100	2,300	1,700	1,100
36,000		3,200	2,400	1,800	1,100	3,300	2,500	1,900	1,200	4,000	3,100	2,400	1,700
40,000		4,200	3,200	2,500	1,700	4,200	3,300	2,600	1,900	5,100	4,000	3,200	2,400
44,000		5,400	4,300	3,300	2,400	5,400	4,300	3,400	2,500	6,400	5,100	4,100	3,100
48,000		6,600	5,400	4,400	3,300	6,600	5,400	4,400	3,300	7,600	6,400	5,200	4,000
52,000		7,600	6,500	5,400	4,300	7,600	6,500	5,400	4,300	8,600	7,400	6,400	5,100
56,000		8,800	7,600	6,600	5,300	8,800	7,600	6,600	5,300	9,700	8,600	7,500	6,300
60,000		9,900	8,800	7,700	6,500	9,900	8,800	7,700	6,500	10,900	9,800	8,700	7,500
64,000		11,100	10,000	8,900	7,700	11,100	10,000	8,900	7,700	12,100	11,000	9,900	8,700
68,000		12,300	11,200	10,100	8,900	12,300	11,200	10,100	8,900	13,300	12,100	11,100	9,800

Use the tables on this page to determine an estimate of what you and your parent(s) will be expected to contribute toward the cost of your education for one academic year.

### Worksheet instructions

**Step one:** Locate the proper parental contribution on the above table for your parents' income, net assets and family size.

**Step two:** Divide that amount by the number of family members in college and write the result on line 6 in the Financial

Aid Worksheet, at right.

**Step three:** Dependent student contributions will be approximately 70 percent of the student's income and assets that are reported for 1992. Minimum contribution for first-year students is \$700. Minimum contribution for students beyond the first year is \$900.

**Step four:** Subtract lines 6 and 7 from line 5 and write the remainder on line 8. The remaining balance on line 8 (if any) is called "financial need" and is the amount the school will attempt to provide from assorted types of financial aid, which may consist of grants, loans and/or work opportunities.

# and need

## \$80,000 savings and asset equity

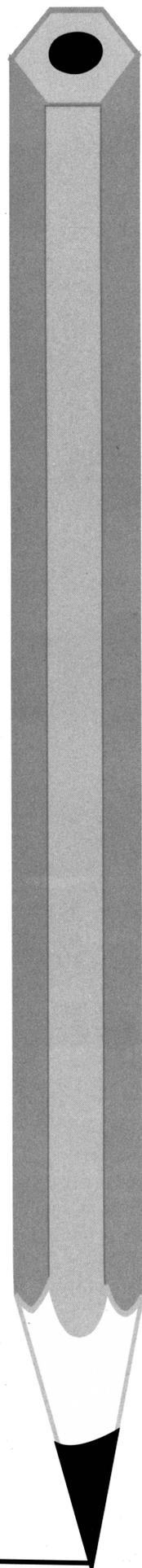
Three	Four	Five	Six
0	0	0	0
0	0	0	0
1,000	400	0	0
1,600	1,000	400	0
2,200	1,600	1,100	400
3,000	2,200	1,700	1,000
3,900	3,000	2,300	1,600
4,900	3,900	3,100	2,300
6,200	4,900	4,000	3,000
7,500	6,200	5,000	3,900
8,700	7,500	6,300	5,000
9,700	8,600	7,500	6,200
10,900	9,700	8,700	7,400
12,100	10,900	9,800	8,600
13,200	12,100	11,000	9,800
14,400	13,300	12,200	11,000

Estimated parental contribution

### ▶ Chart assumptions

The expected contribution figures above incorporate the following assumptions:

- Two parents, one with income, all of which is taxable. Older parent age 49. One child in college.
- U.S. income taxes based on joint return and standard deduction. If income is \$15,000 or less, Form 1040A filed.
- No business or farm assets, unusual medical/dental expenses or elementary/secondary tuition.
- 1992-93 Congressional Methodology need analysis formula used for the estimates.



