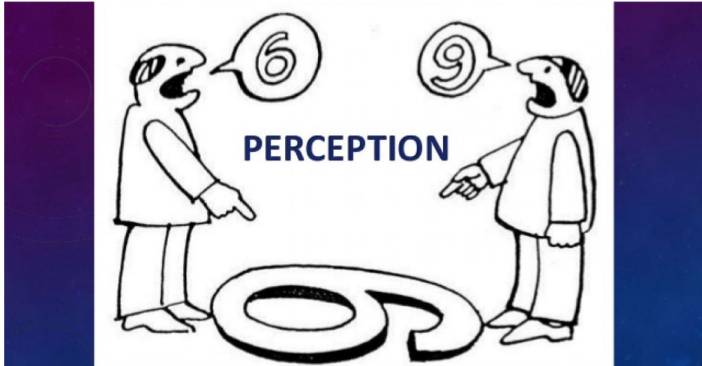
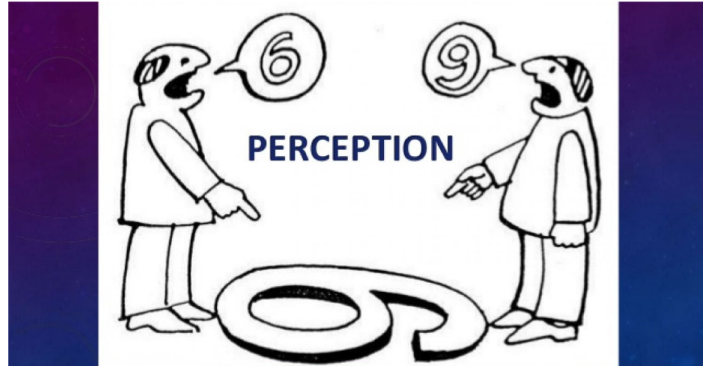


Source	Target
Slide 1	Slide 1
Paying for College: Understanding Financial Aid, Scholarships, and more!	대학 학비: 학자금 지원, 장학금 등에 대해 이해하기!
Jerry Cebrzynski Associate Vice-President for Financial Aid Lake Forest College	제리 체브르진스키(Jerry Cebrzynski) 레이크 포레스트 칼리지(Lake Forest College) 학자금 지원 담당 부사장보
Slide 2	Slide 2
Finding the Best Fit - Financially	가장 적합한 지원 형태 찾기
The Real Cost of College Financial Aid is... Financial Aid Application(s) Financial Aid Award Letter (aka College Financing Plan) Award Letter comparison tool Deadlines Where to find help	대학 등록금 실례 학자금 지원(Financial Aid)이란... 학자금 지원 신청 학자금 지원 신청 결과 통보서(Financial Aid Award Letter, 대학 금융 지원 계획) 신청 결과 비교 툴 마감일 문의처
Slide 3	Slide 3
IS COLLEGE AFFORDABLE	대학 등록금이 부담스럽지는 않습니까?
Slide 4	Slide 4
HOW MUCH DO FAMILIES THINK COLLEGE COSTS	가정에서는 대학 등록금이 얼마라고 생각할까요?
 <p>PERCEPTION</p>	 <p>등록금에 대한 인식</p>
Slide 5	Slide 5
MEDIA REPORTS OF THE RISING COST OF COLLEGE	대학 등록금 인상에 관한 언론 보도
<p>"colleges have already begun to price themselves out of the American dream" - New York Times, 1973</p> <p>"access to higher education, a hallmark of an open society, is being threatened by rising college costs" - New York Times, 1987</p> <p>"the rising costs and limited grants are narrowing higher education's; ability to serve as a bridge leading low-income into the middle-class" - New York Times, 2001</p> <p>"if we go on this way for another 25 years, we won't have an affordable system of higher education" - New York Times, 2016</p>	<p>'대학들은 아메리칸 드림의 가격을 터무니없이 매기기 시작했다' - 뉴욕타임스, 1973 년</p> <p>'개방 사회를 상징하는 고등 교육에 대한 접근성이 등록금 인상으로 위협받고 있다.' - 뉴욕타임스, 1987 년</p> <p>'비싼 등록금과 제한적인 보조금 정책으로 저소득층에서 중산층으로 이동할 수 있는 가교 역할을 하는 고등 교육의 문이 좁아지고 있다.' - 뉴욕타임스, 2001 년</p> <p>'이런 정책이 앞으로 25 년 동안 계속된다면 적절한</p>

비용의 고등 교육 제도가 사라질 것이다.' - 뉴욕타임스, 2016 년

Slide 6

THE REAL COST OF COLLEGE

- 85% of all full-time, first-time (FTFT) undergraduate students receive some form of financial aid
- 95% at private colleges; 78% at public institutions
- 60% of all funds awarded to undergraduates were from a scholarship or grant
- If you think you need help financing college, apply for financial aid***

Slide 6

대학 등록금 실례

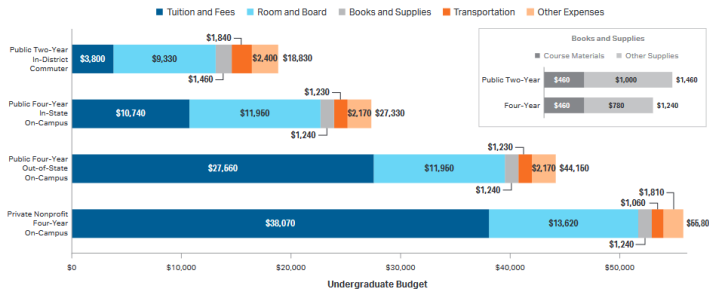
- 전체 첫 입학 정규(FTFT) 대학생의 85%가 일부 형태의 학자금 지원을 받고 있다.
- 사립대학의 95%, 공공 기관의 78%
- 학부생 대상 전체 지원금의 60%는 장학금 또는 보조금
- 대학 학자금 지원이 필요하다고 생각한다면 학자금 지원을 신청하세요.**

Slide 7

Student Budgets, 2021-22

In 2021-22, average budgets for full-time undergraduate students range from \$18,830 for public two-year in-district students and \$27,330 for public four-year in-state students to \$44,150 for public four-year out-of-state students and \$55,800 for private nonprofit four-year students.

FIGURE CP-1 Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2021-22



Student Budgets, 2021-22

In 2021-22, average budgets for full-time undergraduate students range from \$18,830 for public two-year in-district students and \$27,330 for public four-year in-state students to \$44,150 for public four-year out-of-state students and \$55,800 for private nonprofit four-year students.

FIGURE CP-1

Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2021-22

- Tuition and Fees
- Room and Board
- Books and Supplies
- Transportation
- Other Expenses

Public Two-Year In-District Commuter - \$3,800 - \$9,330 - \$1,460 - \$1,840 - \$2,400 -- **\$18,830**

Public Four-Year In-State On-Campus - \$10,740 - \$11,960 - \$1,240 - \$1,230 - \$2,170 -- **\$27,000**

Public Four-Year Out-of-State On-Campus - \$27,660 - \$11,960 - \$1,240 - \$1,230 - \$2,170 -- **\$44,160**

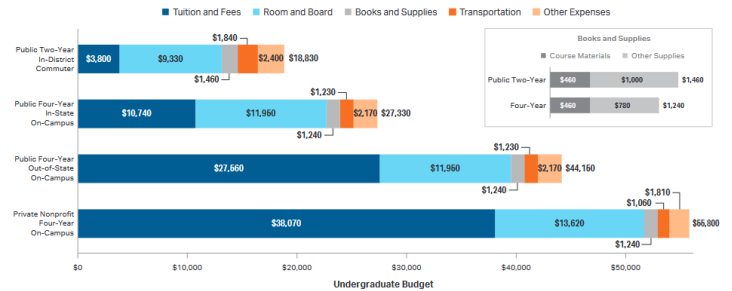
Private Nonprofit Four-Year On-Campus - \$38,070 - \$13,620 - \$1,240 - \$1,060 - \$1,810 -- **\$56,000**

Slide 7

Student Budgets, 2021-22

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FIGURE CP-1 Average Estimated Full-Time Undergraduate Budgets (Enrollment-Weighted) by Sector, 2021-22



2021~2022 년 학생 예산

2021~2022 년에는 정규 대학생의 평균 학비 예산은 2 년제 지역 거주(in district) 국립대 학생 18,830 달러, 해당 주 거주(in-state) 4 년제 국립대 학생 27,330 달러, 해당 주 비거주(out-of-state) 4 년제 국립대 학생 44,150 달러, 4 년제 비영리 사립대 학생 55,800 달러로 다양하다.

