

## An Introduction to Financial Aid

*Understanding the Basics*

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### Agenda

- Resource information
- What is financial aid?
  - Application process
  - Determination of eligibility
  - Types and sources of aid
- How do admissions and financial aid offices interact?
- Side notes
  - College planning services
  - Scholarship searches and scams



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### Sources of General FA Information

- The Student Guide (U.S. Dept. of Ed.)
- College Financial Aid Brochures and Websites
- Websites
  - Financial Aid Information page
    - [www.finaid.org](http://www.finaid.org)
  - U.S. Department of Education
    - [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov)
  - The College Board
    - [www.collegeboard.com/paying](http://www.collegeboard.com/paying)

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## The Financial Aid Information Page

[www.finaid.org](http://www.finaid.org)

### Accurate, Comprehensive, & Objective Information

- Links to Free Scholarship Searches
- Scholarship Scam Alerts
- Financial Aid Consultant Guide
- Loan Calculators
- Strategies- Maximizing Aid Eligibility
- Answers to Frequently Asked Questions

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## Financial Aid Myths

- Students with highest GPAs get all the aid.
- Income is too high, so don't bother to apply.
- Sibling didn't qualify, so neither will I.
- Attend the college that offers the most aid.
- Cost is the only way to compare colleges.

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## What is Financial Aid?

*Money given, paid, or loaned to help finance college*

### Gift Aid

- Grants and Scholarships (free money)

### Self-Help Aid

- Work-Study (job opportunity to earn money)
- Loans (money borrowed that must be repaid)

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### Goal of Financial Aid

- Primary goal is to assist students in paying for their educational investment with an understanding that:
  - Parents and student have a responsibility to pay for a fair share portion of their educational costs
  - Aid dollars are not limitless at many colleges.

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### Application Process - *Most Schools*

- Free application for federal student aid (FAFSA)
  - Required for federal and state aid
  - Deadlines vary from school to school
  - Cannot be filed prior to Jan. 1

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### Application Process - *Some Schools*

- Institutional aid application
- CSS/financial aid PROFILE- available October 1
  - Available at <https://profileonline.collegeboard.com/prf/index.jsp>
  - Not all schools
  - First School fee \$25.00
  - Additional per school fee \$16.00
  - Fee waivers available based on information submitted on Profile

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### Application Tips

*(Making Your Efforts Count!)*

- Find out application requirements and deadlines
- Fill out forms completely and accurately
- Make copies of all completed forms
- Comply with all information requests
- Confirm receipt of application with the aid office

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### Definition of Need Analysis

Need Analysis Simply Defined is:

- A process of determining a student's financial need by analyzing information provided by the student and parent on a financial aid form.
- Need analysis forms include the FAFSA and CSS/Financial Aid PROFILE

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### Basic Equation of Need



$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Student's Financial Need (eligibility)} \end{array}$$

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**Cost of Attendance**  
(varies from school to school)

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Miscellaneous personal expenses

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**Determining the Expected Family Contribution (EFC)**

- Income
  - taxed
  - untaxed
- Asset Equity
  - FAFSA excludes home equity
  - Profile does *not* exclude home equity
- Family Size
- Number of Family Members in College (excludes parent enrolled in college)
- Age of Parents

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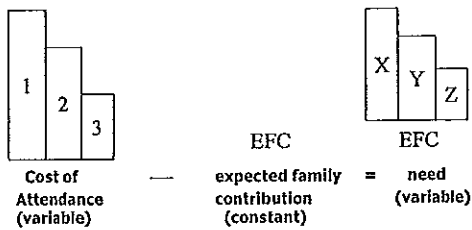
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**Need Varies Based on Cost**



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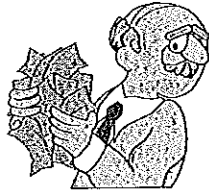
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## Sources of Financial Aid



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## Federal & State Grants

- Pell Grant (10/11 max was \$5,550)
- FSEOG (up to \$4000)
  - awarded to students with exceptional financial need (priority given to Pell Grant recipients)
- Teach Grants \$4000
- State Grants
  - often do not travel out-of-state

