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Details about Financial Aid Programs – How eligibility is determined and how payments are made

For all programs

It is the policy of The Art Institute of Seattle to defer payment on your bill for an amount that will be covered by financial aid as long as these requirements are met:

1. All of the required paperwork has been completed.
2. The student's eligibility for the aid type and amount has been confirmed.
3. The student has agreed to a Student Financial Plan for paying any balance due to the school and not covered by Financial Aid.

Federal eligibility

To receive federal aid, you must meet the following eligibility requirements. If you have any questions about these requirements or if you think you may not meet one of them, please contact the school's Student Financial Services office at 800-275-2471.

- Not be in default on a prior Federal education loan, or owe a repayment on a prior Federal Grant
- Possess a High School diploma or GED
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program
- Be a US citizen or eligible non-citizen
- Have a valid Social Security number
- Make satisfactory academic progress (continuing students)
- Be registered with Selective Service, if required
- Not have been convicted of certain drug offenses
- Sign a statement of educational purpose and a certification statement on overpayment and default (both found on the FAFSA)

Determining dependency status

If you can answer "Yes" to any of the questions below, you will be considered "independent" for federal financial aid purposes, and your parents will not need to answer the parent questions on the FAFSA. If you answer "No" to all of these questions, you are considered to be "dependent" for federal financial aid purposes.

- Were you born before January 1, 1976 (for 2000-01 FAFSA, January 1, 1977)?
- Are you married?
- Are you supporting legal dependents other than a spouse?
- Are you an orphan?
- Are you a ward of the court?
- Were you a ward of the court until age 18?
- Are you a veteran of the US Armed Forces?

Gift Aid – Grants, Scholarships, and Benefits

Federal Pell Grants

These grants can assist you to pay for a portion of your education. For the year starting July 1, 2000, Pell Grants can be up to \$3,300 per award year. For the year ending June 30, 1999, approximately 26% of our students received a Federal Pell Grant. You can find out if you are eligible for a Pell Grant, and for how much, by completing the Free Application for Federal Student Aid (FAFSA). The Federal Pell Grant is based on the student's need as determined by a formula provided by the US Department of Education. When you complete the FAFSA, and indicate The Art Institute of Seattle as one of your school choices, the school will be able to receive an ISIR (Institutional Student Information Report) electronically. The ISIR will tell us whether or not you are eligible for a Federal Pell Grant. The ISIR also authorizes us to receive the Pell Grant funds on your behalf. Your Student Financial Plan, which you will receive from the Student Financial Services Office, will tell you how much you will receive from the Federal Pell Grant Program. Those funds are then credited to your account, and that amount is deducted from the amount that you will need to pay. Your account is credited about 10 days before the beginning of each quarter in which you receive a Pell Grant, if you are registered for that quarter, and if all your financial aid paperwork has been completed.

Federal Supplemental Education Opportunity Grant (SEOG)

These grants can assist you to pay for a portion of your education. The funds for this are limited and financial need is a factor. For the year ending June 30, 1999, approximately 15% of our students received an SEOG. There is a limited amount of funds available, so these grants are usually given to the neediest students based on the Department of Education's formula for determining need, as indicated on the ISIR (see Pell Grant section above for information about the ISIR). Since there is a limited amount of funds, the earlier you apply, the more likely you are to receive an SEOG. Your Student Financial Plan, which you will receive from the Student Financial Services Office, will tell you how much you will receive from the Federal SEOG Program. If you receive an SEOG, the funds are credited to your account, and that amount is deducted from the amount that you will need to pay. Your account is credited about 10 days before each quarter in which you receive an SEOG, if you are registered for the required number of credits for that quarter, and if all of the financial aid paperwork has been completed.

Federal Supplemental Education Opportunity Grant (SEOG)

These grants can assist you to pay for a portion of your education. The funds for this are limited and financial need is a factor for some awards. If you receive a state grant or scholarship, the funds are credited to your account, and that amount is deducted from the amount that you will need to pay. When you complete a FAFSA (Free Application for Federal Student Aid), the information is sent to Washington state for determination of your State Need Grant eligibility. More information is available from your Student Financial Planner.

The Art Institutes Scholarship Competition

The Art Institutes High School Scholarship Competition at The Art Institute of Seattle will offer approximately \$280,000 in scholarships this year. Scholarships are available this year to qualified students who begin classes in the summer or fall quarter of 2002.

