

# 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., 1:00 p.m. and 3:00 p.m. in the Admissions Office and are followed by a tour of the campus. Group Sessions are also available on selected Saturdays at 9:30 a.m. and 11:00 a.m. Please call the Admissions Office for specific dates. 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 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. While it may surprise you, we really haven't found that a personal interview helps us much in the admissions process, and we believe Group Sessions or Open Houses are a much better way to learn about WPI. However, if you feel it's important for you to have a personal interview, we'll try to schedule one for you. 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 fun and easy as possible, we offer a variety of application options. You can use the traditional paper application form or you can use your computer. Applying with your computer is fun (and free) and you can apply via the Internet, through WPI's WWW home page (<http://www.wpi.edu>). We also accept the Common Application and applications submitted through College View, CollegeLink 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 for early decision admission, should submit the completed Profile to the College Scholarship Office by November 15. All financial aid candidates are required to send directly to the college signed copies of their own and their parents' 1999 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

Candidates using the paper application must submit a \$60 non-refundable application fee. Those applying by World Wide Web need not supply this fee. The college 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, with earlier submission encouraged.
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. Accepted students will be required to submit a \$500 non-refundable tuition deposit by January 15 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.

**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 51.)

Advanced placement in *computer science* can be earned in one of three ways:

1. Credit for CS 1000 is granted for a score of "4" or "5" on the A computer science exam; credit for an additional course is granted for a score of "4" or "5" on the AB exam.

2. Credit for CS 1005 is granted to students who arrive at WPI with a one-year course in computer science, who pass an internal examination given only in August, and who successfully complete an advanced computer science course as the first CS course during their first year at WPI.

Students who pass the advanced placement test in *biology, chemistry, 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 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 expectations 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 write to the Projects and 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 has formal transfer agreements whereby students at the following colleges are guaranteed admissions provided they meet the terms of the program of instruction: Berkshire Community College, Bristol C. C., Dean Junior College, Franklin Institute, Greenfield C. C., North Shore C. C., Quinsigamond C. C., C. C. of Rhode Island, Springfield Technical C. C.

**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 (P. Dunn, SL 26), 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 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. An optional class to help students prepare for the Test of English as a Foreign Language (TOEFL) is also offered.

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

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 1999-00 year are as follows:

Tuition	\$21,770
Health Fee (Infirmary)	98
Social Fee	130
Campus Center Fee	110
Technology Fee	50
<b>Total Tuition and Fees</b>	<b>\$22,158</b>
Room (Typical Freshman Double)	3,600
Board (7-Day, 19-Meal Plan)	3,310
Books and Supplies (Estimated)	600
Freshman Services Fee	180
	<b>\$29,848</b>

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 \$498 for the 1999-00 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 \$960 per year at WPI.

## PAYMENT OF TUITION DEPOSIT

### ENTERING STUDENTS

Payment of a nonrefundable \$500 deposit is required upon acceptance of admission to WPI. The \$250 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.

### CONTINUING STUDENTS

To hold their preregistered courses from academic year to year, students must pay a \$250 tuition deposit by the prescheduling deadline noted in the WPI Calendar on the inside front cover of this catalog. Failure to pay the deposit will result in the deletion of the preregistered courses.

Also, note students who have not paid the full tuition by the first day of classes may lose the preregistered courses unless other financial arrangements have been made. Students with such blank schedules will thus have to schedule courses and projects on a space-available basis.

The full tuition deposit for continuing students will be refunded to those who notify the Projects and Registrar's Office by July 15 of their intention not to enroll in the fall.

## 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 Calendar 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 B and spring overload billing during Term D.
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:

	<b>Charge</b>
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 Director of Academic Advising. 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 Continuing Education 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 before the end of the 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

#### FRESHMAN APPLICATION PROCEDURE 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. File the Free Application for Federal Student Aid (FAFSA) and the Financial Aid Profile form with the College Scholarship Service (CSS). 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 and send it directly to the WPI Financial Aid Office. This form is available from CSS or may be obtained from the WPI Financial Aid Office.

To ensure a complete review, we must receive these materials 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 materials from the Guidance Office of your secondary school by January, since it takes four to six weeks for the forms to be processed and sent to colleges.