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## Student Employment

- Federal Work-Study
- State Work-Study
- Institutional Work-Study



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**Federal Loans**

- Federal Perkins Loan (max \$5,500)
  - Fixed Rate currently at 5%
  - Program is under review
- Federal Direct Student Loan
  - Subsidized (Fixed rate of 6.8% for AY 12/13) up to \$3500 for first year student
  - Unsubsidized (Fixed rate of 6.8%) additional \$2000 per year

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**Institutional Aid**

- Merit Scholarships
- Athletic Scholarships
- Talent Scholarships
- Need-Based Grants



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**Private/Other Government Aid**

- Private Business Scholarships
- Civic Organization Scholarships

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**How Does the College Meet Students' Needs?**



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**Preferential Packaging**

- Student's standing in the applicant pool
  - Class rank
  - Grade point average
  - Standardized Test Scores
  - Extracurricular Activities / Special Talents
  - "Overall attractiveness of the student to the college"

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***Example of Preferential Packaging***

- |                          |                        |
|--------------------------|------------------------|
| • Student A              | • Student B            |
| - need: \$30,000         | - need: \$30,000       |
| - rank: top 2%           | - rank: top 40%        |
| - SAT's: 650 C Reading   | - SAT's: 500 C.Reading |
| 700 Math                 | 550 Math               |
| 700 Writing              | 500 Writing            |
| - Class President        | - Stage Crew           |
| - Lead in School Musical |                        |
| - Community Service      |                        |

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<ul style="list-style-type: none"> <li>• Student A Package</li> </ul> <p>\$20,000 Merit + 10,000 Grant 5,500 Loan</p> <hr/> <p>\$35,500 Total</p>	<ul style="list-style-type: none"> <li>• Student B Package</li> </ul> <p>\$5,500 Stafford + 1,000 Perkins 1,500 Work-Study 21,000 Grant</p> <hr/> <p>\$29,000 Total</p>
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**Financial Aid Consultants**  
*-Several Things You Should Know-*



- Caveat emptor
- Free assistance *is* available
- Be wary of any consultant who encourages you to use strategies that seem unethical to you

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**Scholarship Searches**  
*"Billions of Dollars Unclaimed..."*

- Once again, let the buyer beware!
- Several warning signs of a possible scam:
  - Guaranteed winnings
  - "Free seminars" on financial aid
  - 1-900 telephone numbers

**Caution:** *As a general rule, if you must pay money to get money, it might be a scam.*

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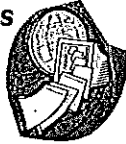
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**Free Scholarship Searches**

*Via The World Wide Web*



- FastWEB - fastweb.com
- SRN Express - srnexpress.com
- College Board - collegeboard.com/paying
- Sallie Mae- SallieMae.com

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**Something to Think About...**

*"Education is one of the best financial investments you can make. A bachelor's degree yields an **increase** in lifetime earning potential of over one million dollars according to Census Bureau data. This is equivalent to a 20% annual return on investment."*

-The Financial Aid Information Page-  
(www.finaid.org)

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**QUESTIONS**

*Contact me at*

**(484) 664-3175**

or

**mitton@muhlenberg.edu**

**GOOD LUCK!**



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# Frequently Asked Questions

- 1. PROFILE collects personal financial information. How can I be assured that my information will remain confidential?**

Your application data is sent only to the colleges and programs that you authorize. Your information is stored in a secure environment with firewall protection and is not shared with anyone else.

All of the information that passes between the College Board and your computer, including your payment information is data encrypted. Encryption technology ensures that data remain secure while being transmitted along the Internet.

- 2. How much does the PROFILE Application cost?**

For the 2012-2013 application year, all students are charged \$25 for the initial application. This covers the costs of creating your PROFILE Application and the first school report. You will be charged \$16 for each additional college or program to which you want information sent. This covers the cost of processing and reporting your information to those colleges and programs.

A limited number of fee waivers are granted automatically to first-time college applicants from families with very low incomes and few assets. The fee waiver covers PROFILE registration and reporting to up to six colleges and programs.

- 3. How do I know if my college or program uses PROFILE?**

You can search a list of colleges, universities, and scholarship programs that use PROFILE at the PROFILE Web site.

