MASTER’S FINANCIAL AID

POLICIES AND PROCEDURES
In general, students must apply for financial aid in order to be considered for a YSE scholarship. Since financial aid awards are based primarily on financial need, information about student finances that is not available in the application for admission is required. YSE is need-blind. Therefore, applying for financial aid and having financial need in no way affect the decision to offer admission.

The deadline for prospective students to apply for need-based financial aid is February 15. If that deadline is missed, the student will not be considered for need-based financial aid. This can be a costly oversight, as what is received in the second year is generally the same as what is received in the first year. The deadline for current students to apply for financial aid is April 15.

If a student is a U.S. citizen or permanent resident, two forms must be submitted, the YSE Financial Aid Application and the Free Application for Federal Student Aid (FAFSA). If a student is an international student, only one form must be submitted, the YSE Financial Aid Application. Students must reapply for financial aid for the second year, although the amount of YSE scholarship will most likely remain the same as in the first year.

A limited number of merit-based scholarships are available, for which no separate financial aid application is required. Examples include merit awards to the top applicants to the Master of Environmental Science and Master of Forest Science programs and the Paul D. Coverdell Fellowships for qualifying Returned Peace Corps Volunteers.

YSE scholarships, work study, and federal loans (Direct Stafford and Grad PLUS) are available to U.S. citizens and permanent residents. YSE scholarships, work study, and Yale International Loans are available to international students.

The primary factor in determining the amount of a need-based YSE scholarship is financial need as determined by the review of the student’s (and spouse’s, if applicable) income and assets and any third-party funding that the student expects to receive. Merit is a secondary factor.

Students are considered to be financially independent of their parents. Therefore, information about parent income and assets is not required. Students have the option of providing that information, however, which may yield a higher need-based scholarship award. Under no circumstances will it yield a lower scholarship award. On the other hand, students must report any direct financial support that they expect to receive from their parents, such as money for tuition or rent.

Approximately three-quarters of YSE students receive scholarships in any given year from an annual scholarship budget in excess of $5 million.

Satisfactory Academic Progress
To be eligible for financial aid, a student must be making Satisfactory Academic Progress (SAP) in the degree program. Financial aid includes all federal student aid
funds (Federal Direct Stafford Loan, Federal Direct Grad PLUS Loan, and/or Federal Work Study) as well as institutional funds. For a complete explanation of the YSE SAP policy, please see the YSE Student Handbook, chapter Rules & Regulations, section Academic Regulations and Policies.

**Less Than Half-Time Enrollment, Including Continuous Registration**

Students enrolled less than half-time (i.e., for less than 6 credits in a term) and students who are not actively working toward a degree, such as those in continuous registration status, are not eligible for federal or institutional financial aid. Furthermore, financial aid awards are based on an assumption of full-time enrollment and will be revised proportionately should a student choose to enroll less than full-time. Students considering enrolling less than full-time should first consult with the assistant dean of student services and director of financial aid to understand the academic and financial consequences, respectively, of that decision.

**Joint-Degree Students**

In most joint-degree programs, students split their time between the two joint schools, spending one and one-half years at each school for a total program length of three years.

Each school at Yale is financially independent, which means that the financial aid award a student receives at one school is not transferable to the joint school. The joint-degree student should follow the financial aid application procedures of the school to which the student will be paying tuition. If the student is paying tuition at YSE, the student should apply for financial aid through YSE. If the student is paying tuition at the joint school, the student should apply for financial aid through that school.

If the joint-degree student is applying for admission to two schools simultaneously, the student should apply for financial aid at both schools, also simultaneously.

**Fifth-Year Students**

During their senior year at Yale College, students may apply for admission to the YSE Five-Year Program. These students sometimes defer their enrollment in the YSE master's program for a year of outside volunteer work or employment. To be considered for financial aid for their enrollment at YSE, these students must submit their financial aid application materials by the February 15 deadline prior to their matriculation into the program. This could mean that the student submits the financial aid application materials during the student’s deferral or “gap” year. It is the student’s responsibility to submit all documents by the February 15 deadline.