General Competition Guidelines

The Scholarships

One full-tuition, two half-tuition and 28 quarter-tuition scholarships are offered by The Art Institute of Seattle to year 2002 high school graduates who demonstrate ability and commitment in one of The Art Institute's programs of study. Full-tuition scholarship approximate value: \$27,360 - \$41,040, half-tuition scholarship approximate value: \$13,680 - \$20,520, quarter-tuition scholarship approximate value: \$6,840 - \$10,260.

Eligibility

You must be scheduled to graduate in 2002 from a U.S. high school or equivalent foreign institution.

Deadlines

All entries must be postmarked by April 5, 2002. Winners will be notified by May 10, 2002 and have up to May 24, 2002 to accept the scholarship offer. Offers not accepted by that date will be rescinded and awarded to the first runner-up.

Entry Preparation

To enter, you must finish ALL general competition guidelines listed below AND individual program entry requirements for the program of your choice. Please note: a separate application to The Art Institute is required for admission to the school.

- A. Complete the entry form and indicate the program of study for which you have applied (see back).
- B. Complete all individual program entry requirements for your indicated program of study (see back).
- C. Label all slides, prints, and other supporting materials with your name and medium used (if appropriate). Slides must have cardboard or plastic mounts. If an essay is required, it must be typewritten with your name and program title indicated on the title page.
- D. Submit a resume stating your educational background, extra-curricular activities, hobbies, work experience, community involvement, artistic accomplishments, and/or related awards.

- E. Submit at least one recommendation letter from an arts-related instructor or academic / career advisor. The letter(s) should be submitted on official school letterhead.
- F. Submit a separate letter from a high school teacher or guidance counselor certifying that entry materials are your original creation. This letter should be submitted on official school letterhead.
- G. Submit a current high school transcript.
- H. Entries must be contained in one package, postmarked by April 5, 2002, and mailed to:
Scholarship Committee
The Art Institute of Seattle
2323 Elliott Avenue
Seattle, WA 98121-1622.

Judging

Institute faculty, under the direction of the administration of the Education Department and the Academic Director of the entrant's program of study, will serve as judges for the competition. Decisions will be final.

Obligations of Winners

Scholarship winners must complete the 18-month program within 21 months, 21-month program within 24 months, 24-month program within 27 months, and 27-month program within 30 months. Scholarship recipients must maintain satisfactory academic progress. Scholarships will be suspended in quarters when the student's cumulative grade-point average falls below 2.5. Winners must begin their course of study in the summer or fall quarter of 2002.

Entry Materials

All slides, prints, and other entry materials submitted for consideration become the property of The Art Institute upon receipt. The Art Institute is not responsible for loss, damage, or return of materials. Finalists and/or winners must be prepared to submit their original work upon request and sign a release form permitting The Art of Seattle or The Art Institutes' system of schools to use of the work for promotional purposes.

Other Conditions

Scholarships awarded by The Art Institute of Seattle may be used only at The Art Institute of Seattle. In the event education is terminated either by the student or The Art Institute, the scholarship becomes null and void. The scholarship is not redeemable for cash and may not be used to finance optional programs sponsored by The Art Institute. The scholarship covers tuition only and may not be applied against fees, housing, living expenses, or program supplies, and may not be transferred between affiliate schools of The Art Institutes.

Other Options

Do not plan to finance your education by anticipating a scholarship. You may want to apply for financial assistance either through The Art Institute of Seattle or the federal and state governments. Additionally, many local and national service clubs, civic groups, and organizations, such as DECA and VICA, sponsor scholarships. Contact these organizations for details and application guidelines.

International Entrants

All written entry materials and documentation must be submitted in English, including original recommendation letters. When necessary, English translations must be attached. Scholarship winners must provide proof with bank statements and letters of financial support that the student and/or the student's sponsor has the capability of providing for living expenses, fees, and school supplies not included in the scholarship. The letter from The Art Institutes awarding the scholarship, financial documentation, academic records, and an I-20 certificate of eligibility for non-immigrant student status must be presented to the U.S. embassy or consulate in the student's home country before the U.S. visa officer is permitted to grant the necessary non-immigrant F-1 student visa to the student.

Entry Form Complete the entry form, enclose with your entry materials, and mail to the address below.

Name _____

Address _____

City _____ State _____ Zip _____

() _____

Home Phone _____ Email _____

Parent(s)/Guardian(s) Name(s) _____

High School Name _____

High School Address _____

City _____ State _____ Zip _____

Guidance Counselor _____ Principal _____

() _____

High School Phone _____

INDICATE THE PROGRAM YOU WISH TO ENTER:

- ANIMATION ART & DESIGN
- AUDIO PRODUCTION
- CULINARY ARTS
- FASHION DESIGN
- FASHION MARKETING
- GRAPHIC DESIGN
- INDUSTRIAL DESIGN TECHNOLOGY
- INTERIOR DESIGN
- MULTIMEDIA & WEB DESIGN
- PHOTOGRAPHY
- VIDEO PRODUCTION
- VISUAL MERCHANDISING

The programs listed above are offered at the Associate of Applied Arts level.

