

# MASTER'S PROGRAM 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 1. 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 March 31.

If a student is a U.S. citizen or permanent resident, three forms must be submitted, the YSE Financial Aid Application, the Free Application for Federal Student Aid (FAFSA), and the CSS Profile. If a student is an international student, two forms must be submitted, the YSE Financial Aid Application and the CSS Profile. Students must reapply for financial aid for the second year, although the amount of the YSE scholarship in most cases will 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, which may yield a higher need-based 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 \$6 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 registrar and the associate 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 1 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 1 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:

Adelaide Hixon Scholarship

Alan N. Mann (1908) Memorial Fellowship

Andrew Sabin International Environmental Fellowship

Anne Armstrong-Colaccino Scholarship

Bataua Scholarship

Beinecke/YSE Scholarships

Berkley Scholarship

Boyd Evison Scholarship Fund

Burt-Pfeiffer Fund

Cameron and Gus Speth Scholarship

Carl F. Norden Family Scholarship

Carl W. Knobloch, Jr. Fellowship

Charles Boughton Wood Fund

Charles Chacey Kuehn (M.F. 1934) Fund

Charles F. Wilson (B.A. 1939) Memorial Fund

Charles W. Goodyear Memorial Fund

Class of 1980 Scholarship

Coleman P. Burke Scholarship

Crane Family Scholarship

Crown Zellerbach Foundation Fund

David and Karen Sobotka Joint YSE-SOM Scholarship

David M. Smith, Morris K. Jesup Professor of Silviculture Scholarship

Dorothy S. McCluskey Scholarship

Drs. Poh Shien and Judy Young International Scholarship

Edith and Johannes Frondt Scholarship

Enid Storm Dwyer Scholarship

Environmental Scholars Fund

Flora and John Berbee Scholarship Fund

Forestry YAF Scholarship Fund

Frank & Lynne Wisneski YSE Scholarship

Fred Krupp Scholarship in Environmental Studies

Frederick V. Ernst (1960) Gift Fund

George Brett Memorial Fund

Gillian and Stuart W. Staley '95 M.P.P.M., '95 M.E.S. Scholarship

Gilman Ordway (B.A. 1947) Family Scholarship

Gonzalez Family Scholarship

H. Stuart Harrison (B.A. 1932) Fellowship

Heather L. Ross and Edward L. Strohbehn, Jr. Scholarship

Hubert Coffing Williams (Ph.D. 1906, M.F. 1908)

Jacqueline C. and John P. Hullar Scholarship

James Lippincott Goodwin (B.A. 1905, M.F. 1910)

Jiang, Kevin '21 M.E.Sc Memorial Scholarship

John A. MacLean '27S Scholarship

John and Catha Hesse Fund

John M. Musser Fellowship

John S. Griswold (B.A. 1937) Scholarship

Jonah Meadows Adels Memorial Scholarship

Joseph H. Williams Scholarship

Joseph Hixon YSE Scholarship

Katharine Preston Scholarship

Kroon Environmental Studies Scholarship

Kushok Bakula Rimpoche Scholarship

Leadership Scholars Fund

Leah Hair Scholarship

Leland H. Burt ('30 B.S.) Endowed Scholarship

Leonard G. Carpenter (B.A. 1924) Scholarship

Marvin Klemme (M.F. 1935) Fellowship

MK McCarthy-RW Worth Scholarship (Leadership in Conservation Science Scholarship)

Mr. and Mrs. James Wiley Endowed Scholarship for Conservation Biology  
Nelson C. Brown (B.A. 1906, M.F. 1908) Scholarship  
Obernauer Family Scholarship  
Parklands Scholarship  
Paul Douglas Camp Memorial Scholarship  
Peggy King Memorial Scholarship  
PETAL Foundation Scholarship  
Philip Laurance Buttrick (M.F. 1911) Scholarship  
Polayes Scholarship  
Preston R. Miller, Jr. '71 YSE Scholarship  
Ralph C. Schmidt and Susan M. Babcock Scholarship  
Ray L. Wilson Scholarship  
Robert Charles Rooke, Jr. Broad Arrow Scholarship Fund  
Robert Charles Rooke, Jr. Broad Arrow Scholarship Fund  
Robert H. Kuehn, Jr. '64 B.A., '68 M.U.S., '68 M.Arch. Scholarship  
Rockefeller-Underhill Scholarship for Tropical Conservation  
Rodney B. Wagner Class of 1954 International Scholarship  
Sara Shallenberger Brown Scholarship  
Simeone Entomology Scholarship  
Stapleton Scholarship  
Stephen and Betty Kahn Scholarship  
Strachan and Vivian Donnelley Scholarship  
Student Conservation Association Fellowship in honor of John R. Twiss '60  
Ted Weyerhaeuser Scholarship Fund  
The David and Karen Sobotka Joint YSE-Jackson Institute Fellowship  
The di Bonaventura Family Scholarship  
The LeBlanc '98 Family Scholarship Fund  
Thomas McHenry Scholarship  
Three Cairns Scholarship  
Trammell S. Crow (1974) Scholarship  
Urey Lisiansky Scholarship Fund

Vira I. Heinz Endowment Scholarship

William D. Waxter III Fellowship

William Egbert Wheeler Fund

William Henry Sage Memorial Fund

Yale Club of New Haven

YSE Alumni Association Board Scholarship

YSE Class of 2005 Laurie B Cuoco Memorial Scholarship Fund

## 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](http://www.yalestudentjobs.org)) beginning in August. The pay rate is fixed at \$15.75 per hour. At least eighty positions are available annually and only to students with a YSE affiliation.

**Regular student jobs** Financial need is not required. Applications are available on the Yale Student Employment Office website (<https://yalestudentjobs.org>) beginning in August. Pay rates begin at \$14.25 per hour. At least forty positions are available annually.

**Teaching fellowships and research assistantships** Financial need is not required. Interested students should contact centers, departments, professors, and programs directly beginning in late spring or summer. Pay rates are either \$4,000 or \$8,000 per term, depending on the effort level and hours worked. At least thirty 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 \$14.25 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 \$14.25 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 for interest rates and origination fees; for more information, visit [www.studentaid.gov](http://www.studentaid.gov). 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 webpage, <https://environment.yale.edu/admissions/masters/funding-your-degree/student-loans>.

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. For interest rates and origination fees, visit [www.studentaid.gov](http://www.studentaid.gov). 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 webpage, <https://environment.yale.edu/admissions/masters/funding-your-degree/student-loans>. 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 and self-certification form available on the School's financial aid webpage, <https://environment.yale.edu/admissions/masters/funding-your-degree/student-loans>, and YaleHub. The Yale Student Loan Accounting and Collection 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 range, 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](http://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 May 15). More information is available from Yale's Office of International Students and Scholars website, <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 the remaining tuition for qualifying Post-9/11 GI Bill students. The Director of Academic Affairs, in partnership with 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.