#### **EARLY DECISION APPLICATION FOR FINANCIAL AID**

For those students applying for early decision admission, the CSS Financial Aid PROFILE must be filed by November 15th. The FAFSA and the CSS Profile Registration forms are available at the Guidance Office of the student's secondary school in the Fall. 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.

#### **UPPERCLASS APPLICATION FOR FINANCIAL AID**

Financial aid applicants must apply for financial aid every year by completing the FAFSA, the CSS PROFILE, 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.

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### **FORMS OF AID**

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#### **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 \$3125 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, make corrections if necessary, and then submit the SAR for payment from the Dept. of Education. In 1998-99, WPI administered over \$928,000 in Federal Pell Grant funds to eligible full and part time students.

#### **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (SEOG)**

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 \$751,000 in Federal SEOG funds in the 1998-99 academic year.

#### **FEDERAL STAFFORD GUARANTEED STUDENT LOAN**

Student Federal Stafford Loans (GSL) 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 3.1%, 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 and previous borrowers with a Massachusetts lender, the Financial Aid Office will obtain a promissory note and forward it to the student. The student must complete, sign and return the promissory note to the Financial Aid Office. If you are a previous borrower with an out-of-state lender, you must obtain and complete a Federal Stafford Loan application from the lender you borrowed from last year and forward it to WPI for processing.

#### **FEDERAL PERKINS NATIONAL DIRECT STUDENT 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 1998-99 WPI administered over \$1.3 million in Federal Perkins Loans.

#### **FEDERAL COLLEGE 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 \$5.25 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 \$311,700 from the Massachusetts General Scholarship Program during the 1998-99 academic year. These Massachusetts state grants go 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 seven other states: Connecticut, Maine, Maryland, 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 \$167,240. 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 \$534,391 in the Massachusetts Gilbert Matching Grant during 1998-99.

#### **STATE FUNDED STUDENT LOAN PROGRAMS**

The State of Maine funds the Blaine House Scholars Program, which is an annual loan program for need-based financial aid applicants. Applications and promissory notes are handled through the Finance Authority of Maine, Maine Education Assistance Division. Blaine House Scholars are selected by the MEAD and must be enrolled full time. The annual Blaine House Scholars loan is \$1,500.

The Maine State Blaine House Scholars loan is awarded after the Federal Stafford Loan is packaged and in place of the Federal Perkins Loan or WPI Institute Loan.

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 \$319,750 in the MA NIL program in 1998-99.

#### **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 FAFSA, PROFILE, 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 \$18 million in 1998-99.

#### **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 1998-99. 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.

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#### **RESERVE OFFICER TRAINING CORPS (ROTC) SCHOLARSHIPS**

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##### **ARMY ROTC SCHOLARSHIP PROGRAM**

The Army ROTC Scholarship is designed to offer financial assistance to outstanding young students who are seeking not only a commission as an Army officer, but also a path to dynamic career opportunities. The scholarship is based on the achievements of the applicants, not the financial status of their family. The Army ROTC Scholarships may cover partial or full tuition, most fees, \$450 per year for books and up to \$150 per month for the school year paid directly to the student.

The Army ROTC Program offers the individual the chance to experience many programs designed to develop leadership skills. Some of these programs are Airborne, Air Assault, Northern Warfare, Mountain Warfare, and Cold Weather Training.

The Army ROTC Program also offers the opportunity to attend graduate school, and in some cases will fund the graduate work of selected officers. Students interested in Army ROTC should contact the Professor of Military Science, Military Science Department, WPI, Worcester, Massachusetts 01609. Or call (508) 831-5268. Offices are located in Harrington Auditorium.

##### **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, books and fees, military uniforms, and an allowance of \$150 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://sterling.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 \$150 is paid to all scholarship students and to all students in their last two years of AFROTC.

Enrollment in the AFROTC program requires 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 \$1,700 each academic year, from summer or other annual earnings. While this minimum student contribution is employed, the Financial Aid Office must review previous calendar year student earnings and student savings/assets as the basis for determining the annual student contribution.