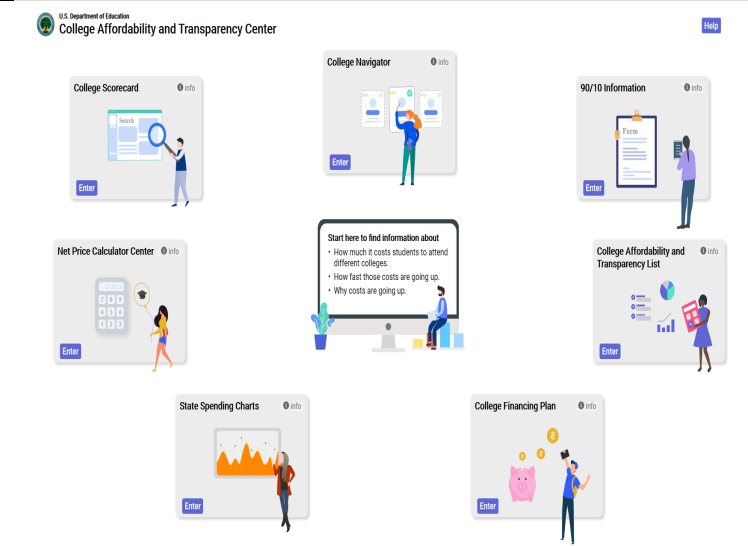
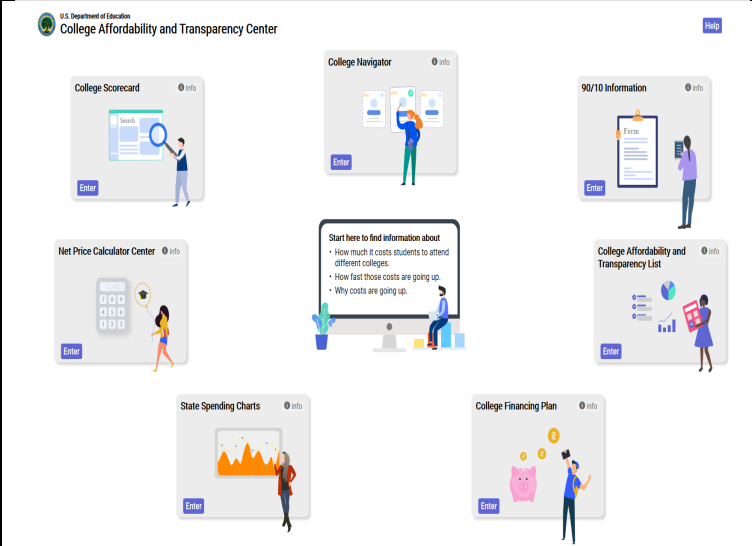
그림 CP-1

정규 대학생 평균 추정 예산 상세(등록금-가중치), 2021~2022 년

- 수업료 및 수수료
- 기숙사
- 도서 및 소모품
- 교통비
- 기타 비용

해당 지역 거주 2 년제 국립대 학생 - \$3,800 - \$9,330 -

<div>\$0 - \$10,000 - \$20,000 - \$30,000 - \$40,000 - \$50,000</div> <div>Undergraduate Budget</div> <div>Books and Supplies<ul style="list-style-type: none">Course MaterialsOther Supplies</div> <div>Public Two-Year - \$460 - \$1,000 -- \$1,460</div> <div>Four-Year - \$460 - \$780 -- \$1,240</div>	<div>\$1,460 - \$1,840 - \$2,400 -- \$18,830</div> <div>해당 주 거주 4 년제 국립대 학생 - \$10,740 - \$11,960 - \$1,240 - \$1,230 - \$2,170 -- \$27,000</div> <div>해당 주 비거주 4 년제 국립대 학생- \$27,660 - \$11,960 - \$1,240 - \$1,230 - \$2,170 -- \$44,160</div> <div>4 년제 비영리 사립대 학생 - \$38,070 - \$13,620 - \$1,240 - \$1,060 - \$1,810 -- \$56,000</div> <div>\$0 - \$10,000 - \$20,000 - \$30,000 - \$40,000 - \$50,000</div> <div>대학 학자금 예산</div> <div>도서 및 소모품<ul style="list-style-type: none">교재기타 소모품</div> <div>2 년제 국립대 - \$460 - \$1,000 -- \$1,460</div> <div>4 년제 - \$460 - \$780 -- \$1,240</div>																																										
Slide 8	Slide 8																																										
EXAMPLES OF HIGH COST PRICE COLLEGES	고가 등록금 대학 사례																																										
<ul style="list-style-type: none">Notre Dame \$80,000Northwestern University \$84,000Claremont McKenna College \$79,000Washington University (St. Louis) \$82,000USC \$82,000University of Chicago \$85,000Lake Forest College \$68,000	<ul style="list-style-type: none">노터데임(Notre Dame) \$80,000노스웨스턴 대학(Northwestern University) \$84,000클레어몬트 맥케나 칼리지(Claremont McKenna College) \$79,000워싱턴 대학(Washington University, 세인트루이스) \$82,000USC \$82,000시카고 대학(University of Chicago) \$85,000레이크 포레스트 칼리지(Lake Forest College) \$68,000																																										
Slide 9	Slide 9																																										
"NET" COST	'순' 비용																																										
<table><tr><td>Notre Dame</td><td>\$80,000</td><td>\$30,000</td></tr><tr><td>Northwestern University</td><td>\$84,000</td><td>\$30,000</td></tr><tr><td>Claremont McKenna College</td><td>\$79,000</td><td>\$22,000</td></tr><tr><td>Washington University (St. Louis)</td><td>\$82,000</td><td>\$29,000</td></tr><tr><td>USC</td><td>\$82,000</td><td>\$27,000</td></tr><tr><td>University of Chicago</td><td>\$85,000</td><td>\$34,000</td></tr><tr><td>Lake Forest College</td><td>\$68,000</td><td>\$26,000</td></tr></table>	Notre Dame	\$80,000	\$30,000	Northwestern University	\$84,000	\$30,000	Claremont McKenna College	\$79,000	\$22,000	Washington University (St. Louis)	\$82,000	\$29,000	USC	\$82,000	\$27,000	University of Chicago	\$85,000	\$34,000	Lake Forest College	\$68,000	\$26,000	<table><tr><td>노터데임</td><td>\$80,000</td><td>\$30,000</td></tr><tr><td>노스웨스턴 대학</td><td>\$84,000</td><td>\$30,000</td></tr><tr><td>클레어몬트 맥케나 칼리지</td><td>\$79,000</td><td>\$22,000</td></tr><tr><td>워싱턴 대학(세인트루이스)</td><td>\$82,000</td><td>\$29,000</td></tr><tr><td>USC</td><td>\$82,000</td><td>\$27,000</td></tr><tr><td>시카고 대학</td><td>\$85,000</td><td>\$34,000</td></tr><tr><td>레이크 포레스트 칼리지</td><td>\$68,000</td><td>\$26,000</td></tr></table>	노터데임	\$80,000	\$30,000	노스웨스턴 대학	\$84,000	\$30,000	클레어몬트 맥케나 칼리지	\$79,000	\$22,000	워싱턴 대학(세인트루이스)	\$82,000	\$29,000	USC	\$82,000	\$27,000	시카고 대학	\$85,000	\$34,000	레이크 포레스트 칼리지	\$68,000	\$26,000
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Slide 10	Slide 10																																										
U.S. Department of Education College Affordability and Transparency Center	미국 교육부(U.S. Department of Education) 대학 등록금 투명성 연구소(College Affordability and Transparency Center)																																										
For more detailed cost information: Collegecost.ed.gov	학비 상세 정보 참조 사이트: Collegecost.ed.gov																																										