OFFICE USE ONLY – SOURCE CODE SCHOOL	
Date Received _____	Department _____
Entry No. _____	ADA# _____
Place No. _____	Accepted _____
Date _____	_____

Individual Program Entry Requirements

Animation Art & Design

Submit seven slides or color prints of original artwork. Slides should be marked with your name, program, and medium used, and include:

- A) at least one charcoal or pencil drawing;
- B) at least one color illustration or painting;
- C) at least one graphic design poster incorporating a photo or illustration, type, and color;
- D) at least one black-and-white illustration using ink or markers;
- E) at least one computer artwork of any of the above.

Audio Production

Submit either of the following in a notebook:

- A) an analysis of a popular recording. The analysis should include the song structure (verse/chorus, etc.), instrumentation (saxophone, bass, etc.), panning (right/left), depth (front/back), as well as any special effects. Include a cassette copy of the song you analyzed;
- B) a recording you have made, along with a written description of the artist/event you recorded, the circumstances under which it was recorded (multi-track in the band room, two-track live at a park, etc.), the techniques used to record it, and a brief analysis of how you think the recording could be improved. Do not send your master tape.

Culinary Arts

Submit a notebook (maximum 12 typed pages) that includes the following:

- A) menu with descriptions for a two-course meal, including an appetizer, soup, or salad, and a main course that includes sauce, garnish, vegetable, and starch;
- B) detailed recipes for each course;
- C) a photograph of the meal;
- D) a cost analysis of the menu.

Fashion Design

Submit seven slides or color prints of original illustrations that feature your major design interest/area. A substantial selection of sketches should be focused in one design classification, such as Misses' Sportswear, Junior Dresses, Men's Furnishings, Infant Sleepwear, or Children's Activewear.

Fashion Marketing

Submit a project titled "Create a Retail Store" (maximum 12 typed pages) that includes the following information:

- A) imaginary store set-up;
- B) store name;
- C) product descriptions (line(s) of merchandise);
- D) display descriptions;
- E) personnel descriptions.

Graphic Design

Submit seven slides or color prints of original artwork. Slides should be marked with your name, program, and medium used, and include:

- A) at least one poster design incorporating a photo or illustration, type, and color;
- B) at least one realistic illustration;
- C) at least one example of advertising design;
- D) at least one original logo design.

Industrial Design Technology

Submit seven slides or color prints of original projects you have created. Slides or prints should include:

- A) at least one piece of sculpture;
- B) at least one model designed and built from your own original ideas and materials;
- C) front and side views of drawings (hand-drawn or CAD) based on original ideas.

Interior Design

Submit seven slides or color prints showing an original interior design project. Slides or prints should include:

- A) a rendering in any medium of a bedroom in elevation or perspective;
- B) a floor plan of the same room;
- C) a color scheme for that room showing actual fabric samples or color reproductions of wall, window, floor, and furniture coverings, with each sample numbered;
- D) a one-page

typed chart accompanying the color scheme slide or print that identifies the fabric type and usage of each sample.

Multimedia & Web Design

Utilizing your creative problem-solving skills, create an interactive presentation for a local business. The presentation (maximum 10 typed pages) should incorporate sound, text, and moving and still pictures to inform customers of the benefits of patronizing this particular business. A) describe the presentation; B) discuss how the viewer will interact with the presentation; C) outline the different aspects of the presentation, such as the text, audio, and visual components; D) create computer artwork on CD-Rom or prints of work for any of the above.

Photography

Submit seven slides or mounted original prints that may range in size from 3 inches x 5 inches to 11 inches x 14 inches. At least three of the slides or prints must be black-and-white. They should include:

- A) at least one portrait;
- B) at least one landscape;
- C) at least one still life;
- D) at least one action image.

Video Production

Submit a VHS tape that represents a maximum 10-minute short feature that includes:

- A) camera changes;
- B) lighting techniques;
- C) a music score or other audio-to-visual treatment.

Visual Merchandising

Write an essay about why you want to pursue a career in visual merchandising. Submit color photographs of at least two display projects (one photograph of each) that you have completed. The design should be such that it may easily be adapted for actual in-store use. The projects may be any of the following display types:

- A) point of purchase display;
- B) window display;
- C) departmental display.

