

ADMISSION, EXPENSES, FINANCIAL AID AND HOUSING

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INTRODUCTION

Selection for admission to the college is based upon such factors as candidates' secondary school record; recommendations by counselors and teachers; standardized test scores; out-of-class activities; and work experience. All candidates are invited to submit any supplementary material which they believe will aid the Admissions Committee in evaluating their application.

VISITING THE CAMPUS

Through research and reading, you can learn a lot about a college. But the best way to determine if WPI is a good match for you is by visiting the campus. Group Information Sessions and Open Houses are the very best ways to get to know WPI.

The Group Sessions, for which no appointment is needed, are held Monday-Friday at 10:00 a.m., and 2:00 p.m. in the Admissions Office and are followed by a tour of the campus. Group Sessions are also available on selected Saturdays. Please call the Admissions Office for specific dates and times. WPI also sponsors several Open Houses throughout the fall and spring. Campus tours, presentations by academic departments, and sessions on such topics as placement, financial aid and admissions are highlights. All students on our mailing list will receive an invitation to our Open Houses and must register in advance to attend.

Student-led tours of the campus are offered Monday through Friday every hour from 9:00 a.m.-4:00 p.m. (although tours run on a limited schedule during WPI's term breaks and in the summer). Lunch with a WPI student is also available from 12:00-1:00 p.m., Monday through Friday, while classes are in session. In addition, we will try to accommodate any requests to sit in on classes, meet privately with a faculty member or stay overnight with a current student. A personal interview is one of the best ways to learn more about WPI. It also gives us the opportunity to learn more about you. Interviews are available on campus and by appointment only. We schedule interviews between April 1 and December 15. If you would like to schedule a time to meet with one of our Admissions Office members, please contact the office directly. Whatever option you choose, you can arrange for a campus visit by calling the Admissions Office at (508) 831-5286, and our receptionist will be happy to assist you.

QUALIFICATIONS

In order to qualify for admission, candidates must have completed a full secondary school course of study including the following secondary school units:

ENGLISH	4	
MATHEMATICS	4	(including elements of trigonometry and analytic geometry)
LAB SCIENCES	2	(usually physics and chemistry)

Completion of the required mathematics and science courses in less than four years of study may qualify a student for early admission.

APPLYING TO WPI

Although the vast majority of entering freshmen matriculate in September, WPI will admit freshmen in January. Candidates for the September term should file their application by February 1. Freshman candidates for admission

to the January term should file their applications by November 15.

In our efforts to make applying to WPI as easy as possible, we offer a variety of application options. You can use the traditional paper application form or you can apply on-line via WPI's WWW home page (<http://www.wpi.edu>). The \$60 application fee is required for all applicants. We also accept the Common Application and applications submitted through College View, College-Link and ExPAN. For more information on these options, please call the Office of Admissions at (508) 831-5286.

STANDARDIZED TESTS

All candidates are required to take either the College Board tests or the American College Testing Service (ACT) test. If the College Board tests are selected, candidates should take both the Scholastic Aptitude Test I (SAT I) and three SAT II Subject Tests: Writing, mathematics, IC or IIC and a science of their choice. These tests should be taken by a date early enough to insure that the scores reach the Office of Admissions by mid-February of your senior year. Candidates should arrange to have their scores submitted directly to the college by either the College Board or ACT. The WPI code number is 3969 for the College Board tests and 1942 for the ACT test.

FINANCIAL AID

Students applying for financial aid should check the appropriate box on the application for admission. Financial aid candidates should submit the registration form for the College Scholarship Service Financial Aid PROFILE and the Free Application for Federal Student Aid (FAFSA), which are available in the guidance offices of secondary schools. For regular admission applicants, these forms should reach the WPI Financial Aid Office by March 1. Students applying early decision, should submit the completed Profile to the College Scholarship Service by November 15. All financial aid candidates are required to send directly to the college signed copies of their own and their parents' Federal Income Tax Returns and W-2 Forms. Financial Aid is available for U.S. citizens and/or permanent residents of the U.S. A limited amount of need-based financial aid is available for International Students and they should file the Foreign Student Financial Aid Application, which may be obtained in the WPI Admissions Office.

APPLICATION FEE

A \$60 application fee is required for all applicants. WPI endorses the fee waiver policy of the College Entrance Examination Board.

NOTIFICATION

All candidates for admission will receive an acknowledgment of the receipt of their application. Should applicants fail to receive this acknowledgment within four weeks, they are encouraged to check with their high school guidance office or the Office of Admissions at WPI. Admissions decisions will be mailed to all applicants no later than April 1.

DECISION TO MATRICULATE

Accepted candidates must inform the college by May 1, the candidates' common reply date, of their decision to matriculate by returning a \$500 non-refundable tuition deposit along with the Acceptance of Admission Form.

EARLY DECISION

For those students whose first choice college is WPI, there is an early decision plan. The plan is as follows:

1. Candidates should check the Early Decision box on the application.
2. The completed application for admission must be submitted by November 15 for Round 1 or by January 1 for Round 2.
3. Candidates recognize that applications to other colleges must be withdrawn if their application is acted favorably upon by WPI. Early Decision is a binding Admissions plan.
4. The Admissions Committee will review all early decision applications and notify all candidates of their decisions by December 15 for Round 1 or by February for Round 2. Accepted students will be required to submit a \$500 non-refundable tuition deposit within two weeks of notification of financial aid (if applicable).
5. If the Committee is unable to accept a student under the early decision plan, the applicant will be so informed, and his or her application will usually be considered at a later date along with all regular applications.

EARLY ACTION

Students may apply to WPI early and receive early notification of their admissions decision under the Early Action plan. The plan is as follows:

1. Candidates should check the early action box on the application.
2. The completed application for admission must be submitted by November 15, with earlier submission encouraged.
3. The Admissions Committee will review all early action applications and notify all candidates of their decisions by December 15. Early action is a non-binding admissions plan, so accepted students have until May 1 to submit a \$500 non-refundable tuition deposit.
4. Admitted early action candidates who are applying for financial aid will receive notification regarding eligibility for aid soon after their financial aid forms are submitted and complete.