- 4. How will I know that the College Board has received my submitted PROFILE Application?**

Your PROFILE Acknowledgment is your record of submitting the PROFILE. It shows the colleges and programs to which we will send your information and reports the data you provided in your application. The Acknowledgment may also include messages from your colleges and programs advising you of the next steps in the process.

- 5. Can I change my answer to a registration question once I have begun the PROFILE Application?**

Yes. You can change any answer to any question *before* you submit the application. In fact, if your answers to application questions conflict with your answers to registration questions, the system will direct you to review your answers before submitting your application.

- 6. If I change my mind about applying to a particular college or program after registering, can I delete that code number?**

You can change your college or program choices at any time up until you *submit* your completed application to the College Board. After submission you may only *add* new colleges or programs to receive your application data.

- 7. When I reviewed my Acknowledgment, I realized that I made an error on my *submitted* PROFILE application. Can I change the application and resubmit it to my colleges and programs?**

After you submit your PROFILE application it is not possible to change your information online. Print out your Acknowledgment, update the incorrect data, and send copies to the colleges or programs to which you requested your PROFILE data be sent. If you *add* an additional college or program to the original report, you may update your application data for those colleges only.

**8. How can I add a college or program after I've submitted my PROFILE Application?**

You can add a college or program to your PROFILE Application by going to the PROFILE Home Page and clicking "Add Colleges to Submitted Applications". The charge is \$16 for each additional college or program to which you want your information sent. If you listed fewer than six colleges or programs on your original application and you qualified for a fee waiver, your remaining fee waiver eligibility will be automatically applied when adding colleges or programs.

**9. Can I use PROFILE to apply for federal student aid?**

No. For federal assistance you *must* complete a Free Application for Federal Student Aid (FAFSA). You can complete FAFSA on the Web ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) or call 800 433 3243 for more information.

**10. My parents don't have a computer at home. How can I complete the online application?**

Register for PROFILE using a computer in your high school or local library, print the customized Pre-Application Worksheet and Application Instructions and review them with your parents. Enter the application information when you log back into your application using your secure username and password.

**11. Why must my parent complete the Noncustodial PROFILE (NCP)?**

Many colleges need to evaluate both your custodial parent's financial circumstances from information on the PROFILE and your noncustodial parent's financial circumstances from information on the NCP. The fee for this service is \$25.

**12. What is IDOC?**

The Institutional Documentation Service (IDOC) is the College Board's data collection and verification service. Many colleges participate in the service to streamline the collection of tax returns from families. There is no charge to applicants for this service. The College Board will notify you if IDOC is required.

**13. What if my 2011 tax return is not completed yet?**

If a tax return has not been completed yet. If you, your spouse and/or your parents haven't completed a 2011 U.S. income tax return but will be filing one, estimate 2011 income and benefits using income and tax records from 2010 in addition to salary records from 2011. If you need to correct PROFILE information after filing the tax return, do so directly with your schools and scholarship programs.

If a tax return won't be filed. Even if you and your spouse and/or parents will not file an income tax return for 2011, it will be necessary to know earnings for the year. Also, you will need records showing the amount of income reported on the PROFILE.

2012–13  
School Year



# CSS/Financial Aid PROFILE®

## Student Guide

This guide provides the basic information you need to complete your PROFILE application at [www.collegeboard.org](http://www.collegeboard.org) beginning Oct. 1, 2011.

**WHAT is the PROFILE?** The PROFILE is an online application that collects information used by certain colleges and scholarship programs to award institutional aid funds. (All federal funds are awarded based on the FAFSA, available after Jan. 1 at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).) Some colleges may require additional information, such as tax returns or an institutional application. If your parents are divorced, some colleges will also require your noncustodial parent to complete the Noncustodial PROFILE.

**WHEN do I file the PROFILE?** You may file the PROFILE as early as Oct. 1, 2011. However, you should file no later than two weeks before the EARLIEST priority filing date specified by your colleges or programs.

**WHO must file the PROFILE?** Check your colleges'/programs' information to determine whether they require the PROFILE. A list of colleges that require the PROFILE from at least some of their applicants is found on the back of this page. The most up-to-date list, including search capabilities and additional information, can be found by clicking on "list of colleges, universities, and scholarship programs" on the PROFILE Index Page.