The Art Institutes Culinary Scholarship Competition

Competition Summary and Guidelines

The Art Institutes Culinary Scholarship Competition puts students' cooking skills to the test. The three-part competition consists of the following stages:

- The preliminary competition
- The regional cook-off competition
- The national cook-off competition

Preliminary Competition Eligibility

Participants must be high school seniors.

Deadlines

Entries must be postmarked by Friday, February 15, 2002.

Entry Requirements for the Preliminary Competition

1. Submit a notebook (maximum 12 typed pages) that includes the following: A) menu with descriptions for a two-course meal, including an appetizer, soup, **or** salad, and a main course that includes sauce, garnish, vegetable, and starch; B) a detailed recipe for each course; C) a photograph of the meal; D) a cost analysis of the menu.

2. Write and submit a paragraph on why you would like to be a culinary professional.
3. Submit a typed resume indicating your educational background, extra-curricular activities, and awards.
4. Submit a recommendation letter from a culinary professional. The professional may not be a teacher.
5. Submit a letter from a high school teacher certifying that entry materials are your own creation.
6. Submit a current high school transcript.
7. A minimum cumulative grade point average of 2.0 is required.

The Regional Cook-off Competition

A minimum of 10 semi-finalists from each participating Art Institute school will be chosen to compete in regional cook-offs. These competitions will take place at each Art Institutes location on March 23, 2002. With the assistance of an assigned student helper, semi-finalists will prepare a menu issued in advance by The Art Institutes. A panel of professional chefs and faculty will judge the prepared food and select two finalists by March 23, 2002 who will then advance to The Art Institutes National Culinary Cook-off Competition.

The Art Institutes National Culinary Cook-off

The finalist from each participating school within The Art Institutes system (a total of 28 contestants), along with one guest each, will be flown to Atlanta on Friday, May 10, 2002 for a reception at The Art Institute of Atlanta. The national cook-off will take place on Saturday, May 11, 2002. For the event, contestants will prepare a menu issued in advance by The Art Institutes. A panel of professional chefs and faculty will serve as judges for the competition.

The first, second, and third place winners will be awarded a full-tuition scholarship, worth approximately \$30,000. The fourth, fifth, and sixth place winners will be awarded a half-tuition scholarship, worth approximately \$15,000. The seventh, eighth, and ninth place winners will be awarded a quarter-tuition scholarship, worth approximately \$7,500. Each remaining national candidate will be awarded a \$2,000 tuition scholarship. All decisions will be final.

Entries

Complete the entry form below, enclose with your entry materials, and mail to:

Scholarship Committee
 The Art Institute of Seattle
 2323 Elliott Avenue
 Seattle, WA 98121-1622

Entry Form

Name _____

Address _____

City _____ State _____ Zip _____

() _____
 Home Phone _____ Email _____

Parent(s)/Guardian(s) Name(s) _____

High School Name _____

City _____ State _____ Zip _____

Guidance Counselor _____ Instructor _____

() _____
 High School Phone _____

OFFICE USE ONLY – SOURCE CODE SCHOOL	
Date Received	_____
Department	_____
Entry No.	_____
ADA#	_____
Place No.	_____
Accepted	_____
Date	_____

The National Portfolio Review Competition

Competition Summary and Guidelines

The Art Institutes National Portfolio Review Competition tests the graphic design capabilities of high school students interested in pursuing a career in design. Competition winners receive tuition scholarships at The Art Institutes location they have chosen to attend. The three-part contest begins with a prequalification entry, followed by a regionally judged portfolio review at each participating Art Institutes location. The artwork of the regional finalists is entered in the national contest that is judged online.

The Awards

Tuition scholarships will be given to winners in the following amounts. National scholarships will be given in addition to those awarded at the regional level. First place winner in Regional Competition will advance to the National Competition.

Regional Awards

\$3,000 First Place

\$2,000 Second Place

National Awards

\$25,000 First Place

\$20,000 Second Place

\$15,000 Third Place

\$10,000 Fourth Place

\$8,000 Fifth Place

\$6,000 Sixth Place

\$5,000 Seventh Place

\$4,000 Eighth Place

\$3,000 Ninth Place

\$2,000 Tenth Place

In addition, the public at large with vote for a "People's Choice" award in the national competition. The winner of this category will receive an iMac from Apple Computer, Inc. and the Web Collection and Design Collection from Adobe Systems, Inc. Judging will take place between April 15 and 30, 2002. Winners will be notified by May 6, 2002. All decisions will be final.

Prequalifications

Entrants must be high school seniors graduating in the Spring of 2002.