ADVANCED PLACEMENT

WPI awards credit to students who take the Advanced Placement Examinations and score a "4" or "5." The Director of Academic Advising will notify such students in August of the earned credit.

For students who do take the examination in one or more of the WPI *humanities* areas and score a "4" or "5," the college will award advanced placement credit for one course per examination towards the humanities requirement. Soon after arriving on campus, students receiving such credit must speak with an appropriate Humanities and Arts department advisor about how this credit may be integrated into a thematic program of studies leading to fulfillment of the WPI humanities and arts requirement (see Sufficiency, page 53.)

Advanced placement credit in *computer science* can be earned. 1/3 unit of advanced placement credit (CS 1000) is granted for a score of "4" or "5" on the A computer science exam. Students receiving a score of "4" or "5" on the AB computer science exam will receive 2/3 unit of advanced placement credit. CS 1000 credits replace no

specific course but will be recorded on the transcript as credit without an assigned grade and may count as credit towards the applicable WPI distribution requirement.

Students who pass the advanced placement test in *biology*, or *physics* with a "4" or "5" will be awarded 1/3 unit of advanced placement credit. Since no course is specifically required at WPI, the credit replaces no specific course but will be recorded on the transcript as credit without an assigned grade and may count as credit toward the applicable distribution requirement.

Students who score 4/5 on the Advanced Placement Examination in *chemistry and biochemistry* or 6/7 on the International Baccalaureate Exam are automatically awarded 1/3 unit of credit for CH 1010.

In addition, these students are eligible to earn credit for the other general chemistry courses, CH 1020-1040, by achieving scores of 70 or better on course-specific examinations offered by the Department of Chemistry and Biochemistry. Exams must be taken in the order in which the courses are offered, and a student may not take any exam past the first failed exam. For example, a student who passes the CH 1020 exam but fails the CH 1030 exam is not eligible to take the CH 1040 exams. This student will receive additional credit for CH 1020 only.

Students who did not take the AP or IB examinations but who took one of the following exams may seek consideration to earn credit from the department under this policy:

- British General Certificate of Secondary Education (GCSE)
- "A" Level Examinations
- German Abitur Exam
- French Baccalaureate II Exam
- Danish Studenter Eksamen

Note this policy applies only to WPI students. General Chemistry Credit exams will be given before the start of each term. Please contact Mary Ballard at maryb@wpi.edu for information on when the exams will be offered.

Students who pass the *AB mathematics* examination with a "4" or "5" will be awarded 2/3 unit of advanced placement credit for MA 1021 and MA 1022. Students with a "4" or "5" on the advanced placement *BC* exam will be awarded one unit advanced placement credit for MA 1021, MA 1022 and MA 1023.

In the four-course 1021-1024 *mathematics* sequence, students who arrive at WPI with a one-year high school calculus course, prepared to start with the second (or third) course in the WPI sequence and who successfully pass that course and the one that follows it in the sequence, will be considered to have established advanced placement credit for the first one (or two courses). To qualify for the credit, the advanced WPI courses must be passed the first time they are available in sequence to the student after matriculation. The courses credited retroactively will be listed by number without an assigned grade and will count toward the distribution requirement in mathematics.

NEW STUDENT ORIENTATION

During the week prior to classes, the Student Activities Office coordinates a comprehensive new student orientation program for all first-year and transfer students. New student orientation provides an introduction to the WPI experience, ranging from academic work and expecta-

tions and project-based education, to student life and campus activities. Led by upperclass student team leaders and faculty consultants, new students to WPI attend team meetings that are designed to familiarize them with the overall campus environment.

READMISSION

Students who were formerly at WPI but left before completing undergraduate study, and now wish to apply for readmission, should contact the Registrar's Office for information and forms. Completed readmission forms must be received by WPI no later than the following due dates in order to be acted upon for entrance in the indicated term:

July 15 for Term A November 15 for Term C

If possible, candidates should also plan on an interview with the Director of Academic Advising and with a departmental consultant in their intended major area of study prior to filing the readmission form.

TRANSFER STUDENTS

The WPI Plan provides some advantages that are particularly attractive for transfer students. Transfer applicants should furnish an autobiographical statement and Math/Science teacher recommendations in addition to the application for admission. The deadline for receipt of applications for entrance in September is April 15. The deadline for admission for January entrance is November 15. Applicants are encouraged to submit their applications as early as possible.

All transfer students are required to spend at least two years as full-time registered students. For more details on transfer admission, see WPI's web site under Admissions.

TRANSFER AGREEMENT

WPI currently holds formal articulation agreements with specified programs of study at both Bristol Community College and Quinsigamond Community College. However, WPI will grant appropriate transfer credit on a case-by-case basis from any properly-accredited two-year or four-year institution.

HUMANITIES AND ARTS REQUIREMENT FOR TRANSFER AND 3-2 STUDENTS

All transfer and 3-2 students should review their humanities and arts record and plan with the Humanities and Arts Department's coordinator for transfer students (J. Hanlan - SL23), who will determine for students the transfer credit applicable towards the Sufficiency.

All transfer and 3-2 students entering WPI with fewer than two units of humanities and arts credit must complete thematically related work in humanities and arts at WPI, including a Sufficiency evaluation (Independent Study/Project) to the extent that the overall humanities and arts credit totals two units. The humanities and arts requirement is considered fulfilled for transfer students who have completed the equivalent of two units of humanities and arts work prior to their matriculation at WPI or 3-2 students who have or will complete the equivalent as part of their degree program at the cooperating college. Please refer to the section "Transfer Students and the Sufficiency Requirement" for a description of how Sufficiency grading is determined for transfer students who believe they have completed requirements.

A Completion of Degree Requirement form must be submitted in order for the Sufficiency to be recorded. The student must be registered for at least 1/6 of a unit in the same activity in the term in which the Completion of Degree Requirement form is submitted, or the student will be required to pay the usual recording fee. (This registration is in addition to any transfer credit awarded. As the Completion of Degree Requirement form is usually submitted during a term in which the student is full time, normally no extra charges are incurred.)