	
<p>College Scorecard</p> <p>Info</p> <p>Enter</p> <p>Search</p>	<p>대학 평가표(College Scorecard)</p> <p>안내</p> <p>입력</p> <p>검색</p>
<p>College Navigator</p> <p>Info</p> <p>Enter</p>	<p>대학 검색</p> <p>안내</p> <p>입력</p>
<p>90/10 Information</p> <p>Info</p> <p>Enter</p> <p>Form</p>	<p>90/10 정보</p> <p>안내</p> <p>입력</p> <p>양식</p>
<p>Net Price Calculator Center</p> <p>Info</p> <p>Enter</p>	<p>순 학비(Net Price) 계산 센터</p> <p>안내</p> <p>입력</p>
<p>Start here to find Information about</p> <ul style="list-style-type: none"> How much it costs students to attend different Colleges. How fast those costs are going up. Why costs are going up. 	<p>이 사이트에서 다음 정보를 찾아보세요.</p> <ul style="list-style-type: none"> 대학별 등록금 등록금 인상 속도 등록금 인상 요인
<p>College Affordability and Transparency List</p> <p>Info</p> <p>Enter</p>	<p>대학 등록금 및 투명성 리스트</p> <p>안내</p> <p>입력</p>
<p>State Spending Charts</p> <p>Info</p> <p>Enter</p>	<p>주별 학비 지출표</p> <p>안내</p> <p>입력</p>
<p>College Financing Plan</p> <p>Info</p> <p>Enter</p>	<p>대학 학자금 지원 계획</p> <p>안내</p> <p>입력</p>

Slide 11

COLLEGE Navigator

Name of School
lake forest college

States (use map for more than 1 state)
No Preference
Alabama
Alaska
Arizona
Use Map

ZIP Code
Miles from
Programs/Majors
0 Items Selected
Browse for Programs

Level of Award
Certificate
Bachelor's
Associate's
Advanced

Institution Type
Public
Private non-profit
Private for-profit
4-year
2-year
< 2-year

Show Results
Guide Me | Clear Search

Lake Forest College
555 N Sheridan Road, Lake Forest, Illinois 60045-2399

General Information: (847) 234-3100
Website: www.lakeforest.edu
Type: 4-year, Private not-for-profit
Awards offered: Bachelor's degree
Master's degree
Campus setting: Suburb: Large
Campus housing: Yes
Student population: 1,626 (1,607 undergraduate)
Student-to-faculty ratio: 12 to 1

Expand All Collapse All

- GENERAL INFORMATION
- TUITION, FEES, AND ESTIMATED STUDENT EXPENSES
- FINANCIAL AID
- NET PRICE
- ENROLLMENT
- ADMISSIONS
- RETENTION AND GRADUATION RATES
- PROGRAMS/MAJORS
- SERVICEMEMBERS AND VETERANS
- VARSITY ATHLETIC TEAMS
- ACCREDITATION
- CAMPUS SECURITY
- COHORT DEFAULT RATES

COLLEGE Navigator

Back to Results

Print

Save

MY FAVORITES (0)

Name of School

lake forest college

States (use map for more than 1 state)

No Preference

Alabama

Alaska

Arizona

Use Map

ZIP Code

Miles from

Programs/Majors

0 Items Selected

Browse for Programs

Level of Award

Certificate

Bachelor's

Associate's

Advanced

Institution Type

Public

Private non-profit

Private for-profit

4-year

2-year

< 2-year

MORE SEARCH OPTIONS

Slide 11

COLLEGE Navigator

Name of School
lake forest college

States (use map for more than 1 state)
No Preference
Alabama
Alaska
Arizona
Use Map

ZIP Code
Miles from
Programs/Majors
0 Items Selected
Browse for Programs

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- ACCREDITATION
- CAMPUS SECURITY
- COHORT DEFAULT RATES

대학 검색

결과로 돌아가기

인쇄

저장

즐거찾기 (0)

학교명

레이크 포레스트 칼리지

주 검색 (2 개 이상의 주는 지도 이용)

선호 지역 없음

앨라배마

알래스카

애리조나

지도 사용하기

ZIP 코드

거리

프로그램/전공

0 개 항목 선택

프로그램 검색

학위 수준

수료

학사

준학사

석사 또는 박사

Show Results
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Student-to-faculty ratio: 12 to 1
Add to Favorites
IPEDS ID: 146481
OPE ID: 00170600

Expand All
Collapse All

GENERAL INFORMATION
TUITION, FEES, AND ESTIMATED STUDENT EXPENSES
FINANCIAL AID
NET PRICE
ENROLLMENT
ADMISSIONS
RETENTION AND GRADUATION RATES
PROGRAMS/MAJORS
SERVICEMEMBERS AND VETERANS
VARSITY ATHLETIC TEAMS
ACCREDITATION
CAMPUS SECURITY
COHORT DEFAULT RATES

기관 형태
국립대학
비영리 사립대학
영리 사립대학
4 년제
2 년제
2 년제 미만

추가 검색 옵션
결과 보기
상세 안내
검색 옵션 삭제

레이크 포레스트 칼리지
555 N Sheridan Road, Lake Forest, Illinois 60045-2399

종합 안내: (847) 234-3100
웹사이트: www.lakeforest.edu
유형: 4 년제, 비영리 사립대학
수여 학위: 학사
석사
캠퍼스 환경: 교외: 대형
기숙사 제공 여부: 제공
학생 수: 1,626 명 (학부생: 1,607 명)
학생 대 교수 비율: 12 대 1
즐거찾기에 추가
IPEDS(통합 고등교육 데이터 시스템) ID: 146481
OPE ID: 00170600

전체 확대
전체 축소

종합 정보
수업료, 수수료 및 추정 학비
학자금 지원
순 학비
등록
입학
학업 지속률 및 졸업률

	프로그램/전공 군인 및 재향군인 대학 대표 선수 인증 캠퍼스 보안 집단 채무 불이행률
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Slide 12-A DePaul University	Slide 12-A 드폴 대학(DePaul University)
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FINANCIAL AID

UNDERGRADUATE STUDENT FINANCIAL AID, 2020-2021

Full-time Beginning Undergraduate Students

Beginning students are those who are entering postsecondary education for the first time.

TYPE OF AID	NUMBER RECEIVING AID	PERCENT RECEIVING AID	TOTAL AMOUNT OF AID RECEIVED	AVERAGE AMOUNT OF AID RECEIVED
Any student financial aid ¹	2,738	99%	—	—
Grant or scholarship aid	2,738	99%	\$69,221,934	\$25,282
Federal grants	851	31%	\$4,176,576	\$4,908
Pell grants	850	31%	\$3,978,074	\$4,680
Other federal grants	51	2%	\$198,502	\$3,892
State/local government grant or scholarships	838	30%	\$4,052,527	\$4,836
Institutional grants or scholarships	2,738	99%	\$60,992,831	\$22,276
Student loan aid	1,328	48%	\$8,918,279	\$6,716
Federal student loans	1,295	47%	\$6,486,894	\$5,009
Other student loans	129	5%	\$2,431,385	\$18,848

¹ Includes students receiving Federal work study aid and aid from other sources not listed above.

FINANCIAL AID

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FINANCIAL AID

UNDERGRADUATE STUDENT FINANCIAL AID, 2020-2021

Full-time Beginning Undergraduate Students

- Beginning students are those who are entering postsecondary education for the first time.

TYPE OF AID

Any student financial aid¹

Grant or scholarship aid

Federal grants

Pell grants

Other federal grants

State/local government grant or scholarships

Institutional grants or scholarships

Student loan aid

Federal student loans

Other student loans

NUMBER RECEIVING AID

2,738

2,738

851

850

51

838

2,738

1,328

1,295

129

학자금 지원

2020~2021 년 대학생 학자금 지원

정규 입학 대학생

- 입학생은 처음으로 대학 교육에 참여하는 학생을 가리킵니다.