To be considered for the Regional or National Competitions, the entrant must fill out and mail the attached entry form to the address noted below. The entry form must be accompanied by a 35mm slide of the entrant's work, in any medium, that demonstrates the entrant's greatest strength.

Entries must be postmarked by Friday, February 15, 2002. Entrants should keep these contest guidelines as a reference in the event they advance in the competition.

The Regional Portfolio Review Competition

From each participating Art Institutes location, approximately ten entrants will be chosen as semi-finalists to compete in that Art Institutes Regional Portfolio Review Competition.

Entrants selected to participate in the Regional Portfolio Review Competitions must be prepared to present a portfolio of five pieces which include:

- One example of life drawing in pencil.
- One color example of illustration in any media, including digital.
- One example of any size magazine and/or newspaper advertisement, computer generate or hand rendered, that incorporate the use of type and images (photography or illustration).
- Two examples in any medium that demonstrate the contestant's greatest strength.

The pieces comprising the portfolio should demonstrate an understanding on basic design concepts - including color and composition - and the use of those concepts to effectively communicate. Life drawings and still life must not be copied from another published source (books, magazines, etc.).

First place winners chosen during this event will advance to the national level of the competition.

The National Portfolio Review Competition

Students selected to compete in the National Portfolio Review must submit their work in two formats: slides and electronically via disk or CD. The work of regional competition finalists will be posted on The Art Institutes Web site at www.artinstitutes.edu by April 15, 2002 for review by judges. Winners of the National Competition will be notified by May 6, 2002.

Entries

Complete the entry form, enclose with your entry materials, and mail to:

Public Relations

The Art Institutes

300 Sixth Avenue

Pittsburgh, PA 15222

The National Portfolio Review Competition

Entry Form

Complete the entry form, enclose with your entry materials, and mail to the attention of the Director of Admissions at The Art Institute of Seattle.

Entrant's Name

The Art Institutes Location

()

Phone Number

Current Address

City

State

Zip

Email

Signature and Date

By signing this Entry Form, I acknowledge that I understand the contest guidelines accompanying this Entry Form and agree to abide by them. I represent that the attached work qualifies for submission to this contest. I further represent that I own all rights in the attached work and that the attached work does not infringe any copyright, trademark, trade name, service mark, or patent. I give my consent to Education Management Corporation (EDMC) and to those whom it may authorize to photograph, film and/or videotape me, and/or to use a photographic/digital reproduction of me or my artwork (with or without my name), to identify me by name and/or with school and employment information, and/or to quote or record statements made by me, for any editorial, promotional, advertising, trade, or other purpose whatever by EDMC except for testimonial and endorsement of product advertising for third parties for which a payment is received by EDMC. EDMC and those whom it may authorize shall have the rights to reproduce, distribute, and display--publicly, including on the Internet--photographs, film, videotape, statements, and quotes covered by this release, and to prepare derivative works. I understand that EDMC is not responsible for unauthorized duplication/use by third parties on the Internet.

National Art Honor Society Scholarships

Senior class members of the National Art Honor Society are eligible to compete for one two-year, full-tuition scholarship and two two-year, half-tuition scholarships at any Art Institutes location. A two-year, full-tuition scholarship is valued at more than \$20,000.

The Art Institutes scholarships cover tuition only. Scholarship awards may not be applied to fees, living expense, or supply costs.

All entries must be addressed to:

National Art Honor Society Scholarships
c/o The Art Institute of Pittsburgh
420 Boulevard of the Allies
Pittsburgh, Pennsylvania 15219-1328

Application postmark DEADLINE:

Midnight, March 4, 2002

Winners will be notified after May 6, 2002.

Entry Requirements

1. You must be a high school senior graduating in the 2001-2002 academic year and a member of the National Art Honor Society.
2. Submit six slides of six different original pieces of artwork representing your creative ability and interest.
3. All slides must be labeled with your name and medium used to create the image.
4. Submit a written statement describing your artistic career goals and why you want to be considered for a scholarship.
5. Use the list at the right to select your preferred program and The Art Institutes location you wish to attend.
6. Submit your name, home address, and telephone number, along with your school name, address, and school telephone number, and the name of your National Art Honor Society advisor.
7. Entries must be postmarked by midnight, March 4, 2002.
8. Winners must apply for admission at an Art Institutes location and be accepted to validate the scholarship.
9. Upon receipt, all submissions become the sole property of The Art Institutes International, Inc. and will not be returned.