The following exception to this policy exists: Transfer and 3-2 students who receive a grade for the Sufficiency based on work completed at another school and who submit the Sufficiency Completion of Degree Requirement form as part of the transfer-credit posting process will have the Sufficiency Completion of Degree Requirement form and grade recorded without a fee. This process will normally take place prior to or during the first term of full-time enrollment at WPI.

INTERNATIONAL STUDENTS

The presence of international students serves as a means of strengthening the knowledge and understanding of foreign countries and cultures and is highly encouraged and supported at WPI. Programs and support services for international students and exchange programs are given high priority. As an institution of higher learning, WPI is dedicated to international education.

In addition to the standardized tests listed above, international applicants must provide proof of English language proficiency. English language proficiency may be demonstrated by the official results of:

TOEFL (Test of English as a Second Language)–
Minimum score: 550 (213 electronic form)

ELPT (English Language Proficiency Test)–
Minimum score: 965

MELAB (Michigan English Laboratory Assessment
Battery)–Minimum score: 81

International students whose score results are less than those above may still be conditionally admitted, with required attendance at WPI's English as a Second Language Program during the summer prior to enrollment.

THE ENGLISH AS A SECOND LANGUAGE (ESL) PROGRAM

The **ESL Summer Institute** is an intensive five-week non-credit course of study in English for specific purposes for conditionally-admitted international students and others whose first language is not English. This ESL program is designed to help prepare these international students for regular courses in engineering, science and technology before the regular academic year begins. A second intake is available for international students who desire only a head-start in preparation for such courses before the academic year begins.

For students who need additional support during the regular academic year, the **ESL Seminar**, a tutorial course designed to help the student further strengthen linguistic skills is offered.

During the regular academic year, *ESL for Spouses* is a non-credit course offered to interested partners accompanying WPI students and professors.

A TOEFL Preparation course is also offered during Terms C and D.

ESTIMATED EXPENSES

The expenses for a year at WPI will vary with each student. Expenses for the 2004-05 year are as follows:

Tuition	\$29,550
Social Fee	180
Total Tuition and Fees	\$29,730
Room (Typical Freshman Double)	5,288
Board (7-Day, 19-Meal Plan)	4,120
Books and Supplies (Estimated)	706
New Student Fee	200
	\$40,044

Health insurance is required for all students. If coverage is not through a parental plan, student health insurance is available at a projected cost of \$708 for the 2004-05 academic year. The health insurance plan is *mandatory* for international students.

Basic tuition entitles full-time students to full academic and student services including counseling, placement and recreational facilities. Other costs must be anticipated, such as laundry, clothing, travel expenses, entertainment and personal expenses. Therefore, with the exception of travel to and from home, we estimate that each student will spend an additional \$1,120 per year at WPI.

SPECIAL STUDENT

1/3 unit	\$2,463.00
1/6 unit	\$1,231.50
1/12 unit	\$ 615.75

PAYMENT OF TUITION DEPOSIT

ENTERING STUDENTS

Payment of a nonrefundable \$500 deposit is required upon acceptance of admission to WPI. The \$500 will be credited as follows: \$250 to the student's tuition in the first term and \$250 toward the bill for housing. If housing is not needed, then the full \$500 is credited to the tuition bill for the first term.

Information about deferred tuition payment plans offered by commercial firms is available from the WPI Accounting Office.

ENROLLMENT AND TUITION DUE DATES

Enrollment for students pursuing a baccalaureate degree will occur three times per year:

1. Fall semester—at the beginning of Term A.
2. Spring semester—at the beginning of Term C.
3. Summer session—at the beginning of Term E.

There will be no enrollment at the start of Terms B and D, although a course change period will be available for students continuing from the previous term.

Special tuition features relative to Term E enrollment will be described in the Summer Session catalog.

Dates upon which semester tuition fees are due are listed in the WPI Chronology of Academic Schedule and Events on the inside front cover of this catalog.

OVERLOAD CHARGES

1. There will be a tuition surcharge on registration which contains academic overloads in excess of 2 ½ unit per semester.
2. Neither physical education or military science will be included in the determination of overloads.
3. The overload charge will be based upon the total registration credit held by the student at the close of the initial change period each of the two terms of that semester. Students will be subject to the appropriate overload charge in effect at the time. (Please consult the Projects and Registrar's Office or the Accounting Office for current fees.)
4. Fall overload billing will take place during Term A and spring overload billing during Term C.
5. The current Term E charge system will not be affected.

FULL-TIME STUDENTS TUITION CHARGES UPON WITHDRAWAL OR SUSPENSION

Charges upon formal withdrawal from the college during each semester are:

	Charge
1. Withdrawal after enrollment but prior to first day of classes of the first term of a semester.	\$100.00
2. Withdrawal within one week following first day of classes of the above term.	20% of tuition
3. Withdrawal within two weeks following first day of classes of the above term.	40% of tuition
4. Withdrawal within three weeks following first day of classes of the above term.	60% of tuition
5. Withdrawal prior to Course Change Day of the second term of a semester.	80% of tuition
6. Withdrawal on or after Course Change Day of the second term of a semester.	100% of tuition

To qualify for refunds, students must submit a formal withdrawal application via the Projects and Registrar's Office. The date this application is received in the Office of Academic Advising will determine the charge.

There is no refund in the case of withdrawal from individual courses.

Students who have paid full tuition for eight semesters may be allowed to enroll as special (part-time) students on a per-course basis and be charged tuition accordingly. (Two summer terms enrolled as a full-time student may be counted as a semester.) Application forms for Special Student status are available at the Projects and Registrar's Office.

A late fee ranging from \$25 to \$50 is assessed for payment of bills and registration after the specified dates.

SPECIAL (SU, SX) STUDENTS TUITION CHARGES UPON WITHDRAWAL

During the regular academic year (Terms A, B, C and D), withdrawal refunds for special students in seven-week courses will be as follows:

	Charge
1. Withdrawal before the third scheduled class.	\$25.00
2. Withdrawal after the third class but during the first week of class.	25% of tuition
3. Withdrawal during the second week of class.	50% of tuition
4. Withdrawal during the third week of class.	75% of tuition
5. Withdrawal after the third week of class.	100% of tuition

Withdrawal of SU and SX students from 14-week courses will follow the current policies of the Projects and Registrar's Office.