### ▶ MU costs

1. Tuition and fees	\$2,642
2. Books and supplies	510
3. Residence hall	3,160
4. Personal expenses and transportation	1,688
<b>5. TOTAL COSTS</b>	<b>8,000</b>

(Non-residents add \$4,536 tuition)

6. Minus total parental contribution from table	_____
7. Minus student contribution	_____
8. Financial need	_____

### ▶ Private college costs

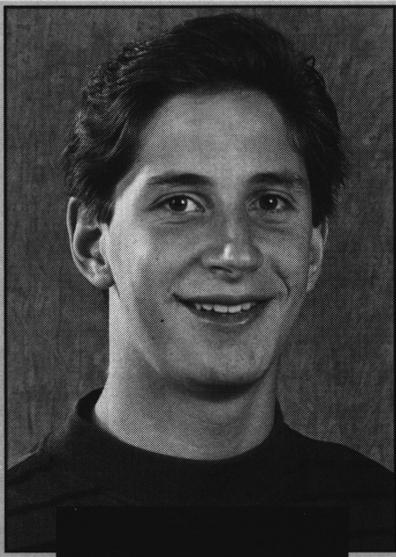
1. Tuition and fees	\$8,300
2. Books and supplies	450
3. Residence hall	2,680
4. Personal expenses and transportation	2,150
<b>5. TOTAL COSTS</b>	<b>13,580</b>

6. Minus total parental contribution from table	_____
7. Minus student contribution	_____
8. Financial need	_____

### ▶ Another choice

1. Tuition and fees	_____
2. Books and supplies	_____
3. Residence hall	_____
4. Personal expenses and transportation	_____
<b>5. TOTAL COSTS</b>	_____
6. Minus total parental contribution from table	_____
7. Minus student contribution	_____
8. Financial need	_____

**WORKSHEET**



David Karpelowitz, 20  
sophomore  
social work  
Parkway Central  
High School  
St. Louis, Mo.

**t**he staff at the  
Financial Aid office has  
always done its best to help  
me get an education.  
Without the aid I've been  
granted, I wouldn't be able  
to enjoy all the other  
opportunities college life  
has to offer.



## Costs and eligibility

**T**he cost of education includes fixed expenses (fees, residence hall) and estimated expenses (books, personal expenses). We assume you will be enrolled full time and will live in a residence hall. When you compare the costs of various schools, be sure to compare both the fixed and estimated costs to arrive at your total. Also, remember that your family contribution will remain the same at each school.

Fees .....	\$2,642
Residence hall .....	3,160
Books .....	510
Personal expenses and transportation .....	1,688
<b>TOTAL FOR IN-STATE .....</b>	<b>\$8,000</b>
<b>TOTAL FOR NON-RESIDENTS .....</b>	<b>\$12,536</b>



**To receive federal financial aid,  
you must meet all these  
requirements:**

- You must be a U.S. citizen, permanent resident, or an eligible non-citizen.
- You must enroll at MU in a degree-seeking program.
- You must be making satisfactory progress according to MU standards.
- You must not be in default on any federal educational loan.
- You must not owe a refund on any federal educational grant.

**S**haron Bragg worked

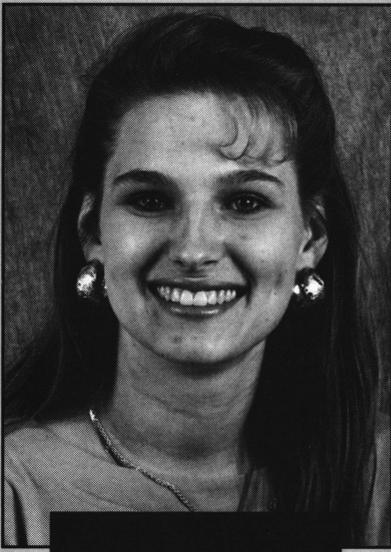
in the MU Financial Aid

Office for extra money.