The Art Institutes
300 Sixth Avenue
Pittsburgh, Pennsylvania 15222-2598
1-800-275-2440
www.artinstitutes.edu

The Art Institute of Washington^{SM*}
Arlington, VA 1-877-303-3771

The Art Institute of Atlanta®
Atlanta, Georgia 1-800-275-4242

The New England Institute of Art & CommunicationsSM
A private two-year college
Brookline, Massachusetts 1-800-903-4425

The Art Institute of CharlotteSM
Charlotte, NC 1-800-872-4417

The Illinois Institute of Art - Chicago^{SM*}
Chicago, Illinois 1-800-351-3450

The Art Institute of DallasSM
Dallas, Texas 1-800-275-4243

The Art Institute of ColoradoSM
Denver, Colorado 1-800-275-2420

The Art Institute of Fort Lauderdale®
Fort Lauderdale, Florida 1-800-275-7603

The Art Institute of Houston®
Houston, Texas 1-800-275-4244

The Art Institute of Los VegasSM
Las Vegas, Nevada 1-800-833-2678

The Art Institute of Los Angeles^{*}**
Santa Monica, California 1-888-646-4610

**The Art Institute of Los Angeles
- Orange County^{****}**
Santa Ana, CA 1-888-549-3055

The Art Institutes International MinnesotaSM
Minneapolis, Minnesota 1-800-777-3643

The Art Institute of Philadelphia®
Philadelphia, Pennsylvania 1-800-275-2474

The Art Institute of Phoenix®
Phoenix, Arizona 1-800-474-2479

The Art Institute of Pittsburgh®
Pittsburgh, Pennsylvania 1-800-275-2470

The Art Institute of International PortlandSM
Portland, Oregon 1-888-228-6528

The Art Institute of CaliforniaSM
San Diego, California 1-866-275-2422

The Art Institutes International at San FranciscoSM
San Francisco, California 1-888-493-3261

The Illinois Institute of Art - Schaumburg^{SM†}
Schaumburg, Illinois 1-800-314-3450

The Art Institute of Seattle®
Seattle, Washington 1-800-275-2471

Education Programs

- Audio Production A
- Broadcasting A
- Computer-Aided Drafting & Design A
- Culinary Arts A/B
- Game Art & Design B
- Graphic Design A/B
- Industrial Design A/B
- Interior Design A/B
- Internet Marketing & Advertising A/B
- Media Arts & Animation B
- Multimedia & Web Design A/B
- Photography A/B
- Video Production A
- Visual Merchandising A

A = associate's degree program
B = bachelor's degree program

Not all programs are offered at all locations.
Degrees awarded vary by location.

*The Art Institute of Washington, (Arlington, VA) is a branch of The Art Institute of Atlanta, GA..

**The Art Institute of Los Angeles, CA is a branch of The Art Institute of Pittsburgh, PA.

***The Art Institute of Los Angeles - Orange County has received temporary approval to operate from the Bureau of Private Postsecondary and Vocational Education in order to enable the Bureau to conduct a qualitative review and assessment of the institution after it becomes operational.

†The Illinois Institute of Art - Schaumburg is a branch of The Illinois Institute of Art - Chicago.

Vocational Rehabilitation

Some students may be eligible for Vocational Rehabilitation benefits, based on physical limitations or other needs. Your state or county Department of Social Services should be able to provide you with more information. The Art Institute of Seattle will accept Vocational Rehabilitation benefits, and the amount of the benefit will be deducted from the amount that the student needs to pay after all of the paperwork has been completed.

Veterans Benefits

The Art Institute of Seattle is an eligible institution for veteran's benefits. If you are a veteran and are eligible for VA Education benefits, you should start the application process to receive your benefits as soon as you decided to attend school. Generally, the amount of the veteran's benefits is not deducted from the student's payments; rather, veteran students use these benefits to pay for some of their living expenses. You can call your local VA office for more information about your individual eligibility. There is a link to the VA website on The Art Institute of Seattle Financial Aid Important Links page.

Bureau of Indian Affairs

Native Americans may receive educational grants through the Bureau of Indian Affairs. Please contact your local BIA office for information. The Art Institute of Seattle accepts BIA payments; the amount is deducted from the amount that the student will need to pay, after the paperwork has been completed.

Tax Benefits

Students, and parents of dependent students, may be eligible to apply for the Hope Scholarship Tax Credit and Lifetime Learning Credit, which are tax credits on next year's tax return. The tax credits are for a portion of payments for tuition or other eligible education expenses. The payments can include payments made through loan funds. On The Art Institute of Seattle Financial Aid Important Links page, there is a link to the US Department of Education's website where you can read more about this important benefit.