ROOM CHARGES UPON WITHDRAWAL OR SUSPENSION

	Charge
1. Withdrawal after enrollment, but prior to the first day of classes. (Forfeiture of advance payment.)	\$100.00
2. Withdrawal after the first day of classes.	100% charge of room fee

BOARD CHARGES UPON WITHDRAWAL OR SUSPENSION

	Charge
1. Withdrawal after enrollment, but prior to the first day of classes.	No Charges
2. Withdrawal within four weeks following the first day of classes.	25% of board fee
3. Withdrawal within eight weeks following the first day of classes.	50% of board fee
4. Withdrawal within twelve weeks following the first day of classes.	75% of board fee
5. Withdrawal after twelve weeks following the first day of classes.	100% of board fee

FINANCIAL AID UPON WITHDRAWAL/ SUSPENSION

Federal regulations for a student receiving a Pell Grant, Supplemental Educational Opportunity Grant, Perkins Loan, or Stafford Loan require repayments to the fund from excess credit when a student withdraws or is suspended during a semester. Health insurance, health fee, and social fee are not prorated nor refunded. Stafford Loans, Parent PLUS Loans, Perkins Loans, Supplemental Educational Opportunity Grants and Pell Grants are reduced in that order by the percentage the total amount bears to the total financial aid package excluding employment.

WPI scholarships and institute loans are reduced up to the amount of remaining credit. If additional credit remains, it will be refunded to the student or outside sources.

FINANCIAL AID

WPI is committed to providing financial assistance to students whose family resources are insufficient to totally meet the cost of education. Central to WPI's program is the concept of financial need, based on the assumption that parents and students together accept the responsibility for educational expenses to the extent they are able. Over 70% of WPI undergraduates are receiving financial help from college resources. A combination of grants, loans and work study assistance from federal, state and WPI funding are allocated to students who demonstrate financial need. The proportion of grant, or "gift" assistance, versus loan and work, may be determined by the college on the following criteria: the magnitude of the financial need, the availability of funds and the student's merit.

APPLICATION PROCEDURES

Students are required to file the Free Application for Federal Student Aid (FAFSA) and the CSS (College Scholarship Service) PROFILE Application. List WPI's Code # under the section on each form where you designate which schools are to receive the form. In addition, send to the Financial Aid Office a signed copy of your parents' Federal Income Tax Forms and W-2 Forms for the prior

year plus all related schedules, and a signed copy of the student's Federal Income Tax Forms and W-2 Forms (or a statement signed by the student indicating he/she will not file a return) for the prior year. In the case of separation or divorce, the noncustodial parent must complete a Noncustodial Parent's Statement.

EARLY DECISION APPLICATION FOR FINANCIAL AID

You must indicate on your admission application that you are applying for financial aid. For those students applying for early decision admission, the CSS PROFILE Application must be filed by November 15th (December 15th for Early Decision Round II applicants). The FAFSA and the CSS PROFILE Registration forms are available at the Guidance Office of the student's secondary school. All federal tax return forms, as outlined above, are required as soon after January 1 as possible, as well as completion of the FAFSA.

Early decision candidates for Round I will receive notification of financial aid eligibility as determined by WPI, using both the CSS PROFILE Application and FAFSA by mid-late December (as long as your financial aid application is complete). No decision is final until all material is received and reviewed.

EARLY ACTION APPLICATION FOR FINANCIAL AID

You must indicate on your admission application that you are applying for financial aid. For those students applying for early action admission, the CSS PROFILE Application can be submitted between November 15th – March 1st.

The FAFSA and the CSS PROFILE Registration Guides are available at the Guidance Office of the student's secondary school. All federal tax return forms, as outlined above, are required as soon after January 1 as possible, as well as completion of the FAFSA. No award decision is final until all material is received and reviewed.

Successful candidates for early action admission will be notified of a financial aid decision on a rolling basis. You will then have from the date of your aid decision until the candidates' common reply date, May 1, to either accept or decline the aid offered.

REGULAR DECISION APPLICATION FOR FINANCIAL AID

You must indicate on your admission application that you are applying for financial aid. Successful candidates for admission will be notified of a financial aid decision in early April. You will then have from the date of your aid decision until the candidates' common reply date, May 1, to either accept or decline the aid offered.

To ensure a complete review, we must receive the FAFSA, CSS PROFILE and, for best results, all applicable federal tax returns and W-2(s) by March 1. Applications completed after this date will be reviewed subject to funds available. We suggest you obtain the FAFSA and the CSS PROFILE Registration Guide from the Guidance Office of your secondary school by January to ensure you meet WPI's filing deadline.

UPPERCLASS APPLICATION FOR FINANCIAL AID

Financial aid applicants must apply for financial aid every year by completing the FAFSA, the CSS PROFILE Application, and the WPI upperclass application. These forms will be available at the beginning of Term C and are due by the beginning of Term D. The complete application packet covers grants, scholarships, loans and on-campus employment for the following academic year. Students and their parent(s) are expected to obtain and submit all requested forms in a timely manner for each year of planned enrollment.

The amount of financial aid upperclass students receive will depend on their family's demonstrated financial need which is determined from both the FAFSA and CSS PROFILE Application. In addition to the above, the number of classes a student successfully completes (up to a maximum of 12 per academic year) with a grade of "C" or higher in the previous academic year will be used to determine the amount of grant and/or scholarship assistance a student will receive in his/her financial aid package.

TRANSFER STUDENTS

Transfer students may apply for financial aid eligibility beginning with their first term of matriculation, and must indicate interest in financial aid on the admission application. Transfer aid applications will be reviewed based on the same documentation required for first year applicants and are packaged on a funds available basis.