지원 형태

전체 학비 지원 ¹

보조금 또는 장학금

연방 보조금

펠 그랜트(Pell grants)

기타 연방 보조금

주/지역 정부 보조금 또는 장학금

기관 보조금 또는 장학금

학자금 대출 지원

연방 학자금 대출

기타 학자금 대출

지원금 수령 건수

2,738

2,738

851

850

PERCENT RECEIVING AID 99% 99% 31% 31% 2% 30% 99% 48% 47% 5% TOTAL AMOUNT OF AID RECEIVED - \$69,221,934 \$4,176,576 \$3,978,074 \$198,502 \$4,052,527 \$60,992,831 \$8,918,279 \$6,486,894 \$2,431,385 AVERAGE AMOUNT OF AID RECEIVED - \$25,282 \$4,908 \$4,680 \$3,892 \$4,836 \$22,276 \$6,716 \$5,009 \$18,848 ¹ Includes students receiving Federal work study aid and aid from other sources not listed above.	51 838 2,738 1,328 1,295 129 지원금 수령 비율 99% 99% 31% 31% 2% 30% 99% 48% 47% 5% 지원금 수령 총액 - \$69,221,934 \$4,176,576 \$3,978,074 \$198,502 \$4,052,527 \$60,992,831 \$8,918,279 \$6,486,894 \$2,431,385 지원금 평균 수령액 - \$25,282 \$4,908 \$4,680 \$3,892 \$4,836 \$22,276 \$6,716 \$5,009 \$18,848 ¹ 연방 근로장학금 및 위에 나열되지 않은 기타 기관의 보조금을 수령하는 학생 포함.
Slide 12-B	Slide 12-B

NET PRICE			
AVERAGE NET PRICE FOR FULL-TIME BEGINNING STUDENTS			
Full-time beginning undergraduate students who were awarded grant or scholarship aid from federal, state or local governments, or the institution.			
	2018-2019	2019-2020	2020-2021
Average net price	\$32,022	\$33,319	\$31,872
Full-time beginning undergraduate students who were awarded Title IV aid by income.			
AVERAGE NET PRICE BY INCOME	2018-2019	2019-2020	2020-2021
\$0 - \$30,000	\$26,173	\$27,123	\$26,226
\$30,001 - \$48,000	\$25,842	\$27,252	\$27,690
\$48,001 - \$75,000	\$28,075	\$28,577	\$27,561
\$75,001 - \$110,000	\$30,877	\$32,328	\$29,405
\$110,001 and more	\$35,041	\$36,445	\$34,357
Average net price is generated by subtracting the average amount of federal, state/local government, or institutional grant or scholarship aid from the total cost of attendance. Total cost of attendance is the sum of published tuition and required fees, books and supplies, and the weighted average for room and board and other expenses.			

NET PRICE
AVERAGE NET PRICE FOR FULL-TIME BEGINNING STUDENTS

Full-time beginning undergraduate students who were awarded grant or scholarship aid from federal, state or local governments, or the institution.

Average net price
2018-2019
2019-2020
2020-2021
\$32.022
\$33.319
\$31.872

Full-time beginning undergraduate students who were awarded Title IV aid by income.

AVERAGE NET PRICE BY INCOME
\$0 - \$30,000
\$30,001 - \$48,000
\$48,001 - \$75,000
\$75,001 - \$110,000
\$110,001 and more

2018-2019
\$26,173
\$25,842
\$28,075
\$30,877
\$35,041

2019-2020
\$27,123
\$27,252
\$28,577
\$32,328
\$36,445

2020-2021
\$26,226
\$27,690
\$27,561
\$29,405

NET PRICE			
AVERAGE NET PRICE FOR FULL-TIME BEGINNING STUDENTS			
Full-time beginning undergraduate students who were awarded grant or scholarship aid from federal, state or local governments, or the institution.			
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순 학비
정규 입학생 평균 순 학비

연방, 주, 지방 정부 또는 기관의 보조금이나 장학금을 수령하는 정규 대학 입학생.

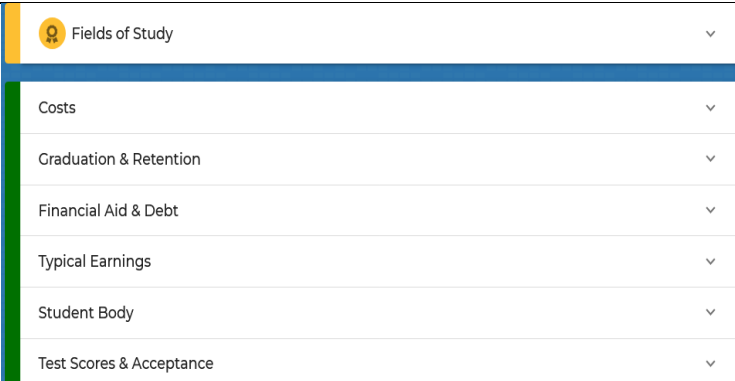
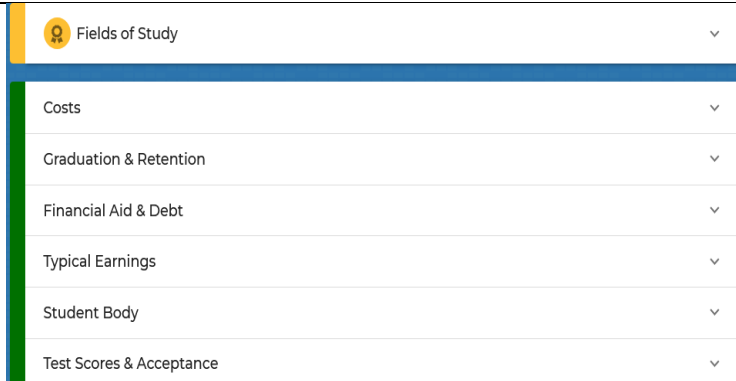
평균 순 학비
2018~2019 년
2019~2020 년
2020~2021 년
\$32.022
\$33.319
\$31.872

소득별 타이틀 IV(Title IV) 지원금을 받는 정규 대학 입학생.

소득별 평균 순 학비
\$0 - \$30,000
\$30,001 - \$48,000
\$48,001 - \$75,000
\$75,001 - \$110,000
\$110,001 이상

2018~2019 년
\$26,173
\$25,842
\$28,075
\$30,877
\$35,041

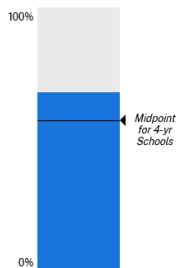
2019~2020 년
\$27,123
\$27,252
\$28,577
\$32,328
\$36,445

<p>\$34,357</p> <p>Average net price is generated by subtracting the average amount of federal, state/local government, or institutional grant or scholarship aid from the total cost of attendance. Total cost of attendance is the sum of published tuition and required fees, books and supplies, and the weighted average for room and board and other expenses.</p>	<p>2020~2021 년</p> <p>\$26,226 \$27,690 \$27,561 \$29,405 \$34,357</p> <p>평균 순 학비는 총 등록금에서 연방, 주, 지방 정부 또는 기관에서 지급하는 보조금 또는 장학금의 평균 액수를 차감한 금액입니다. 총 등록금은 공시된 수업료와 수수료, 도서 및 소모품비, 주거비, 기숙사비 등 기타 비용의 가중 평균을 모두 더한 금액입니다.</p>
Slide 13	Slide 13
College Scorecard	대학 평가표(College Scorecard)
Scorecard includes “outcome data” such as:	대학 평가표는 다음과 같은 '성과 데이터'를 포함합니다.
<ul style="list-style-type: none"> Costs Graduation Rates Loan Default Rates Loan Repayment Rates Average Amount Borrowed Employment Earnings Interactive tool – new data recently added 	<ul style="list-style-type: none"> 학비 졸업률 채무 불이행 비율 대출 상환율 평균 대출 금액 취업률 수입 대화형 툴 - 최근 추가된 새로운 데이터
Slide 14-A	Slide 14-A
 <p>Fields of Study</p> <p>Costs Graduation & Retention Financial Aid & Debt Typical Earnings Student Body Test Scores & Acceptance</p>	 <p>연구 분야</p> <p>학비 졸업률 및 학업 지속률 학자금 지원 및 부채 일반 소득 학생회 시험 점수 및 합격률</p>
Slide 14-B	Slide 14-B

Graduation Rate

68%

Midpoint for 4-yr Schools: 57%



Average Annual Cost

\$28,574

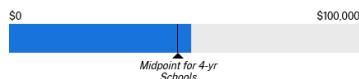
Midpoint for 4-yr Schools: \$19,526



Median Earnings

\$52,008

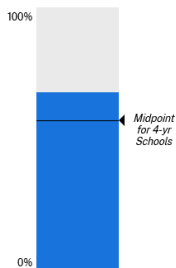
Midpoint for 4-yr Schools: \$47,922



Graduation Rate

68%

Midpoint for 4-yr Schools: 57%



Average Annual Cost

\$28,574

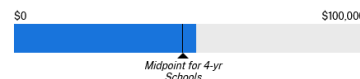
Midpoint for 4-yr Schools: \$19,526



Median Earnings

\$52,008

Midpoint for 4-yr Schools: \$47,922



Graduation Rate

68%

Midpoint for 4-yr Schools: 57%

100%

0%

Midpoint for 4-yr Schools

Average Annual Cost

\$28,574

Midpoint for 4-yr Schools: \$19,526

0%

100%

Midpoint for 4-yr Schools

Median Earnings

\$52,008

Midpoint for 4-yr Schools: \$47,922

0%

100%

Midpoint for 4-yr Schools

졸업률

68%

4 년제 대학 중간 시점: 57%

100%

0%

4 년제 대학 중간 시점

연간 평균 비용

\$28,574

4 년제 대학 중간 시점: \$19,526

0%

100%

4 년제 대학 중간 시점

중위 소득

\$52,008

4 년제 대학 중간 시점: \$47,922

0%

100%

4 년제 대학 중간 시점

Slide 14-C

Arcadia University

Glenside, PA
1,832 undergraduate students
arcadia.edu



Year



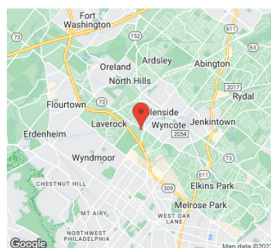
Private
Nonprofit



Suburban



Small



Presbyterian Church (USA)