**Scholarships**

Most of the School’s scholarship budget is funded by private donors. Scholarship recipients are automatically considered for all named scholarships. The named scholarships listed below are not in addition to any generic scholarship a student receives in the financial aid award notification but may be matched to a scholarship recipient once the student matriculates.
The School is delighted to recognize the generosity of the donors who have helped make the following scholarships possible:

Jonah Meadows Adels Memorial Scholarship
Anne Armstrong-Colaccino Scholarship
Bataua Scholarship
Beinecke/YSE Scholarship
Flora and John Berbee Scholarship Fund
Berkley Scholarship
Jabe Blumenthal Scholarship
George Brett Memorial Fund
Broad Arrow Scholarship
Nelson C. Brown (B.A. 1906, M.F. 1908) Scholarship
Sara Shallenberger Brown Scholarship
Coleman P. Burke Scholarship
Leland H. Burt (’30 B.S.) Endowed Scholarship
Burt-Pfeiffer Fund
Philip Laurance Buttrick (M.F. 1911) Scholarship
Paul Douglas Camp Memorial Scholarship
Leonard G. Carpenter (B.A. 1924) Scholarship
Class of 1980 Scholarship
Class of 2017 Scholarship
Crane Family Scholarship
Trammell S. Crow (1974) Scholarship
Crown Zellerbach Foundation Fund
Strachan and Vivian Donnelley Scholarship
Michael P. Dowling Scholarship
Enid Storm Dwyer Scholarship
Environmental Scholars Fund
Frederick V. Ernst (1960) Gift Fund
Boyd Evison Scholarship Fund
Forestry YAF Scholarship Fund
Edith and Johannes Frondt Scholarship
Gonzalez Family Scholarship
James Lippincott Goodwin (B.A. 1905, M.F. 1910)
Charles W. Goodyear Memorial Fund
John S. Griswold (B.A. 1937) Scholarship
Leah Hair Scholarship
H. Stuart Harrison (B.A. 1932) Fellowship
Vira I. Heinz Endowment Scholarship
John and Catha Hesse Fund
Adelaide Hixon Scholarship
Joseph Hixon YSE Scholarship
Jacqueline C. and John P. Hullar Scholarship
Jesse D. Johnson Scholarship
Stephen and Betty Kahn Scholarship
Peggy King Memorial Scholarship
Marvin Klemme (M.F. 1935) Fellowship
Carl W. Knobloch, Jr. Fellowship
Kroon Environmental Studies Scholarship
Fred Krupp Scholarship in Environmental Studies
Charles Chacey Kuehn (M.F. 1934) Fund
Leadership Scholars Fund
Urey Lisiansky Scholarship Fund
John A. MacLean ’27S Scholarship
Alan N. Mann (1908) Memorial Fellowship
Margaret K. McCarthy and Robert Worth Scholarship
Dorothy S. McCluskey Scholarship
Thomas McHenry Scholarship
Preston R. Miller, Jr. ’71 YSE Scholarship
Arthur N. Milliken Scholarship
Mary P. Moran Scholarship
John M. Musser Fellowship
Carl F. Norden Family Scholarship
Obernauer Family Scholarship
Gilman Ordway (B.A. 1947) Family Scholarship
Parklands Scholarship
PETAL Foundation Scholarship
Joanne Polayes Scholarship
Kushok Bakula Rimpoche Scholarship
Rockefeller-Underhill Scholarship for Tropical Conservation
Heather L. Ross and Edward L. Strohbehn, Jr. Scholarship
Andrew Sabin International Environmental Fellowship
William Henry Sage Memorial Fund
Ralph C. Schmidt and Susan M. Babcock Scholarship
Drs. Poh Shien and Judy Young International Scholarship
Simeone Entomology Scholarship
David M. Smith, Morris K. Jesup Professor of Silviculture Scholarship
David and Karen Sobotka Scholarship
Sobotka Joint YSE-Jackson Institute Fellowship
Cameron and Gus Speth Scholarship
Gillian and Stuart W. Staley ’95 M.P.P.M., ’95 M.E.S. Scholarship
Stapleton Scholarship
Student Conservation Association Fellowship in honor of John R. Twiss ’60
VIEW Scholarship
Rodney B. Wagner Class of 1954 International Scholarship
William D. Waxter III Fellowship
Marianne Welch Scholarship
William Egbert Wheeler Fund
Mr. and Mrs. James Wiley Endowed Scholarship for Conservation Biology
Hubert Coffing Williams (Ph.D. 1906, M.F. 1908)
Joseph H. Williams Scholarship
Charles F. Wilson (B.A. 1939) Memorial Fund
Ray L. Wilson Scholarship
Frank & Lynne Wisneski YSE Scholarship
Charles Boughton Wood Fund
Wyss Foundation Scholarship for Conservation of the American West
Yale Club of New Haven
YSE Alumni Association Board Scholarship

Employment Opportunities

**YSE work study** These positions vary from clerical to research to editorial work. Eligible students must have financial need, as confirmed by the YSE Office of Admissions and Financial Aid. Applications are available on the Yale Student Employment Office website (www.yalestudentjobs.org) beginning in August. The pay rate is fixed at $14.75 per hour. At least eighty positions are available annually and only to students with a YSE affiliation.