FORMS OF AID

FEDERAL PELL GRANTS

Federal Pell Grants are awarded to high need students from low and lower middle-income families. These grants range from \$400 to \$4,050 per academic year. A Student Aid Report (SAR) is sent to all students who file a Free Application for Federal Student Aid (FAFSA). The WPI Financial Aid Office will verify the data on the form, and make corrections if necessary. In 2003-04, WPI administered over \$1.0 million in Federal Pell Grant funds to eligible full and part time students.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG)

Federal SEOG funds are allocated to institutions by the Federal government. These funds, which are awarded to students as campus based grants, are awarded to high need students who are also eligible for the Federal Pell Grant. WPI students received over \$800,000 in Federal SEOG funds in the 2003-04 academic year.

FEDERAL STAFFORD STUDENT LOAN

Student Federal Stafford Loans are federally subsidized student loans; interest accrued is paid by the federal government while the student is enrolled at least half time. Repayment of both principal and interest begins at the end of the 6 month "grace period" following graduation or withdrawal from school. The repayment period is ten years and the interest rate is set at the bond equivalent rate of 91 day Treasury bills (as of the preceding June) plus 2.3%, capped at 8.25%. Approximately 3%-4% in origination and guarantee fees are deducted by the bank before the proceeds are disbursed to the school.

Students must file a FAFSA so that WPI can determine need-based eligibility for the Federal Stafford Loan. The Federal government sets annual borrowing limits according to the student's year in school or grade level. First year students may borrow up to \$2,625, second year students up to \$3,500 and third and fourth year students up to \$5,500. Students cannot borrow in excess of \$23,000 over the life of their undergraduate education.

Students not eligible for the subsidized Stafford Loan may borrow through the unsubsidized Federal Stafford Loan Program. In the unsubsidized Stafford Loan Program, the federal government does not pay the interest accrued while the student is enrolled. The student has the option to capitalize the interest and postpone repayment of principal and interest until after graduation or withdrawal from school.

The WPI Financial Aid Office recommends and approves the amount a student may borrow for the subsidized and unsubsidized Federal Stafford Loan. For all new borrowers, the Financial Aid Office will obtain a Master promissory note and forward it to the student. The student must complete, sign and return the promissory note to the Financial Aid Office. The Master promissory note only needs to be signed once during the student's undergraduate time at WPI (if you continue on to graduate school at WPI, you do not need to sign a new MPN). If you are a previous borrower with an out-of-state lender

and you have not completed a Master Promissory Note, you must obtain and complete a Master Promissory Note from the lender you borrowed from last year and forward it to WPI for processing.

All new WPI students (first year, transfer & graduate) must complete a Master Promissory Note at WPI.

FEDERAL PERKINS LOAN

Federal Perkins Loans are also federally subsidized loans awarded directly to students by colleges. Students are awarded based on funds available. Repayment of both principal and interest, currently 5% fixed, begins nine months after the recipient graduates or leaves college. Perkins Loan promissory notes are signed at the beginning of each semester. In 2003-04 WPI administered over \$2.0 million in Federal Perkins Loans.

FEDERAL WORK STUDY PROGRAM

Federal College Work Study funds are allocated annually to colleges who offer federally funded work opportunities to high need financial aid applicants. Federal Work Study is included in the financial aid award letter to eligible students. If you accept a Federal Work Study offer, you may work a maximum of 10 hours per week at the current wage of \$8.00 per hour. Federal Work Study earnings are paid by check on a bi-weekly basis directly to the student employee.

Work is available in a variety of academic and administrative settings on campus. The amount offered indicates maximum earnings allowed, but is not a guarantee. The best procedure is to take an available position at the start of the academic year and work as much as your schedule allows up to the maximum 10 hours per week. If you decline an offer of work, it will not affect the other components of your award package.

Students are prohibited from Federal Work Study employment if one of the following situations occur: if the student falls below the WPI established satisfactory progress levels for retention of aid; or the student enrolls on a less than full time basis; or the student registers as a "Special Student."

STATE SCHOLARSHIP PROGRAMS

WPI administered over \$290,000 from the MASSGrant Program during the 2003-04 academic year. The MASSGrant is awarded to Massachusetts residents whose combined family contribution falls within state-determined parameters. Students must file the FAFSA by the state-designated deadline and follow all state program procedures to apply.

Massachusetts has reciprocity agreements with six other states: Connecticut, Maine, New Hampshire, Pennsylvania, Rhode Island and Vermont. These states allow their residents attending institutions in Massachusetts to "carry" need-based state grants into Massachusetts. Grants from all reciprocal states to WPI students last year totaled \$135,000. Awarding from other state scholarship programs depends on annual state funding levels.

The Massachusetts Gilbert Matching Grants Program is allocated annually to WPI. These funds are awarded to Massachusetts residents who fall within a certain financial need. WPI students received over \$800,000 in the Massachusetts Gilbert Matching Grant during 2003-04.

STATE FUNDED STUDENT LOAN PROGRAMS

The Commonwealth of Massachusetts provides the Massachusetts No Interest Loan (MA NIL) Program through annual allocations to participating colleges and universities. Students who file the FAFSA and meet state eligibility criteria are eligible for the Massachusetts No Interest Loan on a funds available basis. WPI administered \$165,000 in the MA NIL program in 2003-04.

WPI COLLEGE SCHOLARSHIP

WPI awards College Scholarships and other restricted or endowed "gift" assistance, to students who have a demonstrated financial need based on review of the complete financial aid application, including the FAFSA, the CSS PROFILE Application, IRS tax returns, W-2 forms, and the upperclass WPI folder/application. WPI gift aid may be combined with federal and state grants to make up a student's total portion of "gift" assistance, before loans and work are packaged. Grants and scholarships funded directly by WPI exceeded \$28 million in 2003-04.

WPI INSTITUTE STUDENT LOAN PROGRAM

WPI offers a need-based loan similar to the Federally subsidized Stafford and Perkins loans. Students do not begin repayment of the principal and interest accrued until 9 months after graduation or separation from the college. WPI students borrowed \$1.5 million in Institute Loans during 2003-04. The Institute Loan terms and eligibility criteria are similar to the Federal Perkins Loan Program.

WPI DEPARTMENT-FUNDED WORK PROGRAM

Students who are not eligible for Federal Work Study funds may seek employment opportunities through departments or offices on campus who set aside funds for hiring undergraduate employees. These employment funds vary from year to year in terms of monies available or the number of students allowed per department/office. Students may also inquire about department-funded summer positions on campus.