She's putting her degree to

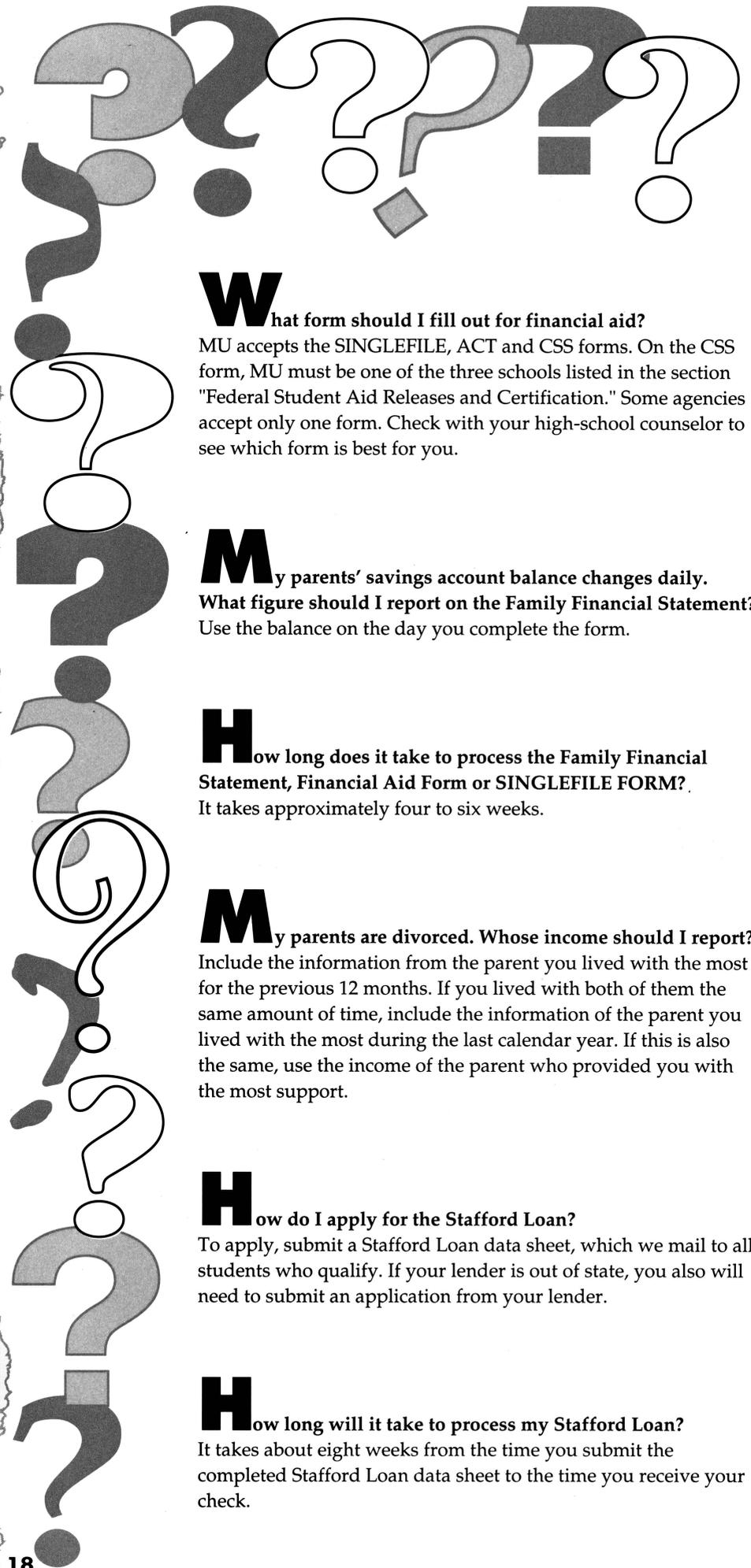
work at the Federal Reserve

Bank in St. Louis.



Diane E. Rau, 20  
sophomore  
business & public  
administration  
Lindbergh High School  
St. Louis, Mo.

**h**aving financial aid enabled me to afford going away to school to get the education I wanted. The funds I received paid for most expenses. The rest I paid for with my work-study job.