**Regular student jobs and teaching fellowships** Financial need is not required. Interested students should contact centers, departments, professors, and programs directly beginning in late spring or summer. Pay rates begin at $12.50 per hour for regular student jobs. Pay rates for teaching fellowships are either $4,000 or $8,000 per term depending on the effort level. At least seventy positions are available annually.

**Community service jobs** Eligible students must be U.S. citizens or permanent residents and have financial need, as confirmed by the YSE Office of Admissions and Financial Aid. Applications are available on the Yale Student Employment Office website beginning in August. Pay rates begin at $12.50 per hour. At least one hundred positions are available annually to students across the University.

**Other on-campus jobs** Financial need is not required. Applications are available on the Yale Student Employment Office website beginning in August. Pay rates begin at $12.50 per hour. At least four hundred positions are available annually to students across the University.

**Loans**

**Federal Direct Stafford Loan (U.S. citizens and permanent residents only)** In general, the maximum annual loan amount is $20,500. The interest rate is fixed at 5.28% with an origination fee of 1.057%. There is no credit check required. The standard repayment term is ten years. A six-month grace period immediately follows separation from school or otherwise dropping below half-time enrollment status, at which time repayment is required. The loan is requested by completing and returning a loan request form available on the School’s financial aid forms webpage: https://environment.yale.edu/aid/forms. After initial processing, the loan will be assigned to a servicer contracted with the U.S. Department of Education, such as FedLoan, Great Lakes, Navient, or Nelnet.

**Federal Direct Grad PLUS Loan (U.S. citizens and permanent residents only)** In general, the maximum annual loan amount is the cost of attendance less all other resources. The interest rate is fixed at 6.28% with an origination fee of 4.228%. A credit check is required. Repayment terms are similar to Federal Direct Stafford Loans. The loan is requested by completing and returning a loan request form available on the School’s financial aid forms webpage. After initial processing, the loan will be assigned to a servicer contracted with the U.S. Department of Education, such as FedLoan, Great Lakes, Navient, or Nelnet.
Yale International Loan (international students only) In general, the maximum annual loan amount is $30,000 or the cost of attendance less all other resources, whichever is less. The interest rate is fixed at 7.75% with an origination fee of 5%. There is no credit check required. Repayment terms are similar to Federal Direct Stafford Loans. The loan is requested by completing and returning loan request and self-certification forms available on the School’s financial aid forms webpage. The Yale Student Loan Billing and Payment Office is responsible for the management and collection of the loan.

Private education loan (U.S. citizens and permanent residents as primary borrowers or co-borrowers only) In general, the maximum annual loan amount is the cost of attendance less all other resources. The interest rate is fixed or variable and dependent on the credit rating of the primary borrower and co-borrower, if applicable. Origination fees from zero to 3%, repayment terms, and servicing are dependent on the lender. A credit check is required. The loan is requested by applying directly to a lender. A list of lenders from whom students have borrowed recently is available at www.elmselect.com/?schoolid=156#/results.

International Students—Certification of Finances for Visa

International students must certify full funding for their entire two-year course of study before visa documents can be issued. Instructions and forms are mailed after an admitted student accepts the offer of admission (deadline April 15). More information is available from Yale’s Office of International Students and Scholars: https://oiss.yale.edu.

Veterans

Eligible students are strongly encouraged to seek specific information about Veterans Administration (VA) benefits from their local Veterans Administration office by calling 800.827.1000 or visiting https://benefits.va.gov/gibill. The School also participates in the Yellow Ribbon Program, which covers remaining tuition that the Post-9/11 GI Bill does not cover. The associate director of academic affairs, in partnership with the associate dean of academic affairs and the associate director of financial aid, coordinates the administration of Veterans Administration benefits at YSE.

Institutional policy confirming compliance with 38 USC 3679

The Yale School of the Environment (YSE) permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to YSE a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a “certificate of eligibility” can also include a “Statement of Benefits” obtained from the Department of Veterans Affairs’ website or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:

1. The date on which payment from VA is made to YSE.
2. Ninety days after the date that YSE certified tuition and fees following the receipt of the certificate of eligibility.
YSE will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a *covered* individual borrow additional funds, on any *covered* individual because of the individual's inability to meet his or her financial obligations to YSE due to the delayed disbursement funding from VA under chapter 31 or 33. NOTE: A *covered* individual is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill benefits.