RESERVE OFFICER TRAINING CORPS (ROTC) SCHOLARSHIPS

ARMY ROTC SCHOLARSHIP PROGRAM

The Army ROTC scholarship program offers financial assistance to outstanding students who meet the rigid standards of the **Scholar, Athlete, Leader** attributes and have a strong desire and commitment to serve their country as commissioned Army officers. Scholarships are awarded based upon student merit, not financial need.

Potential college freshmen may apply for 4-yr scholarships early in the college search process on-line through the U.S. Army Cadet Command website, www.armyrotc.com or by contacting the Army ROTC office at WPI. In many instances high-quality students who enter the program after their freshmen year may earn 3-yr scholarships based upon their academic, athletic and leadership potentiality. Sophomores may also enter the Army ROTC program and qualify for a 2-year scholarship by graduating from the 4-week Leader's Training Course (LTC) at Fort Knox, Kentucky, if funding is available.

Transfer students with prior military training or students pursuing a Graduate Program of study may also qualify for a scholarship under the 2-yr program. Students from the Army Reserve or National Guard who enter the program as juniors may qualify for substantial financial benefits under a Simultaneous Membership Program.

Army ROTC scholarships may cover partial or full tuition, most fees, and include \$600 annually for books and a tax-free subsistence allowance that starts at \$250 monthly for freshmen and increases \$50 incrementally each year the cadet is in the program. Non-scholarship cadets receive the tax-free stipend of \$350 monthly at the junior year in college.

Students interested in learning more about the outstanding opportunities in the Army ROTC program should contact the Professor of Military Science located in the lower level of Harrington Auditorium by calling (508) 752-7209 or by visiting the Army ROTC website.

NAVAL ROTC SCHOLARSHIP PROGRAM

Programs leading to a commission in the United States Navy or Marine Corps are available for all qualified WPI students through cross-enrollment at the College of the Holy Cross.

WPI students may participate in the four-year or two-year national Naval ROTC Scholarship Program. Additionally, first and second year non-ROTC students may apply directly to the Professor of Naval Science for enrollment in the College Program (non-scholarship). After completion of at least one semester as a College Program midshipman, students who have achieved a GPA of 3.0 or higher, passed one semester of calculus with a grade of C or better, and performed well in the battalion may be recommended by the Professor of Naval Science for a Chief of Naval Education and Training Controlled Scholarship. All scholarships include full tuition, stipend and fees, military uniforms, and an minimum allowance of \$250 a month.

Along with their degree requirements, Naval ROTC students are required to successfully complete one naval science course per semester and participate in weekly unit drill periods. Additionally, scholarship students attend summer training after their freshman, sophomore and junior years.

After successful completion of the program, students are commissioned as ensigns in the Navy or second lieutenants in the Marine Corps. Ensigns enter into either aviation, submarine warfare, surface warfare, or special operations/warfare.

Students interested in Navy ROTC should either write to the Naval ROTC Unit, College of the Holy Cross, Worcester, Massachusetts 01602, or call (508)793-2433. Students may also find additional information on the internet at <http://holycross.edu/departments/nrotc/website/homepage/>

AIR FORCE ROTC SCHOLARSHIP PROGRAM

WPI students may participate in the four- or two-year Air Force ROTC programs conducted at WPI where the AFROTC offices are located. The AFROTC programs, which are voluntary and open to all students, lead to a commission as a Second Lieutenant in the U.S. Air Force.

The academic program consists of a one-hour, 1/9 unit general military course each term of the first and second years, and a two-hour 1/6 unit professional officer course each term of the third and fourth years. The courses cover Air Force organization and history during the first two years; management, leadership, American defense policy, and the military in society during the final two years. Each student is also provided with field training, which is completed during the summer between the second and third years. Students attending field training receive travel pay and are paid while in attendance at summer camp at the rate of one-half of the base pay of a Second Lieutenant with less than two years of service. Students who participate in the last two years of AFROTC only must attend field training for six weeks; students who have participated during the first two years of AFROTC attend for four weeks.

Students not already receiving an AFROTC scholarship may compete for either two or three year scholarships. Scholarships cover all or partial tuition costs, fees and textbooks. In addition, a monthly tax free subsistence allowance of at least \$250 is paid to all scholarship students and to all students in their last two years of AFROTC.

Enrollment in the AFROTC program require United States citizenship, good moral character and sound physical condition. Students interested in AFROTC should write to the Department of Aerospace Studies, AFROTC Detachment No. 340, WPI, Worcester, Massachusetts 01609-2280. Offices are located at 35-37 Institute Road.

FINANCIAL AID POLICIES

Financial Aid is awarded one year at a time. Aid applicants are required to reapply annually by the beginning of Term D. An annual review of each applicant's need is designed to assure that aid is renewed equitably as different circumstances cause needs to change. The Financial Aid Office assesses need through a review of the complete financial aid application, appropriate IRS forms, conferences with the student and family, and other information that the student may wish to submit or be asked to submit. Financial aid eligibility letters are mailed to upperclass students in early July for the following academic year.

STUDENT CONTRIBUTION

It is expected that the student's family will contribute its maximum financial effort and that the student will also make a maximum effort through savings from annual earnings and by accepting a proportion of financial aid in the form of loans and/or in-school employment, if eligible. Students at WPI are expected to contribute a minimum \$2,000 each academic year, from summer or other annual earnings. While this minimum student contribution is used, the Financial Aid Office must review previous calendar year student earnings and student savings/assets as the basis for determining the annual student contribution.

INFLATED NEED

Marriage, self-declared emancipation or independence from family, ownership and maintenance of valuable property (e.g., automobile), or other voluntary, self-imposed financial burdens will not be considered by WPI as a bona fide basis of financial need. Married or otherwise emancipated students will enjoy rights equal to but not exceeding those of other students, and they must apply for aid on the same basis as other students. Inaccurate documentation of financial need or omission of any financial resources may result in the complete loss of financial aid. Due to federal and state regulations and limited available resources, a student's total financial aid from combined sources cannot exceed the need derived from the college's cost of attendance minus the calculated family contribution. Therefore, all outside scholarships must be reported to the WPI Financial Aid Office for verification and possible adjustment of the total financial aid awarded.

