MASTER’S FINANCIAL AID

POLICIES AND PROCEDURES
In general, students must apply for financial aid in order to be considered for an F&ES 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. F&ES 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 F&ES 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 F&ES Financial Aid Application. Students must reapply for financial aid for the second year, although the amount of F&ES 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.

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

The primary factor in determining the amount of a need-based F&ES 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 F&ES 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 F&ES SAP policy, please see the F&ES 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 F&ES, the student should apply for financial aid through F&ES. 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 F&ES Fifth Year program. These students sometimes defer their enrollment in the F&ES master’s program for a year of outside volunteer work or employment. To be considered for financial aid for their enrollment at F&ES, 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 deferal 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/FES 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) Gi Fund
Boyd Evison Scholarship Fund
F&ES Alumni Association Board Scholarship
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 FES 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
Employment Opportunities

**F&ES work study** These positions vary from clerical to research to editorial work. Eligible students must have financial need, as confirmed by the F&ES Office of Admissions & Financial Aid. Applications are available on the Yale Student Employment Office website (www.yalestudentjobs.org) beginning in August. The pay rate is fixed at $14.50 per hour. At least eighty positions are available annually and only to students with an F&ES 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 F&ES Office of Admissions & 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 100 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 400 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 6% with an origination fee of 1.066%. 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 web page: http://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 7.0% with an origination fee of 4.624%. 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 web page. 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 a loan request form available on the School's financial aid forms web page. 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: http://oiss.yale.edu.

Veterans

Eligible students are strongly encouraged to seek specific information about Veterans Administration benefits from their local Veterans Administration office by calling 800.827.1000 or visiting http://benefits.va.gov/gibill. The School also participates in the Yellow Ribbon Program, with a maximum contribution amount of $7,500 per student per year. The assistant dean of student services and the director of financial aid coordinate the administration of Veterans Administration benefits at F&ES.