### **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. Mid-year (January entrants) transfer applicants must also submit to the WPI Financial Aid Office official Financial Aid Transcripts from all colleges previously attended, whether financial aid was received or not. Financial Aid Transcripts are obtained from college or university Financial Aid Offices. 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**

Financial Aid will ordinarily be available for the shorter of the two following periods: a period of 16 terms within a four-year period, or until the end of the two term billing period, in which the last undergraduate degree requirement is completed. The following criteria must be met to retain need-based financial aid: the student must be registered for at least one unit per term; the student must continue to make acceptable and satisfactory progress toward a degree, which includes Academic Warning status or better as determined by the Registrar. For students whose satisfactory progress toward a degree extends beyond 16 terms, financial aid for the extended period will normally be available only through the Federal Stafford Loan.

A student failing to meet the above eligibility requirements may, in cases which involve unusual or extenuating circumstances such as documented medical problems, file a petition with the Financial Aid Appeals Committee. The petition will be reviewed and determination made concerning eligibility on a case by case basis.

### **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.

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### **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 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.

### **THE EDUCATION RESOURCES INSTITUTE (TERI)**

The TERI loan is sponsored by several lenders who offer loans ranging from \$2000 to \$20,000 to students and families who wish to spread the cost of education over future years. Borrowers must be citizens of the United States. The interest rate (is equal to the current prime rate) and the repayment limit is 20 years. Borrowers have the option of paying interest only while in school and deferring principal while enrolled, for a maximum four years. TERI applications may be obtained from the WPI Financial Aid Office and the completed TERI application must also be submitted to the Financial Aid Office for school authorization. Borrowers should allow for six to eight weeks for processing, including a full credit check involving a debt-to-income analysis by the lender.

## 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 Terms A, B, C, and D of that 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 are available as resource persons to 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. two 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. Students may arrange for private phone service through WPI if desired. Pay telephones are located in all residence halls. 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 3.6 cubic feet in size
- Gambling
- Use of alcoholic beverages in violation of Massachusetts State Laws
- Firearms, weapons, explosives, incendiary or toxic chemicals, starting pistols
- Cooking, except in kitchen areas provided
- Candles or other flame-emitting devices
- Lofts

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 2000-2001 were not established at the time of this publication, they will be announced separately.

Room rental rates for 1999-00 were as follows:

	Double Occupancy Triple Occupancy	Single Occupancy
Morgan Hall	\$3,600	\$4,144
Daniels Hall	3,600	—
Institute Hall	3,600	4,144
Sanford-Riley	3,600	4,144
Stoddard Complex	3,600	4,144
25 Trowbridge House	3,600	—
28 Trowbridge House	3,600	—
26 Hackfeld House	3,600	4,144
16 Elbridge	3,600	4,144

Ellsworth/Fuller Apartments	Two- Person	Three- Person	Five- Person	Seven- Person
	\$4,050	\$3,792	\$3,560	\$3,192

### Founders Hall

All Double	\$4,104
All Single	4,468
2 Person Singles (handicap suite)	4,488
2 Person Suite	4,154

Note: Each apartment is equipped with basic furnishings including stove and refrigerator. Students living in Ellsworth/Fuller pay their own electric bills; heat is electric.

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 returned to the student within a reasonable time after the student leaves the housing system.

First-year students can expect to receive a Housing and Food Service Contract in early May, after their \$200 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. The "180" is the newest meal plan. It provides 180 meals over the course of the semester, to be used at the student's discretion.

The four plans are: 19 meals plus \$75, 14 meals plus \$175, 10 meals plus \$125, and the "180" plus \$100 in points.

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 1999-00 academic year were:

19-Meal PLUS	\$3,310
14-Meal PLUS	\$3,310
10-Meal PLUS	\$3,000
The 180	\$3,000
Premier Pass	\$199/semester
(added on to 19, 14, 10)	

### OFF-CAMPUS LIVING

After the freshman year, on-campus housing may be at a premium; so if you decide to look for an 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. Presently, the Residential Services maintains a listing of available housing in the Worcester area, as well as maps of the greater Worcester area. In addition, sample leases, apartment condition forms, and brochures on tenants' rights are available for student and staff use. Information is available for you to research questions about small claims court, housing codes, leases, 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 *Newspeak* 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.