Arcadia University

Glenside, PA
1,832 undergraduate students
arcadia.edu

Year

Private Nonprofit

Slide 14-C

Arcadia University

Glenside, PA
1,832 undergraduate students
arcadia.edu



Year



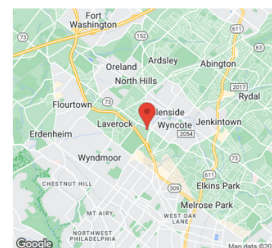
Private
Nonprofit



Suburban



Small



Presbyterian Church (USA)

아카디아 대학(Arcadia University)

Glenside, PA
학부생 1,832 명
arcadia.edu

학년

Suburban Small Presbyterian Church (USA)	비영리 사립대 교외 소규모 미국 장로회 신학교
Slide 15	Slide 15
<i>Net Price Cost Calculators</i>	<i>순 학비 계산</i>
Online, College-specific estimator Average grant/scholarship available to a family Average student loan and work-study eligibility Come in many shapes and sizes Answers the question, how much will it cost YOU! Out-of-pocket	온라인, 대학별 추정치 가정당 이용 가능한 평균 보조금/장학금 평균 학자금 대출 및 근로 장학금 지원 자격 다양한 형태와 규모로 제공 학비가 얼마인지 질문에 답해주세요! 본인 부담
Slide 16	Slide 16
Financial Aid is... Scholarships Grants Student Loans Work-Study	학자금 지원(Financial Aid)이란... 장학금 보조금 학자금 대출 근로 장학금
Slide 17	Slide 17
Federal Government	연방 정부
States	주 정부
College and Universities	단과대학 및 종합대학
Private Sources	사적 자금
Employers	고용주 지원
SOURCES OF FINANCIAL AID	학자금 지원 자금
Slide 18	Slide 18
TWO CATEGORIES OF FINANCIAL AID	학자금 지원 2 개 부문
Merit-based	성적 기준
From College as well as from foundations, etc. Based solely on the student's credentials	대학, 재단 등 학생의 자격 증명만을 기준으로 선정
Need-based	수요 기준
Calculated from FAFSA and other aid applications Sources can be federal, state, institutional Types include grants, student loans, work-study	FAFSA 및 기타 지원 신청으로 계산 연방, 주, 기관 등이 지원 보조금, 학자금 대출, 근로 장학금 등의 형태
Slide 19	Slide 19
How do you begin – merit based?	성적 기준 지원은 어떻게 받을 수 있을까요?



University Application Form



대학 신청 양식



ADMISSION



입학

Slide 20

How do you begin – need based?

The Free Application for Federal Student Aid (FAFSA) collects basic financial data and is used to determine the student's eligibility by calculating an "index" #

Slide 20

수요 기준 지원은 어떻게 받을 수 있을까요?

연방 학자금 지원 무료 신청서(FAFSA)는 기본적인 금융 정보를 수집하고 '지원 지수' #을 계산해 학생의 자격을 판단합니다.



FAFSA



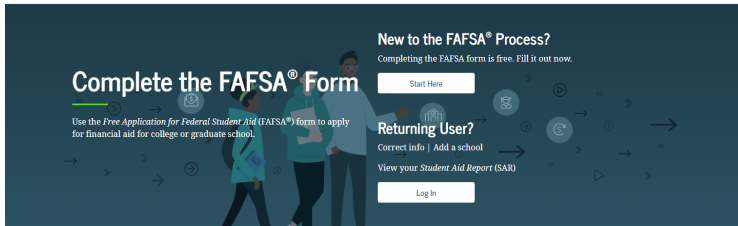
FAFSA

Slide 21

FAFSA.GOV

Slide 21

FAFSA.GOV



FAFSA® Announcements

FAFSA Application Shutdown

Time Is Running Out! All 2021-22 FAFSA applications must be submitted by 11:59 p.m. Central time (CT) on June 30, 2022.

What to Do If Your or Your Family's Financial Situation Has Changed

Many FAFSA applicants have experienced recent financial changes due to the COVID-19 emergency or other reasons.

Has your (or your family's) financial situation changed from what is reflected on your federal

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Complete the FAFSA® Form

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for College or graduate school.

Start Here

Returning User?

Correct info | Add a school

View your Student Aid Report (SAR)

Log In

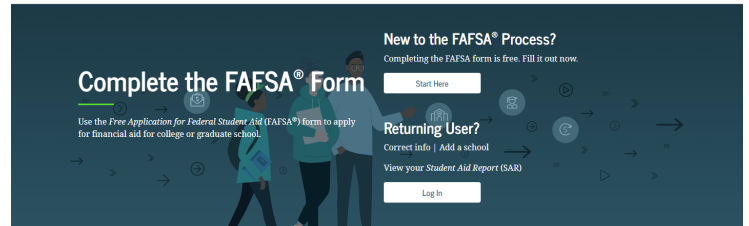
FAFSA® Announcements

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FAFSA® Announcements

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Has your (or your family's) financial situation changed from what is reflected on your federal

FAFSA® 신청을 처음 하십니까?

FAFSA 양식 작성은 무료입니다. 지금 작성하세요.

FAFSA® 양식 작성하기

대학이나 대학원 학자금 지원을 신청하려면 연방 학자금

지원 무료 신청서(FAFSA®) 양식을 사용하면 됩니다.

여기서부터 시작하세요.

기존 이용자이십니까?

정보 수정하기 | 학교 추가하기

학자금 지원 보고서(SAR) 보기

로그인

FAFSA® 공지

FAFSA 신청 마감

시간이 얼마 남지 않았습니다! 전체 2021~2022 년 FAFSA

신청서는 2022 년 6 월 30 일 오후 11 시 59 분(중부 표준시, CT)까지 제출해야 합니다.

귀하나 가정의 경제적 여건이 달라질 때의 대응 방법

최근 많은 FAFSA 신청자의 경제적 여건이 코로나 19 사태 또는 기타 이유로 변화를 겪었습니다.

귀하(또는 귀하의 가정)의 경제적 여건이 연방 정부에 신고된 내용과 달라졌습니까?

Slide 22

Overview of the FAFSA

- Available October 1
- FAFSA.GOV
- 7 Steps
- Based upon two years prior tax year
- IRS Data Retrieval Tool (DRT)

Slide 23

GENERAL OUTLINE OF THE FAFSA

Slide 22

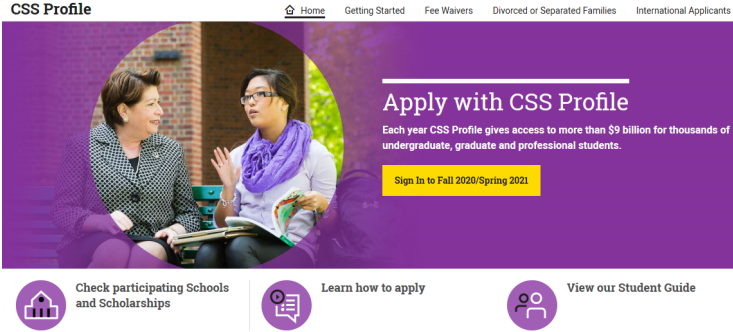
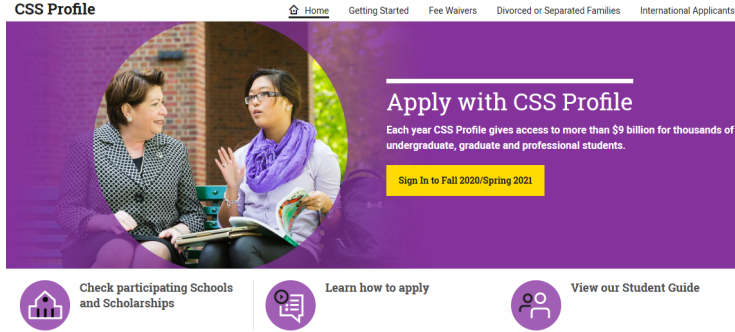
FAFSA 개요