**HOW do I file the PROFILE?** You file the PROFILE online at [www.collegeboard.org](http://www.collegeboard.org) by selecting "CSS/PROFILE" under "Pay for College." If you do not have a computer at home, register for PROFILE at your high school or local library, print the Pre-Application Worksheet and Instructions, and review them with your parents. Return to your high school or library and enter the information by logging back in to your application using your secure username and password.

**WHAT does the PROFILE cost?** The fee for the initial application and one college or program report is \$25. Additional reports are \$16. Payment may be made via credit card, debit card (Visa or MC) or online check. A limited number of fee waivers are granted automatically — based on the information entered on the PROFILE application — to students who are first-time college applicants and are from families with very low incomes and assets. International students are not eligible for fee waivers. This waiver covers the application fee and the reporting fees for up to six colleges or scholarship programs.

### Information to have available when you register:

- Type of tax return you and your parent(s) will file for the current year (e.g., 1040, 1040 EZ, foreign return)
- If your parents receive TANF (Temporary Assistance for Needy Families) or SSI (Supplemental Security Income)
- If your parents are self-employed or own business(es) and/or farm(s)
- Your parents' housing status (e.g., own, rent)
- Your personal information, including your Social Security number

Once you register, you will find detailed instructions and an extensive Help Desk, including Frequently Asked Questions, online.

### The Process: Three Easy Steps

- 1. Register** — Your PROFILE application is tailored to your family situation, based on your registration answers and the colleges or programs you select. After registering, you can securely save your application and return to complete it at any time, 24/7, using your [collegeboard.org](http://collegeboard.org) username and password.
- 2. Complete the Application** — Use the customized Pre-Application Worksheet and Instructions to help you complete the PROFILE. As you answer questions, the system provides online help and edits to minimize mistakes.
- 3. Submit the Application** — The date and time you submit your completed application will be recorded based on Eastern Time. You pay online and will receive an online PROFILE Acknowledgment as a record of your payment and application information. The Acknowledgment may include your next steps to complete your financial aid application process, so be sure to print a copy for your records.

At any time, you may add a college or program by going to the PROFILE home page and clicking "Add Colleges to Submitted Application." You will be charged \$16 for each college or program you add. Any unused fee-waiver eligibility will be automatically applied to your charges. You may not delete any recipients once you have submitted your application.

**Questions?** Contact customer support at 305-829-9793 (Monday through Friday, 9 a.m. to 6 p.m. Eastern Time, with extended hours from 8 a.m. to 10 p.m., January through April) or e-mail [help@cssprofile.org](mailto:help@cssprofile.org).



# CSS Code List

The colleges below all accept the PROFILE application. Instructions distributed by their financial aid offices will describe their application requirements in detail. A college with an asterisk (\*) next to its name uses PROFILE for early decision or early action applicants only. For the most up-to-date and comprehensive list, go to <https://profileonline.collegeboard.org>.

CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE	CSS CODE	INSTITUTION	STATE
2003	Adelphi University	NY	1202	Edgewood College	WI	3526	Middlebury College	VT	2823	Syracuse University	NY
1001	Adrian College	MI	0042	Eliot School Fine Applied Arts	MA	5327	MiUAD: Fine Arts College	FL	6820	Texas Christian University	TX
2013	Albany College of Pharmacy*	NY	2226	Elmira College	NY	1484	Monmouth College	IL	1817	Tiffin University	OH
7041	Albany Law S of Union U	NY	5183	Elon University	NC	1485	Moody Bible Institute	IL	1808	Transylvania University	KY
2895	Albert Einstein C of Medicine	NY	3367	Emerson College	MA	2418	Moravian College	PA	1809	Trevecca Nazarena University	TN
2005	Alfred University	NY	0140	Emory U: Sch of Medicine	GA	5417	Morris Brown College	GA	3899	Trinity College	CT
1010	Alma College	MI	5187	Emory University	GA	3529	Mount Holyoke College	MA	8865	Tufts U: Sch of Dental Med	MA
7363	Amer Assoc of C of Osteo Med	MD	1192	ETSU: Quillen C of Medicine	TN	1490	Mount Mary College	WI	3901	Tufts University	MA
5007	American University	DC	3390	Fairfield University	CT	2424	Muhlenberg College	PA	6832	Tulane University	LA
0866	American University of Paris	CO	2259	Fordham University	NY	0300	National Achievement Schol Prg	IL	3936	U Mass: Medical School	MA
3003	Amherst College	MA	2261	Franklin & Marshall College	PA	0085	National Merit Schol Corp	IL	7152	U of California: San Francisco	CA
6293	Aquinas Inst of Theology	MO	0922	Franklin College: Switzerland	NY	2511	Nazareth College of Rochester*	NY	2920	Union College	NY
1031	Archeworks	IL	5222	Furman University	SC	4546	New College Franklin	TN	4832	Univ of Arizona	AZ
1029	Athenaeum of Ohio	OH	5246	George Washington University	DC	2504	New York C of Podiatric Med	NY	1832	Univ of Chicago	IL
3075	Babson College	MA	7306	Georgetown U: Law Ctr	DC	3667	Northwestern University	MA	4842	Univ of Denver	CO
2037	Bard College	NY	5244	Georgetown University	DC	1561	Northland College	WI	6869	Univ of Dubuque	IA
3795	Bard College at Simon's Rock	MA	2275	Gettysburg College	PA	6490	Northwestern College	IA	1839	Univ of Michigan	MI
2038	Barnard College	NY	3417	Gordon College	MA	1565	Northwestern University	IL	3663	Univ of New Haven	CT
3076	Bates College	ME	5257	Goucher College	MD	2060	NY State College Ceramics - AU	NY	5816	Univ of North Carolina Chapel	NC
3080	Bennington College	VT	0275	Great Lakes Teacher Training	WI	2785	NYU Abu Dhabi	NY	1841	Univ of Notre Dame	IN
3098	Bentley U: McCallum Graduate	MA	3418	Green Mountain College	VT	1587	Oberlin College	OH	2933	Univ of Pennsylvania	PA
3096	Bentley University	MA	6253	Gustavus Adolphus College	MN	4581	Occidental College	CA	4067	Univ of Puget Sound*	WA
1079	Bethel College	IN	2662	Gutenberg College	OR	1594	Ohio Wesleyan University	OH	5569	Univ of Richmond	VA
3083	Boston College	MA	2286	Hamilton College	NY	1595	Olivet College	MI	2928	Univ of Rochester	NY
6928	Boston U: Goldman Sch Dental	MA	3447	Hampshire College	MA	5188	Oxford College of Emory Univ	GA	4852	Univ of Southern California	CA
3116	Boston U: Sch of Medicine	MA	3434	Harvard College	MA	2804	Patrick Henry College	VA	5820	Univ of Virginia	VA
8930	Boston U: Sch of Public Health	MA	3454	Harvard Kennedy Sch Gov't	MA	4604	Patten University	CA	2931	Ursinus College	PA
3087	Boston University	MA	3441	Harvard U: Dental Sch	MA	4619	Pitzer College	CA	1874	Valparaiso University	IN
3089	Bowdoin College	ME	3455	Harvard U: Grad Sch of Design	MA	4607	Pomona College	CA	1871	Vanderbilt University	TN
9785	Boycce College	KY	4341	Harvey Mudd College	CA	2672	Princeton University	NJ	2956	Vassar College	NY
3092	Brandeis University	MA	2289	Haverford College	PA	1630	Principia College	IL	2959	Villanova University	PA
3269	Bridgton Academy	ME	1344	Hebrew Union College - CA	NY	3593	Providence College	RI	1895	Wabash College	IN