**W**hat form should I fill out for financial aid?

MU accepts the SINGLEFILE, ACT and CSS forms. On the CSS form, MU must be one of the three schools listed in the section "Federal Student Aid Releases and Certification." Some agencies accept only one form. Check with your high-school counselor to see which form is best for you.

**M**y parents' savings account balance changes daily. What figure should I report on the Family Financial Statement? Use the balance on the day you complete the form.

**H**ow long does it take to process the Family Financial Statement, Financial Aid Form or SINGLEFILE FORM? It takes approximately four to six weeks.

**M**y parents are divorced. Whose income should I report? Include the information from the parent you lived with the most for the previous 12 months. If you lived with both of them the same amount of time, include the information of the parent you lived with the most during the last calendar year. If this is also the same, use the income of the parent who provided you with the most support.

**H**ow do I apply for the Stafford Loan? To apply, submit a Stafford Loan data sheet, which we mail to all students who qualify. If your lender is out of state, you also will need to submit an application from your lender.

**H**ow long will it take to process my Stafford Loan? It takes about eight weeks from the time you submit the completed Stafford Loan data sheet to the time you receive your check.

**W**hat is the difference between a lender and a guaranty agency?

The lender lends you the money. The guaranty agency guarantees, or "insures," the loan. Without a guarantee on your loan, the lender is unable to lend you money.

**W**hat happens when my money arrives?

If you are receiving a Perkins Loan, Supplemental Educational Opportunity Grant or Pell Grant, it will apply to your account as soon as you enroll and have completed all of the necessary paperwork for financial aid. The same procedure occurs when your Stafford Loan or Supplemental Loan for Students loan check arrives. Once MU has been paid, a refund check will be available for you for the amount that exceeds your balance.

**D**o I pay taxes on a college work-study job?

Yes. A W-2 form will be sent to you listing earnings which should be reported on your tax return.

**O**ur family income has changed since last year. Is there anything that can be done?

Yes. In some cases, we are able to adjust your information to get a more realistic look at your situation. You must contact our office and speak to your financial aid adviser if you feel we should consider additional information.

**W**hat if I have specific questions about financial aid? Students are assigned a financial aid adviser. Call our office to schedule an appointment to come in to discuss your situation.

**I** filed my own income taxes last year, and my parents didn't claim me on theirs. Does that qualify me as an independent student?

Not necessarily. There are several criteria that must be met before a student can be qualified as independent. This information is included as part of the ACT, CSS or SINGLEFILE forms.

**D**o V.A. benefits affect my financial aid eligibility?

Yes. When receiving V.A. benefits and applying for financial aid, your loan may not be as much as you anticipated. For more information, contact your adviser.

**A**re there ever any cases where repayment of a Perkins Loan can be canceled?

In some cases, full cancellation is permitted if you are a teacher (under certain circumstances), if you are a full-time staff member in a Head Start program, or if you are a Peace Corps or VISTA volunteer. For details contact the Student Loan Department, 15 Jesse Hall, Columbia, Mo. 65211.

# Rip it out

*For the scoop on scholarships, rip out this card and send it to us. Or, call 1-800-225-6075.*

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City/State/ZIP

92-93

I've placed an X beside the publication(s) I need.

- Scholarship booklet
- Scholarship Search Service application

PLACE  
STAMP  
HERE

MU FINANCIAL AID OFFICE  
11 JESSE HALL  
COLUMBIA MO 65211

# **University of Missouri-Columbia**

MU Student Financial Aid Office

11 Jesse Hall

Columbia, Mo. 65211

In Missouri 1-800-225-6075

Out of Missouri (314) 882-7506



University of Missouri - Columbia



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Notes	All photographs were printed in Black/white originally

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Scanner model	A300 Plus
Scanning system software	Book Pavilion
Optical resolution	600 dpi
Color settings	24 bit color for front cover; 8 bit grayscale for the rest
File types	tiff
Notes	

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Editing software	Adobe Photoshop CC
Resolution	600 dpi
Color	24 bit color for front cover; 8 bit grayscale for the rest
File types	pdf created from tiffs
Notes	Images cropped, straightened, brightened Canvas size: 8.5 x 11 in