- 10 월 1 일 이용 가능
- FAFSA.GOV
- 7 단계
- 2 년전 과세연도 기준
- IRS 데이터 검색 도구(DRT)

Slide 23

FAFSA 종합 개요

PARENTS Family size Number in college Age of parents Income Assets	학부모 가족 규모 학생 번호 학부모 연령 소득 자산
STUDENTS Identifying Demographic Income Assets College plans	학생 학생 구분 인구통계적 소득 자산 대학 계획
Note: list up to 10 colleges, using each college's unique federal school code	주: 각 대학 고유의 연방 학교 코드로 10 개 대학까지 나열 가능
Slide 24	Slide 24
FAFSA FAQs	FAFSA 자주 묻는 질문
<ul style="list-style-type: none"> Divorced, separated, single parents Assets included Savings, stocks, other real estate 529 Plans (parents) Assets not included <ul style="list-style-type: none"> Home equity Retirement accounts Insurance policies, annuities One FAFSA per student	<ul style="list-style-type: none"> 이혼, 별거, 한부모 가정 자산 포함 항목 저축, 주식 및 기타 부동산 529 플랜 (부모) 자산 불포함 항목 <ul style="list-style-type: none"> 주택 자산 퇴직금 보험, 연금 학생당 FAFSA 1 회 가능
Slide 25	Slide 25
SPECIAL CIRCUMSTANCES MATTER	예외로 간주되는 특수 상황
When the numbers don't tell the whole story When the situation is expected to change (or has) Must be able to document Ex. decrease in income, healthcare costs, legal fees, etc. <i>Consideration will vary from school to school</i>	수치로 가정 상황을 상세히 설명할 수 없는 경우 상황이 바뀌었거나 바뀔 것으로 예상되는 경우 문서로 제시할 수 없는 경우 예: 소득 감소, 의료 비용 또는 법적 비용 등 <i>학교마다 반영 조건이 모두 다릅니다</i>
Slide 26	Slide 26
Special Circumstances	특수 상황
Unusual uncovered medical/dental expenses	갑작스럽고 감당하기 어려운 의료/치과 비용 발생
Secondary school tuition	부가적인 학교 수업료
Extraordinary dependent care	특별한 피부양자 간호

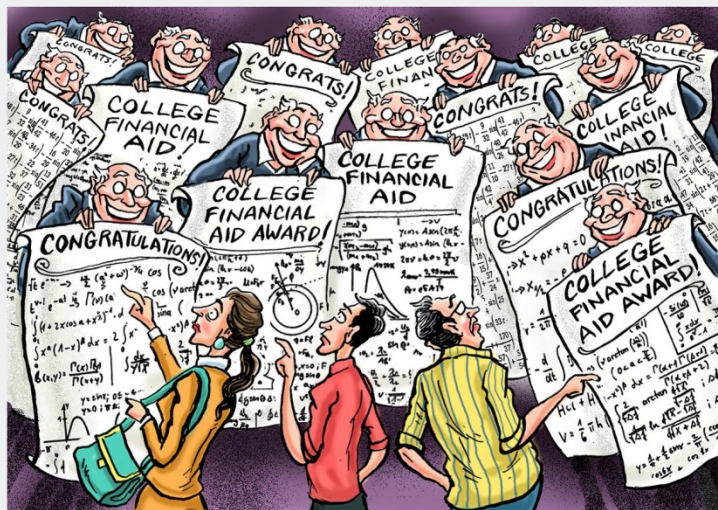
Parent or spouse death	부모 또는 배우자 사망
Loss of employment	실직
Divorce	이혼
Student cannot obtain parental information	학생이 부모의 정보를 입수할 수 없는 경우
Slide 27	Slide 27
SUPPLEMENTAL FINANCIAL AID APPLICATIONS	추가 학자금 지원 신청
The College Scholarship Service (CSS) Financial Aid PROFILE or A College's own application for financial aid	대학 장학금 서비스(CSS) 학자금 지원 프로파일 또는 대학 자체 학자금 지원 신청
Slide 28	Slide 28
	
CSS Profile	CSS 프로파일
Home Getting Started Fee Waivers Divorced or Separated Families International Applicants	홈 시작하기 수수료 면제 대상 이혼 또는 별거 가정 유학생 지원자
Apply with CSS Profile Each year CSS Profile gives access to more than \$9 billion for thousands of undergraduate, graduate and Professional students. Sign In to Fall 2020/Spring 2021	CSS 프로파일로 신청 CSS 프로파일은 학부생, 대학원생, 직장인 학생에게 매년 90 억달러 이상을 지원합니다. 2020 년 가을/2021 년 봄 학기 로그인
Check participating Schools and Scholarships Learn how to apply View our Student Guide	참여 학교 및 장학금 확인하기 신청 방법 보기 학생 안내 보기
Slide 29	Slide 29
Financial Need How much aid can a student receive?	경제적 필요 학생 일인당 얼마의 지원금을 받을 수 있을까요?
Cost of Attendance	연간 총 학비
Family's Contribution	가족 지원
Financial Need	경제적 필요
Slide 30	Slide 30
UNIVERSAL PHILOSOPHY: FINANCING A COLLEGE EDUCATION IS "A PARTNERSHIP"	보편적 개념: 대학 학자금 지원은 '파트너십'입니다.

- **Students** and their parent(s) have the primary responsibility to pay for college (to the extent they are able).
- Financial aid assessment is NOT a cash flow analysis but rather an evaluation of an individual family's **appropriate** economic strength.
- The contribution is determined by a standard formula that assesses a family's **ability** to pay.
- **Special circumstances** matter; they can and do affect ability to pay.
- **Communication** is vital.
- **The Financial Aid Office is your advocate!**

- **학생**과 학부모는 대학 학비를 (능력이 되는 수준까지) 지불할 일차적인 책임을 가지고 있습니다.
- 학자금 지원을 위한 평가는 현금 흐름에 대한 분석이 아니라 개별 가정의 **적절한** 경제력을 파악하는 절차입니다.
- 한 가정의 학비 지불 **능력**을 측정하는 표준 공식에 따라 자금 지원 규모가 결정됩니다.
- **특수 상황**도 고려되며, 이는 학비 지불 능력에 영향을 줄 수 있습니다.
- 소통이 중요합니다.
- **학자금 지원 사무국(Financial Aid Office)은 학생 여러분을 응원합니다!**

Slide 31

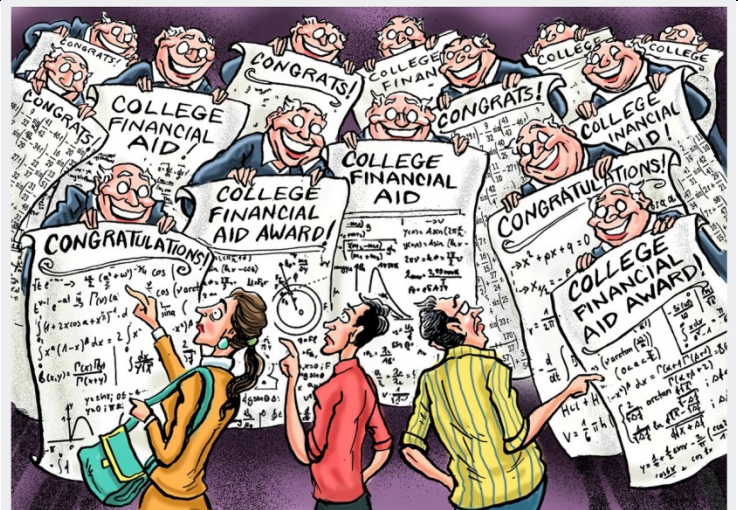
The Financial Aid Award Letter (or "package")



CONGRATULATIONS!
CONGRATS!
COLLEGE FINANCIAL AID
COLLEGE FINANCIAL AID AWARD

Slide 31

학자금 지원 신청 결과 통보서(또는 '패키지')



축하합니다!
축하해요!
학자금 지원
학자금 지원 대상

Slide 32

THE FINANCIAL AID AWARD LETTER

Will contain a combination of

- scholarship, grant, loan and work-study funds

Why might "packages" be different?