Loans

Federal Subsidized and Unsubsidized Stafford Student Loans

These are loans that you must repay. Generally, all students are eligible for these types of loans if they meet basic Federal eligibility requirements, and have not utilized all of their lifetime loan limits at previous schools. Annual loan limits depend on your grade level and your dependency status. Loan limits for the time you will be in school further depend on your program of study, and how you progress through your program.

The difference between “subsidized” and “unsubsidized” is that the Federal Government pays the interest on the Subsidized Stafford Loan while the student is enrolled in school at least half time, and during the six month grace period; the student pays the interest on the Unsubsidized Stafford Loan. Almost all students who meet Federal eligibility requirements can receive a Stafford Loan to pay for part of the education costs. The Subsidized Loans are available to students with remaining need after the Expected Family Contribution, any Grants or Scholarships, and some other forms of aid, are deducted from the total of direct and indirect cost of education. Students who have no remaining need can receive the Unsubsidized Stafford Loan. Independent Students may receive an additional Unsubsidized Stafford Loan. Dependent Students whose parents are unable to borrow a PLUS Loan can borrow at the Independent student levels.

Here are the academic year (three quarter) loan limits:

Grade Level	Dependent Student	Independent Student
1	\$2,625	\$6,625 (at least \$4,000 is unsubsidized)
2	\$3,500	\$10,500 (at least \$4,000 is unsubsidized)

Dependent students whose parents are unable to borrow a PLUS loan may apply for the Independent amounts.

These are fees deducted from the loan, which are passed on to the federal government, that reduce the loan amount received; the fees never exceed 4% of the amount disbursed and are generally less. The interest rate is variable, with a maximum rate of 8.25%. The minimum monthly payment is \$50, and the maximum repayment time is 10 years.

Payments on the loan begin six months after the student graduates, withdraws from school, or starts attending less than half time. This six months is called the “grace period.” During the Student Financial Planning process we will recommend the amount that the student should borrow for each academic year and for the program. If you would like to see an estimate of what the monthly repayment amount will be after graduation, there is a link to a repayment calculator on The Art Institute of Seattle Financial Aid Important Financial Links website page.

Dependent students may borrow up to \$23,000 in Federal Stafford Loans for their total undergraduate career, and Independent students may borrow up to \$46,000; if you have borrowed Stafford Loans to attend previous schools, your limits may be less at The Art Institute.

Federal Stafford Loan payments are usually sent to the school through a process called electronic funds transfer (EFT). This means that the funds are credited directly to your account each quarter to pay part of your educational expenses. You will receive a receipt from the school at the time that the account is credited. Some lenders will send a check instead of sending the funds via EFT. This requires a borrower signature before the funds are deposited. If you choose one of The Art Institute's preferred lenders, and the EFT method of payment, we will be able to defer your payment until the loan funds are received.

The amounts of the Federal Subsidized and Unsubsidized Stafford Loans will be shown on your Student Financial Plan. The Stafford Loan payments are credited to your account in equal payments for each quarter in the loan period (usually 3 quarters) if you are registered for the required number of credits for that quarter, and if all the financial aid paperwork has been completed. The amount credited is the gross amount of the loan minus the origination fee of up to 4%. The Stafford Loan payment for the first quarter that you attend school will be credited to your account after 30 days of the quarter have passed, if you are still in school and taking 6 or more credits, and if all of the credited about 10 days before the beginning of the quarter, as long as you are registered for 6 or more credits, and if all of the financial aid paperwork has been completed.

Before your first loan payment can be credited to your account, you must participate in an Entrance Interview. This is a loan counseling session during which you will learn more about your loan, and your rights and responsibilities associated with the loan. When you are ready to graduate, or if you decide to withdraw from school, you will need to participate in an Exit Interview to review your rights and responsibilities, and to discuss repayment options. The Entrance and Exit Interviews are both available on-line through the Loan Counseling link on The Art Institute of Seattle Financial Aid Important Financial Links page.

Federal Parent Loan for Undergraduate Students (PLUS)

A parent of a dependent student, who passes a simple credit check, can borrow the difference between the student's cost of attendance and the student's other aid. For the year ending June 30, 1999, approximately 21% of our students received the benefit of a PLUS Loan. This is a low interest rate loan. The interest rate is variable, with a maximum rate of 9%. There are fees that are deducted from the loan and passed on to the Federal Government; the fees reduce the amount of the loan disbursed; the fees never exceed 4% of the amount disbursed and are generally less. If, for some reason, your parent does not pass the credit check, you (the student) can borrow the Federal Stafford Student Loan limits available to independent students.

These are loans that must be repaid. The minimum monthly payment is \$50, and the maximum repayment time is 10 years. Payments on the loan begin about 60 days after the loan has been fully disbursed.