3189	Brown University	RI	2290	Hebrew Union College - NY	NY	0949	Queen's University at Kingston	ON	5084	Wake Forest U Sch of Medicine	NC
2049	Bryn Mawr College	PA	1305	Hebrew Union College - OH*	NY	3712	Quinnipiac University	CT	5885	Wake Forest University	NC
2050	Bucknell University	PA	9914	Henrico Cnty: St Mary's Hosp S	VA	4654	Reed College	OR	6964	Washburn U: Sch of Law	KS
1073	Butler University	IN	1295	Hillsdale College	MI	2757	Rensselaer Polytechnic Inst	NY	5887	Washington and Lee University	VA
4034	California Institute of Tech	CA	2294	Hobart and William Smith Coll	NY	3726	Rhode Island School of Design	RI	6929	Washington Univ St. Louis	MO
1100	Cardinal Stritch University	WI	1309	Holy Cross College	IN	1730	Rhodes College	TN	3957	Wellesley College	MA
6081	Carleton College	MN	5854	Holy Spirit College	GA	6609	Rice University	TX	2971	Wells College*	NY
2074	Carnegie Mellon University	PA	1654	Illinois Institute Technology	IL	3729	Roger Williams University	RI	3959	Wesleyan University	CT
1105	Case Western University	OH	1320	Illinois Wesleyan University	IL	3780	Sacred Heart University	CT	1905	Wheaton College	IL
3934	Chinese U of HK: Intl Asian SP	CA	2325	Ithaca College	NY	1702	Saint Mary's College	IN	3963	Wheaton College	MA
4054	Claremont McKenna College	CA	3665	Jacobs University Bremen	NY	3759	Salva Regina University	RI	4951	Whitman College	WA
3279	Clark University	MA	2339	Jewish Theol Sem of America	NY	4851	Santa Clara University	CA	4954	Willamette University	OR
1124	Cleveland Institute of Music	OH	2618	Jewish Theol Sem: Cantorial S	NY	2810	Sarah Lawrence College	NY	3965	Williams College	MA
2894	Cochran School of Nursing	NY	2679	Jewish Theol Sem: Grad S	NY	4693	Scripps College	CA	3969	Worcester Polytechnic Inst	MA
3280	Colby College	ME	2470	Jewish Theol Sem: Rabbinical S	NY	0097	Seabury-Western Theo Sem	IL	6975	Xavier University of Louisiana	LA
2086	Colgate University	NY	5332	Johns Hopkins University	MD	1717	Shimer College	IL	3987	Yale University	CT
3282	College of the Holy Cross	MA	0274	Kamehameha Schools	HI	1719	Siena Heights University	MI			
1134	College of Wooster	OH	1370	Kenyon College	OH	2815	Skidmore College	NY			
4072	Colorado College	CO	1672	Kuyper College	MI	3762	Smith College	MA			
5117	Columbia College	SC	2361	Lafayette College	PA	3775	Smith College: Sch Social Work	MA			
2174	Columbia U: Business School	NY	0664	LaPenta Med Scholarship Trust	NH	9856	Southern Baptist Theo Sem	KY			
2116	Columbia University	NY	1398	Lawrence University	WI	4392	Southern Calif C of Optometry	CA			
3284	Connecticut College	CT	2365	Lehigh University	PA	6660	Southern Methodist University	TX			
2097	Cooper Union Science and Art	NY	4384	Lewis & Clark College	OR	3748	St. Anselm College	NH			
2822	Cornell U: C of Vet Med	NY	2369	Long Island Univ: Brooklyn	NY	5598	St. John's College	MD			
2098	Cornell University	NY	2070	Long Island Univ: C. W. Post	NY	4737	St. John's College	NM			
3351	Dartmouth College	NH	5370	Loyola University Maryland	MD	2805	St. Lawrence University	NY			
3355	Dartmouth College: Thayer Sch	NH	5437	Lynn University	FL	3757	St. Michael's College	VT			
5150	Davidson College	NC	6390	Macalester College	MN	6638	St. Olaf College	MN			
5151	Davis and Elkins College	WV	1753	Madonna U: St Mary's College	MI	0265	Stanford U: Grad Sch of Bus	CA			
0266	Delaware State Dental Society	DE	2398	Manhattan School of Music	NY	4704	Stanford University	CA			
1166	DePauw University	IN	1452	Marygrove College	MI	2819	Stevens Institute Technology	NJ			
2186	Dickinson College	PA	3514	Massachusetts Inst of Tech	MA	3770	Stonehill College	MA			
5156	Duke University	NC	0935	McGill University	QC	2820	Susquehanna University	PA			
2704	Eastern Baptist Theo Sem	PA	7549	Meharry Medical College	TN	2821	Swarthmore College	PA			

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