Awards from Federal Pell Grants and State sources which were not estimated or were underestimated by the Financial Aid Office will be used to reduce any WPI administered grant if offered. Also, WPI will not make up the loss of an estimated State Grant if the student is considered ineligible due to a failure to apply appropriately or timely.

AID RETENTION / PROGRESS TOWARD A DEGREE

There are four key elements to the retention of eligibility for financial aid as it relates to academics:

1. The more courses you successfully complete (up to a maximum of 12 courses) during the Terms A-D academic year, the more your grant/scholarship eligibility is retained for the next academic year. Attempting, but not successfully completing courses and project work will reduce your aid.

Also, incompletes, as well as Advanced Placement, or other transfer credit cannot be counted in the determination of units completed. You will be responsible for resolution of incompletes with the faculty member assigning the grade.

2. Eligibility for consideration for all types of financial aid* is lost if you are placed on Academic Probation. Reviews of academic progress status are conducted by the Projects and Registrar's Office after Term B (Fall Semester) and Term D (Spring Semester).

*Includes all of the following:

- State Scholarship/Grants
- Federal Pell Grant
- Massachusetts No Interest Loan
- Federal Supplemental Opportunity Grant
- WPI Scholarships, Grants, & Loans
- Federal Perkins Loan
- WPI ROTC Room Credit
- Federal Subsidized/Unsubsidized Stafford Loan
- WPI ROTC Board Credit
- AI Parental & Auxiliary Loan Programs
- All on-campus employment

PETITIONS: A student failing to meet the eligibility requirements may, in cases which involve unusual and extenuating circumstances such as documented medical problems, file a petition with the Office of Financial Aid. The petition will be reviewed by the Financial Aid Appeal Committee, which is comprised of academic administrators (not members of the Office of Financial Aid). Determination will be made concerning eligibility on a case by case basis.

3. Regardless of academic progress status, eligibility for financial assistance (with the exception of Federal Stafford Loans), is available for the shorter of the two following periods: 16 terms (4 years) of enrollment or completion of your Bachelor Degree requirements at WPI.
4. If you receive grants/scholarships, loans of all forms and work study, you must be registered as full-time. You are charged tuition based upon full time status, and that serves as the basis for annual financial aid eligibility determinations.

You are responsible for knowing your status and working with an academic advisor to register for the necessary units to maintain eligibility for financial aid.

GRADUATE AND INTERNATIONAL STUDENTS

Graduate students are not eligible for undergraduate sources of need-based financial aid. The graduate Federal Stafford Loan is the only source of need-based aid administered by the Financial Aid Office to graduate students. Returning international students, who do not have official documentation of Permanent Residence in the United States, are ineligible for all sources of financial aid administered by the WPI Financial Aid Office. Limited scholarships are available for entering international students.

ALTERNATIVE FINANCIAL PROGRAMS

Alternate financing programs are available to many families who do not apply for aid or who need to supplement the aid offered. Several payment plans are available, which allow families to pay their annual charges over several months, rather than in two semester payments. Contact the WPI Accounting Office for further information about payment plan brochures and applications. The following three long-term financing programs assist families in spreading educational costs over 10 to 20 years. The three loans below allow families to borrow the difference between the cost of attendance determined by the college and total financial aid for the year. Contact the Financial Aid Office for additional information about the loans explained below, as well as other financing options.

FEDERAL PLUS LOANS

Federal PLUS Loans are available annually to parents of dependent undergraduates. Repayment begins when the funds are advanced, and parents have 10 years maximum to repay. The interest is calculated on a variable rate based on the average 52 week Treasury bill rate plus 3.1%, capped at 9%. Applications may be obtained from the WPI Financial Aid Office or a participating lender, and the application/promissory note must be completed and sent to the Financial Aid Office for authorization. The process requires approximately four to five weeks to complete before funds are disbursed.

THE MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA)

WPI is a participant in MEFA, a not-for-profit, state authority serving students enrolled in the Commonwealth's accredited institutions. The Authority, in cooperation with WPI and other participating colleges and universities, offers a program of Family Education Loans, under which parents and students can borrow up to cost-less-aid and repay it in low monthly payments.

Parents have an option of a variable or fixed rate. The interest rate on the variable rate option is expected to be based on the Authority's total borrowing costs on monthly sales of Commercial Paper, plus approximately 2.75%. Commercial Paper is one of the lowest cost forms of debt financing currently available. Parents may be eligible to secure the loan with the Home Mortgage Option, using either interest rate option. The variable rate option carries a 10 year repayment limit, and the fixed rate has a 15 year limit. Borrowers must be citizens of the United States.

MEFA's MASS PLAN programs outlined above are described in a brochure/application which parents may

obtain from the WPI Financial Aid Office or by contacting MEFA directly at 1-800-449-MEFA. Processing takes approximately six to eight weeks from initial submission of the application to approval and final disbursement. A credit check is performed to determine whether the borrowers' debt-to-income ratio lies within the approved limit.

CITIBANK'S CITIASSIST LOAN

The Citiassist Loan is offered to students with creditworthy cosigners. Eligible students may borrow a maximum loan of no more than cost of attendance less financial aid awarded. While students do not have to be U.S. citizens or permanent residents of the U.S., cosigners must be. The interest rate of the Citiassist Loan is equal to the current prime rate plus .5%. Borrowers have the option of deferring both principal and interest while enrolled in school. Interest will accrue under this option. The repayment period for a Citiassist Loan is 12 years. Applications may be obtained from the WPI Office of Financial Aid or students can apply on line at www.studentloan.com.

HOUSING

RESIDENCE HALLS

WPI provides its undergraduate students with a variety of housing options, both on and off campus. The WPI residence halls offer students a choice of single, double, and triple occupancy rooms as well as suites designed for four and six persons, and two- to seven- person apartments. In addition, WPI owns and staffs four houses located just a short walk from the campus. Off-campus housing alternatives include rooms in homes, apartments, fraternity/sorority living, and commuting from home.