- cost of attendance
- scholarship criteria and availability
- institutional philosophy and funding

Renewal for four years

Slide 32



학자금 지원 신청 결과 통보서

지원 항목:

- 장학금, 보조금, 학자금 대출, 근로 장학금

학생마다 학자금 지원 '패키지'가 다른 이유는 무엇일까요?



- 연간 총 학비
- 장학금 지급 기준 및 이용 가능성 여부
- 기관의 원칙 및 자금 조달





	4 년간 갱신
Slide 33	Slide 33
Costs	학비
Gift aid	학비 지급(Gift aid)
Net price	순 학비
Loan/work options	대출/근로 옵션
Other	기타
<div> <div>  <div> University of the United States (UUS) Student Name, Identifier MM / DD / YYYY </div> </div> <div> <div> Costs in the 2013-14 year <div> <div>Estimated Cost of Attendance</div> <div> Tuition and fees \$ X,XXX / yr Housing and meals X,XXX Books and supplies X,XXX Transportation X,XXX Other educational costs X,XXX </div> </div> </div> <div> <div> Grants and scholarships to pay for college <div> <div>Total Grants and Scholarships ("Gift" Aid: no repayment needed)</div> <div> Grants from your school \$ X,XXX Federal Pell Grant X,XXX Grants from your state X,XXX Other scholarships you can use X,XXX </div> </div> </div> </div> <div> <div> What will you pay for college <div> <div>Net Costs</div> <div>(Cost of attendance minus total grants and scholarships)</div> <div>\$ X,XXX / yr</div> </div> </div> <div> <div>Options to pay net costs</div> <div> <div>Work options</div> <div> Work-Study (Federal, state, or institutional) \$ X,XXX </div> </div> </div> </div> <div> <div> Loan options* <div> <div>Federal Perkins Loans \$ X,XXX</div> <div>Federal Direct Subsidized Loan X,XXX</div> <div>Federal Direct Unsubsidized Loan X,XXX</div> </div> <div> *Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office. </div> </div> <div> <div> Other options <div> <div>Family Contribution</div> <div>(As calculated by the institution using information reported on the FAFSA or to your institution.)</div> <div>\$ X,XXX / yr</div> </div> <div> <ul style="list-style-type: none"> Payment plan offered by the institution Parent PLUS Loan Military and/or National Service benefits Non-Federal private education loan </div> </div> </div> <div> <div> Repaying your loans <div> To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: http://studentaid.ed.gov/repayloans/understandplans </div> </div> <div> <div> For more information and next steps: <div> University of the United States (UUS) Financial Aid Office 123 Main Street Anytown, ST 12345 Telephone: (123) 456-7890 E-mail: financialaid@uus.edu </div> </div> </div> </div> <div> <div> Customized information from UUS </div> </div> </div> </div></div>	<div> <div>  <div> University of the United States (UUS) Student Name, Identifier MM / DD / YYYY </div> </div> <div> <div> Costs in the 2013-14 year <div> <div>Estimated Cost of Attendance</div> <div> Tuition and fees \$ X,XXX Housing and meals X,XXX Books and supplies X,XXX Transportation X,XXX Other educational costs X,XXX </div> </div> </div> <div> <div> Grants and scholarships to pay for college <div> <div>Total Grants and Scholarships ("Gift" Aid: no repayment needed)</div> <div> Grants from your school \$ X,XXX Federal Pell Grant X,XXX Grants from your state X,XXX Other scholarships you can use X,XXX </div> </div> </div> </div> <div> <div> What will you pay for college <div> <div>Net Costs</div> <div>(Cost of attendance minus total grants and scholarships)</div> <div>\$ X,XXX / yr</div> </div> </div> <div> <div>Options to pay net costs</div> <div> <div>Work options</div> <div> Work-Study (Federal, state, or institutional) \$ X,XXX </div> </div> </div> </div> <div> <div> Loan options* <div> <div>Federal Perkins Loans \$ X,XXX</div> <div>Federal Direct Subsidized Loan X,XXX</div> <div>Federal Direct Unsubsidized Loan X,XXX</div> </div> <div> *Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office. </div> </div> <div> <div> Other options <div> <div>Family Contribution</div> <div>(As calculated by the institution using information reported on the FAFSA or to your institution.)</div> <div>\$ X,XXX / yr</div> </div> <div> <ul style="list-style-type: none"> Payment plan offered by the institution Parent PLUS Loan Military and/or National Service benefits Non-Federal private education loan </div> </div> </div> <div> <div> Repaying your loans <div> To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: http://studentaid.ed.gov/repayloans/understandplans </div> </div> <div> <div> For more information and next steps: <div> University of the United States (UUS) Financial Aid Office 123 Main Street Anytown, ST 12345 Telephone: (123) 456-7890 E-mail: financialaid@uus.edu </div> </div> </div> </div> <div> <div> Customized information from UUS </div> </div> </div> </div></div>
<div> <div> University of the United States (UUS) Student Name, Identifier MM / DD / YYYY </div> <div> Costs in the 2013-14 year Estimated Cost of Attendance Tuition and fees.....X,XXX Housing and meals Books and supplies Transportation Other educational costs \$ X,XXX /yr </div> <div> Grants and scholarships to pay for College Total Grants and Scholarships ("Gift" Aid: no repayment needed) Grants from your school Federal Pell Grant Grants from your state Other scholarships you can use </div> <div> What will you pay for College </div> </div>	<div> <div> 유나이티드 스테이트스 대학(USS) 학생 이름, 분류 MM / DD / YYYY </div> <div> 2013~2014 년도 학비 추정 연간 총 학비 수업료 및 수수료.....X,XXX 숙소 및 식사 도서 및 소모품 교통비 기타 교육비 연간 \$ X,XXX </div> <div> 대학 보조금 및 장학금 총 보조금 및 장학금('학비 지급': 상환 불필요) 학교 보조금 </div> </div>

