**NEED BLIND ADMISSION**

Brown has a need-blind admission policy for all US citizens and permanent residents. Need-blind admission simply means that your ability to pay for your education will not be a factor in the admission decision. Its basic premise is that a family's financial circumstances will not be considered when reviewing a student's application for undergraduate admission. This policy has allowed us to further open our doors to students who had previously thought an Ivy League education was out of reach. Brown is committed to maintaining a student body that is strong in intellect, diverse in character, and driven to achieve. Any student who possesses these qualities should have the opportunity to study at Brown. The need-blind policy further underscores this commitment.

**FINANCIAL AID INITIATIVES UNIQUE TO BROWN UNIVERSITY**

Financial aid is one of our highest priorities. Brown is committed to meeting a family’s full demonstrated financial need and has established several unique financial aid initiatives to better assist families.

For families (including both parents) with a total income below $60,000, and assets less than $100,000, no parent contribution is calculated towards the Expected Family Contribution (EFC). For families with total income below $100,000, the loan component of the financial aid award is replaced with additional scholarship. For families with total income below $150,000, reduced loans are awarded. Families with total incomes above $150,000 receive our standard award strategy, which includes loans, student employment, and then scholarship up to the level of need. Details on creating a financial aid package, initiatives unique to Brown, student effort level and/or how Brown University defines total income are highlighted in the A-Z index on our website.

Example: A family of four with one student attending Brown as an incoming freshman in 2014-15, with a total parent income of $57,200 and assets of $68,000 could expect the following estimated financial aid award.

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### BASIC NEED FORMULA ~ EXAMPLE

<table>
<thead>
<tr>
<th>COST of ATTENDANCE</th>
<th>Billed and indirect expenses</th>
<th>$62,694</th>
</tr>
</thead>
<tbody>
<tr>
<td>MINUS Expected Family Contribution (EFC)</td>
<td>Parent Contribution + Student Contribution</td>
<td>$2,600</td>
</tr>
<tr>
<td>= NEED Eligibility for need based financial aid</td>
<td>= $60,094</td>
<td></td>
</tr>
</tbody>
</table>

### FINANCIAL AID AWARD ~ EXAMPLE

| STUDENT’S NEED | $60,094 |
| AWARD to meet NEED: | |
| LOAN | $0 |
| WORK | $2,750 |
| SCHOLARSHIP | $57,344 |
| TOTAL AWARD = NEED | $60,094 |

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**NEED-BASED FINANCIAL AID**

We believe that financing a Brown education is most successful through a partnership that draws on the resources of the student, his/her family, federal/state governments, and the University itself. We also believe that the primary responsibility to pay for college, to the extent possible, lies with the family. Eligibility for financial aid from the University, therefore, is based on demonstrated financial need. Brown, as a member of the Ivy League, does not offer aid based on academic achievement, athletic ability, or any other form of merit or talent.

Brown meets the full demonstrated financial need of all applicants who meet the published financial aid deadlines. Based on eligibility, a financial aid award may consist of any combination of state grant, federal grant, standard amount of loan, and work-study/campus employment. The remaining demonstrated need would be met with University Scholarship. Students must reapply for financial aid each year and meet all published deadlines to preserve eligibility consideration.
**Determining Eligibility**

Brown University awards and distributes all of its aid based on demonstrated financial need only. To determine need, therefore eligibility for financial aid, we first measure the financial strength of the family. We collect financial information from the CSS Profile for all applicants and the Free Application for Federal Student Aid (FAFSA) for U.S. citizen applicants. We then verify this information with income tax returns for accuracy. Consideration is given to family marital status, number of dependents, number of children in the household pursuing an undergraduate education, unusual medical expenses, and federal, state, and local taxes, to name a few. Each analysis is reviewed individually, and in many cases modified, according to institutional policy. More details are available on our website.

**The Expected Family Contribution (EFC)**

The outcome of the family’s financial analysis is the Expected Family Contribution (EFC). It is derived from both the student and parents’ income and assets. A family’s (past) savings, (current) income and (future) borrowing potential are considered. The EFC is then subtracted from the student’s estimated educational costs to determine the family’s demonstrated financial need. Both direct expenses (those billed by the University) and indirect expenses (e.g. books, supplies, and personal) are considered when determining the cost of attendance at Brown University. A financial aid award is then formulated or “packaged” to meet the demonstrated financial need.

Prospective students can receive an estimate of their EFC and Financial Aid eligibility by accessing Brown’s Financial Aid Calculator from our website: http://brown.edu/financialaid.

**The Financial Aid Award**

The financial aid award provides the family with an estimate of direct and indirect costs for the academic year (except Health Insurance), an estimate of the Expected Family Contribution (EFC), and an overview of all financial aid awarded. The cumulative amount of the financial aid award equals the student’s demonstrated financial need and generally consists of loans, student employment, federal and state grants, and University Scholarship.

**Financing Options**

The Office of Financial Aid, the Bursar, and the Loan Office are available to provide information about financing options and to assist families with developing a financing plan. Financing options available to families include: Brown’s Installment Payment Plan (IPP), Federal Direct Parent PLUS Loans, and Federal and Private student loans. Families are strongly encouraged to review the Financing Options section of the Financial Aid website.

**Student Employment**

Brown University expects that all financial aid recipients will help contribute to their out of pocket or indirect educational costs by working during the academic year. Earnings of approximately $2,700 are expected, representing 10-12 hours/week during the academic year. Student paychecks are issued bi-monthly. Should the student be unable to work for any reason, this form of financial “self-help” can be converted into loan borrowing (provided loan eligibility exists) or simply declined. However, additional University Scholarship is not awarded to replace declined or unused student employment eligibility.

**Outside Scholarships and Resources**

Outside awards, including private outside scholarships and employee tuition benefits, are encouraged and can be used to reduce the student’s expected summer earnings, loan, and/or student employment components. If the amount of outside assistance exceeds the total amount of student effort levels in the financial aid package, then University Scholarship will be adjusted to prevent the student from being over awarded. Government-based entitlement awards (e.g. state scholarships and federal grants) will result in a dollar for dollar reduction to University Scholarship.

**Parents’ Financial Responsibility**

Brown assumes that an applicant’s natural parents have the primary responsibility of supporting their children throughout the undergraduate years. Applicants whose parents are divorced, separated, or never married are required to provide financial data for both parents. If this is not possible, a waiver petition for the non-custodial parent can be submitted for consideration (see website for details). However, if parents discontinue or deny support of the student for reasons other than ability to pay, Brown will not assume the parental responsibility for support of the student. Similarly, it is not possible for Brown to aid students who declare themselves independent when the income and assets of the student’s family indicate an ability to contribute otherwise.

**More Information or to Apply**

For details on how to apply for financial aid, requirements, deadlines, or more clarification on the topics in this brochure, please visit our website.