Residence hall living at WPI offers opportunities that can be a valuable part of higher education. For this reason, on-campus housing is guaranteed to all first-year students who request it by June 1 as stated in their admission letter. First-year students admitted for Term A are guaranteed housing in the residence halls for that entire academic year.

Upperclass students may apply for those residence hall spaces not reserved for incoming first-year students. The Housing and Food Service Contract is a legally binding contract which extends from the beginning of Term A through Term D as long as the student is enrolled at WPI.

RESIDENCE HALL STAFF

Student Hall Directors (SHDs) and Resident Advisors (RAs) are the core of the residential life staff in the residence halls. RAs serve as a source of assistance in resolving students' academic, personal, and social concerns. They plan and implement social and educational programs in the halls, and enforce all WPI policies and regulations in an effort to develop an effective living-learning environment in the residence halls.

The administrative responsibility for the operation of the residence halls rests with the professional staff in Residential Services. They counsel and advise students, work with maintenance and dining hall staffs, and handle many administrative processes for students living on campus.

OCCUPANCY

Residence halls *normally* open at 9:00 a.m. four days before Term A begins and close at 12:00 noon on the day following the last day of classes for Term D. Housing and food service privileges are not transferable, nor may any person take up *de facto* residence without paying rent. The residence halls will be closed during the December recess period.

FURNISHINGS AND FACILITIES

Students are responsible for the neatness and cleanliness of their rooms. Residence halls are furnished with a twin-size bed, a desk and chair, closet space, and drawer space for each student. All residence halls are smoke free environments and all buildings have complete sprinkler systems in all student bedrooms and common areas. Data network services, telephone, and cable television are included in room rates. Residents provide their own pillows, linens, blankets, and other personal furnishings. Coin-operated laundry facilities are available at four locations on the campus.

The following are not permitted in the residence halls:

- Sale, use or possession of illegal drugs
- Pets, except small fish
- Refrigerators larger than 4.3 cubic feet in size
- Gambling
- Use of alcoholic beverages in violation of Massachusetts State Laws

- Firearms, weapons, explosives, incendiary or toxic chemicals, starting pistols, paint ball guns
- Cooking, except in kitchen areas provided
- Candles or other flame-emitting devices
- Lofts
- Smoking

Mail and express packages should be addressed to the student by name, and box number, WPI, 100 Institute Road, Worcester, MA 01609-2280.

ROOMMATES

One of the most memorable aspects of campus life can be the relationship you will build with your roommate(s). Roommates often find that a meaningful relationship is developed through the sharing of thoughts and feelings; in other words, communication. We encourage you to be as open as possible so that you and your roommate can begin early to create a relationship based on respect and understanding. This relationship can help make residence hall living one of the most enjoyable part of your college career.

ROOM CHARGES

Since room and board rates for 2005-2006 were not established at the time of this publication, they will be announced separately.

Room rental rates for 2004-2005 were as follows:

	Double Occupancy		Single Occupancy	
	Triple Occupancy			
Morgan Hall	\$5,288		\$5,810	
Daniels Hall	5,288		—	
Institute Hall	5,288		5,810	
Sanford-Riley	5,288		5,810	
Stoddard Complex	5,288		5,810	
25 Trowbridge House	5,288		—	
22 Schussler	5,288		—	
26 Hackfeld House	5,288		5,810	
16 Elbridge	5,288		5,810	
Ellsworth/Fuller Apartments	Two-Person	Three-Person	Five-Person	Seven-Person
	\$5,886	\$5,554	\$5,258	\$4,780
Founders Hall				
All Double	\$5,650			
All Single	6,116			

Note: Each apartment is equipped with basic furnishings including stove and refrigerator.

Payment for housing and food service fees are made in two installments, one each at the beginning of Terms A and C. Refunds will be processed according to the established refund policy of the college. Students entering the residence halls other than at the beginning of Term A or C will be issued a prorated billing for the period. This bill must be paid in full prior to occupancy.

As part of the room charges for the first term of residency, the student is assessed a \$150 damage deposit. Students are expected to care for the physical facilities of the residence halls. Damage to the facilities beyond the normal wear and tear shall be the financial responsibility of

the residents. The security deposit, less any outstanding charges, will be credited to the students account and appear as a credit on their next bill.

First-year students can expect to receive a Housing and Food Service Contract in early May, after their \$500 tuition deposit is received by the Office of Admissions. On this contract, they will indicate their room preference for the residence halls.

All students wishing to live in the residence halls must submit a signed WPI Housing and Food Service Contract.

MEALS

All residence hall students (with the exception of Fuller/Ellsworth apartment residents) are required to participate in one of the four meal plans. The MEALS PLUS PLANS are a combination of traditional meal plans plus additional funds to be utilized at the students discretion.

Once a student has contracted for food service, the commitment remains in effect through the remainder of the year. This is a legally-binding agreement, and students are obligated to assume financial responsibility for the entire academic year.

Rates for the 2004-05 academic year were:

19-Meal PLUS	\$4,120
14-Meal PLUS	\$4,120
The 190	\$3,880
The VIP Pass	\$4,800

OFF-CAMPUS LIVING

After the first year, on-campus housing may be at a premium; so if you decide to look for an off-campus apartment, make plans well in advance. Residential Services, located in Ellsworth 16, can be a valuable resource for you as you begin your search for off-campus housing. Residential Services maintains a listing of available housing in the Worcester area, as well as an on-line apartment finder system which can be accessed through the department's web page. In addition, information is available for you to research questions about small claims court, housing codes, leases, tenants rights, etc. The following are a few hints for you as you begin your search for off-campus housing.

Leases: Contract periods for off-campus housing vary in length, from twelve-month and nine-month to summer only and three-month leases. As you consider various places, find out what types of leases are available.

Looking: Check bulletin boards around campus for apartment ads. Also watch *Tech News* classifieds. In addition, the Residential Services Office maintains a listing of available off-campus housing.

Be Prepared: You'll want to plan realistically for expenses such as utilities, transportation, repairs, laundry, and food. Also, try to pick your roommates carefully and ahead of time.