<p>Net Costs (Cost of attendance minus total grants and scholarships)</p> <p>Options to pay net costs</p> <p>Work options Work-Study (Federal, state, or institutional)</p> <p>Loan options* Federal Perkins Loans Federal Direct Subsidized Loan Federal Direct Unsubsidized Loan 'Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid Office.</p> <p>Other options Family Contribution (As calculated by the Institution using Information reported on the FAFSA or to your Institution.)</p> <ul style="list-style-type: none"> • Payment plan offered by the Institution • Parent PLUS Loan • Military and/or National Service benefits • Non-Federal private education loan <p>Customized Information from UUS</p> <p>Graduation Rate Percentage of full-time students who graduate within 6 years 71% LOW MEDIUM HIGH Loan Default Rate Percentage of borrowers entering repayment and defaulting on their loan This Institution National 8% 9.8% Median Borrowing Students at UUS typically borrow \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X.XXX per month. Your borrowing may be different.</p> <p>Repaying your loans To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: http://studentaid.ed.gov/repav-loans/understand/plans</p> <p>For more Information and next Steps: University of the United States (UUS) Financial Aid Office 123 Main Street</p>	<p>연방 펠 그랜트 주 보조금 기타 이용 가능한 장학금</p> <p>학생이 대학에 지불하는 금액 순 학비 (연간 총 학비에서 보조금 및 장학금 총액을 차감한 금액)</p> <p>순 학비 지불 방법</p> <p>근로 옵션 근로 장학생(연방, 주 또는 기관)</p> <p>대출 옵션* 연방 퍼킨스 대출(Federal Perkins Loans) 연방 직접 보조 대출(Federal Direct Subsidized Loan) 연방 직접 비보조 대출(Federal Direct Unsubsidized Loan) 제안 액수는 여기서 확인할 수 있습니다. 이와 다른 금액을 지원받을 자격이 될 수도 있으므로 학자금 지원 사무국에 문의하세요.</p> <p>기타 옵션 가정 부담금(Family Contribution) (FAFSA 또는 해당 기관에 보고된 정보를 바탕으로 기관이 계산한 금액)</p> <ul style="list-style-type: none"> • 기관이 제안한 지불 계획 • 학부모 플러스 대출(Parent PLUS Loan) • 군 또는 국가 복무 혜택 • 비연방 사립 학자금 대출 <p>UUS 가 제공하는 맞춤형 정보</p> <p>졸업률 6 년 이내에 졸업하는 정규 학생의 비율 71% 낮음 중간 높음 채무 불이행률 대출 상환 및 채무 불이행 대출자 비율 이 기관</p>
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<p>Anytown, ST 12345 Telephone: (123) 456-7890 E-mail: financialaid@uus.edu</p>	<p>전국 8% 9.8% 대출 중간값</p> <p>UUS 학생은 일반적으로 학부 수업 기간 동안 \$x,xxx 의 연방 대출을 받습니다. 이 금액에 대해 10 년간 상환해야 할 연방 대출금은 매월 약 \$x,xxx 입니다. 대출 가능 금액은 달라질 수 있습니다.</p> <p>대출 상환</p> <p>다음 링크에서 대출 상환 방법에 대해 알아보고 매월 연방 대출 상환액을 계산할 수 있습니다: http://studentaid.ed.gov/repav-loans/understand/plans</p> <p>상세 정보 및 다음 단계:</p> <p>유나이티드 스테이츠 대학(UUS) 학자금 지원 사무국 123 Main Street Anytown, ST 12345 전화: (123) 456-7890 이메일: financialaid@uus.edu</p>
<p><i>The Shopping Sheet is an individualized standard financial aid award letter that will help students and families understand the costs of college before making the final decision on where to enroll. Students can see the type and amount of financial aid they qualify for and easily compare aid packages offered by different colleges and universities.</i></p> <p><i>It is voluntary for colleges and universities to use the shopping sheet to communicate to their students for the 13-14 year. It is mandatory for all schools who signed the Executive Order “Establishing Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Other Family Members.” Under this mandatory commitment, colleges are required to provide a Shopping Sheet to all prospective students who are eligible for federal VA benefits or through a family member are eligible for VA benefits (dependent benefits).</i></p> <p><i>Besides the Shopping Sheet, another large component of the “Principles of Excellence” is to provide an educational plan to students so that they are aware of the graduation requirements for their individual educational goals.</i></p>	<p>쇼핑 시트(Shopping Sheet)는 개인별 표준 학자금 지원 신청 결과 통보서로, 학생과 학부모가 대학 등록 전 최종 결정을 내리기 전에 해당 대학의 학비를 파악할 때 도움이 됩니다. 학생들은 자격이 되는 학자금 지원 종류와 금액을 알아보고 여러 대학이 제공하는 지원금 패키지를 쉽게 비교할 수 있습니다.</p> <p>대학은 13~14 년도 학기 동안 학생들과 소통하기 위해 이 쇼핑 시트를 임의로 사용할 수 있습니다. '군인, 재향군인, 배우자 및 기타 가족 구성원에게 서비스를 제공하는 교육 기관을 위한 우수성 원칙 확립' 실행 명령에 서명한 모든 학교의 경우는 의무 사항입니다. 대학은 이러한 필수 약정에 따라 연방 VA 혜택을 받을 자격이 있거나 가족 구성원을 통해 VA 혜택을 받을 자격이 있는(부양 가족 혜택) 모든 예비 학생에게 쇼핑 시트를 제공해야 합니다.</p> <p>쇼핑 시트 외에도 '우수성 원칙(Principles of</p>

	Excellence)'을 구성하는 또 다른 주요 요소는 학생에게 교육 계획을 제공하여 개인적인 교육 목표를 달성하는 데 필요한 졸업 요건을 인지하도록 돕는 것입니다.
Slide 34	Slide 34
Current “ graduation rate survey ” as reported to the National Center for Education Statistics under IPEDS	IPEDS 산하 국립교육통계연구소에 보고된 현재 '졸업률 조사'
Current “ cohort default rate ” as calculated by the Department	교육부 산정 현재 '집단 채무 불이행 비율'
NEW “ median debt ” calculated by the Department	교육부 산정 신규 '부채 중앙값'
<div data-bbox="77 569 586 1713" data-label="Figure"> <p>Graduation Rate Percentage of full-time students who graduate within 6 years</p> <p>XXX%</p> <p>Low Medium High</p> <hr/> <p>Loan Default Rate Percentage of borrowers entering repayment and defaulting on their loan</p> <p>XX%</p> <p>XX%</p> <p>This institution National</p> <hr/> <p>Median Borrowing Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.</p> <p>\$</p> </div> <p>Graduation Rate Percentage of fulltime students who graduate within 6 years Low Medium High XX,X% Loan Default Rate Percentage of borrowers entering repayment and defaulting</p>	<div data-bbox="824 569 1338 1713" data-label="Figure"> <p>Graduation Rate Percentage of full-time students who graduate within 6 years</p> <p>XXX%</p> <p>Low Medium High</p> <hr/> <p>Loan Default Rate Percentage of borrowers entering repayment and defaulting on their loan</p> <p>XX%</p> <p>XX%</p> <p>This institution National</p> <hr/> <p>Median Borrowing Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.</p> <p>\$</p> </div> <p>졸업률 6 년 이내에 졸업하는 정규 대학생 비율 낮음 중간 높음 XX,X%</p>

<p>on their loan This Institution National X,X%</p> <p>Median Borrowing</p> <p>Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.</p>	<p>채무 불이행률</p> <p>대출 상환 및 채무 불이행 대출자 비율</p> <p>이 기관</p> <p>전국</p> <p>X,X%</p> <p>대출 중간값</p> <p>UUS 에서 학자금을 대출받는 학생은 일반적으로 학부 과정을 위해 연방 대출로 \$X,XXX 을 수령합니다. 이 금액에 대한 연방 대출 상환액은 10 년간 매달 약 \$X,XXX 입니다. 대출 가능 금액은 달라질 수 있습니다.</p>
Slide 35	Slide 35
Award Letter Comparison Tools	학자금 지원 금액 비교 툴
<ul style="list-style-type: none"> Finaid.org ISAC.org Consumer Financial Protection Bureau 	<ul style="list-style-type: none"> Finaid.org ISAC.org 소비자 금융 보호국(Consumer Financial Protection Bureau)
Envelope- Taking out a set amount of money for a specific expense at the beginning of the month and when it is gone it is gone.	월초에 구체적인 비용에 해당하는 금액을 인출하고 소진될 때까지 이용합니다.
Slide 36	Slide 36
DEADLINES ARE ESSENTIAL!	마감일을 반드시 지켜야합니다!
<p>Know each College's priority deadlines</p> <ul style="list-style-type: none"> Read and retain all communication you receive Merit scholarship deadlines Admission Decision deadlines Deadlines for supplemental documents (verification worksheet, etc.) 	<p>각 대학의 우선 마감일 확인</p> <ul style="list-style-type: none"> 모든 통지 내용을 읽고 보관하세요 우수 장학금 마감일 입학 결정 마감일 보충 서류(증빙 서류 등) 마감일
	
DO IT	신청하세요
Slide 37	Slide 37
Timeline	일정
<p>Create a Federal Student Aid (FSA) FSA ID</p> <ul style="list-style-type: none"> One for student and one for a parent 	연방 학생 지원(FSA) ID 생성하기 만들기

<p>Complete FAFSA (and CSS Profile) after October 1 Check if additional application required or beneficial Receive a Financial Aid Award Letter Ask questions May 1 – National Candidate Reply Date!</p>	<ul style="list-style-type: none"> • 학생 ID 및 학부모 ID 모두 생성 <p>10 월 1 일 이후 FAFSA (및 CSS 프로파일) 작성 추가 신청 여건 또는 혜택 확인 학자금 지원 신청 결과 통지서 수령 질문하기 5 월 1 일 - 국가 장학금 신청 회신 날짜!</p>
 <p>FAFSA OPENS Oct. 1</p>	 <p>FAFSA 개시 10 월 1 일</p>
<p>Slide 38</p>	<p>Slide 38</p>
<p>ASK FOR HELP</p>	<p>도움 요청하기</p>
	
<p>Your HS Guidance or College Counselor A College's Financial Aid Office</p> <p>Online</p> <ul style="list-style-type: none"> • collegezone.com • finaid.org • studentaid.ed.gov • College Web Sites • Video tutorials on FSA YouTube channel: <ul style="list-style-type: none"> ○ How to Create Your FSA ID 	<p>HS 가이드스 또는 대학 카운슬러 대학 학자금 지원 사무국</p> <p>온라인</p> <ul style="list-style-type: none"> • collegezone.com • finaid.org • studentaid.ed.gov • 대학 웹사이트 • FSA 유튜브 채널로 제공하는 동영상 교육: <ul style="list-style-type: none"> ○ FSA ID 만드는 방법



GRANTS THIS WAY
Work-Study
FAFSA
LOANS
SCHOLARSHIPS



학자금 지원 방법
근로 장학금
FAFSA
대출
장학금