The borrower for this loan can be the natural or adoptive parent of a dependent student. PLUS Loan borrowers are subject to a credit check. The Art Institute's recommended lenders can perform an "instant" credit check over the phone. Your Student Financial Planner can assist you with this process. Students whose parents are not able to borrow a PLUS Loan may borrow the Unsubsidized Stafford Loan at the higher Independent student limits.

Federal PLUS Loan payments are usually sent to the school through a process called electronic funds transfer (EFT). This means that the funds are credited directly to your account each quarter to pay part of your educational expenses. The borrower will receive a receipt from the school at the time that the account is credited. Some lenders will send a check instead of sending the funds via EFT. This requires a borrower signature before the funds are deposited. If you choose one of The Art Institute's preferred lenders, and the EFT method of payment, we will be able to defer the school payment due until the loan funds are received.

The PLUS Loan payments are usually credited to your account in equal payments for each quarter in the loan period (usually 3 quarters). The amount credited is the gross amount of the loan minus the origination fee of up to 4%. The loans will usually be credited about 10 days before the beginning of the quarter, if the student is registered for 6 or more credits for that quarter, and if all of the paperwork has been completed.

Federal Perkins Loan

This is a loan that must be repaid. The interest rate is a very low 5%, and payment begins nine months after you graduate or withdraw from school. The minimum monthly payment is \$40, and the maximum time to repay the loan is 10 years. If you receive a Federal Perkins Loan, you will receive a Promissory Note that you will need to sign; the promissory note will explain, in detail, the terms of the loan. Perkins Loan funds are limited, and are based on need. Since funds are limited, the earlier you apply, the more likely you are to receive a Perkins Loan. For the year ending June 30, 1999, approximately 7% of our students received a Perkins Loan. Your Student Financial Plan, which you will receive from the Student Financial Services Office, will tell you how much you may receive from the Federal Perkins Loan Program. If you receive a Perkins Loan, the funds are credited to your account, and that amount is deducted from the amount that you will need to pay. Your account is credited about 10 days before each quarter in which you receive a Perkins Loan, if you are registered for the required number of credits for that quarter, and if all of the financial aid paperwork has been completed. In addition to the FAFSA, and the Promissory Note, you will also be required to sign a Rights and Responsibilities form. This form will be provided to you at a required Perkins Loan Entrance Interview.

Creative Education Loan

This is an alternative education loan that can supplement a student's other aid. Usually a co-borrower may be required. The interest rate is based on the credit of the borrower, or the co-borrower if there is one. In many cases, this private loan program will have a lower interest rate than other private loan programs. In addition the repayment terms are flexible. If a borrower receives a Stafford Loan and a Creative Education Loan from the same lender, the borrower will receive combined billing for both loans. This loan is from a private lending source, and is subject to continued funding availability. More information and an application are available from the Student Financial Services Office.

Home Equity Loans

If you or your parents own a home, they/you may apply for a home equity loan to help finance your education. Interest on home equity loans may be tax deductible.

International Student Loan Program

The International Student Finance Corporation offers loans for "International" students – students who are not US Citizens or residents and who cannot participate in the regular student loan programs. More information is available through the Student Financial Services Office.

Alaska Loans

Alaska residents can apply for low interest loans through the Alaska Commission on Postsecondary Education. More information is available on-line at <http://www.state.ak.us/acpe>, or by calling 1-800-441-2962. You can also ask your Student Financial Planner.

Federal Work-Study

Federal Work-Study is a program that provides jobs to some students who may still have need remaining after all other aid is awarded. Jobs are posted at the school and the students will need to apply. Federal Work-Study jobs are either on-campus providing services to other students, or off-campus through a non-profit agency providing community service. A percent of the student's wages is paid through Federal funds. The Work-Study funds are paid directly to the student, and can be used for personal expenses related to education, or for living expenses. You may choose to have your Work-Study wages credited to your account to pay tuition and other fees. This is a limited program and generally the earlier you apply, the more likely you are to receive this work.

Part Time Job Assistance

The Art Institute of Seattle maintains a list of local companies that are looking for part time workers. Many of these jobs have flexible hours. When you have enrolled in school, you should contact the Employment Assistance office for more information.

Other Aid Programs

It is the policy of The Art Institute of Seattle to defer payment on the student's bill for an amount that will be covered by any aid if all of the required paperwork has been completed, and the student's eligibility for the aid type and amount has been confirmed. While the Student Financial Services office will assist the student in applying for any aid for which the student may be eligible, it remains the student's responsibility to make sure that the aid funds are received.