**COST OF ATTENDANCE**

The cost of your Trinity education includes both **direct costs** and **indirect expenses**.

Direct costs will be listed on the college bill you receive before the beginning of each term. These include: tuition, fees, room, and board (meal plan).

Indirect expenses will not appear on your college bill, but should be considered when figuring your actual cost of attending Trinity. These expenses include: books and supplies, travel expenses, and miscellaneous personal items.

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**Financial aid budget for 2018-2019**

<table>
<thead>
<tr>
<th>Direct costs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$54,340</td>
</tr>
<tr>
<td>General fee</td>
<td>2,160</td>
</tr>
<tr>
<td>Activity fee</td>
<td>410</td>
</tr>
<tr>
<td>Room</td>
<td>9,600</td>
</tr>
<tr>
<td>Board (19-regular meal plan)</td>
<td>5,150</td>
</tr>
<tr>
<td><strong>Total direct costs:</strong></td>
<td><strong>$71,660</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Indirect expenses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and supplies</td>
<td>$1,000</td>
</tr>
<tr>
<td>Personal expenses</td>
<td>1,100</td>
</tr>
<tr>
<td><strong>Total indirect expenses:</strong></td>
<td><strong>$2,100</strong></td>
</tr>
</tbody>
</table>

**Total financial aid budget:** **$73,760**

*Note: The 2019-2020 financial aid budget has not been confirmed. However, we have provided the financial aid budget for the 2018-2019 academic year for your convenience.

The financial aid budget has typically increased by 3 to 5 percent each year. We will notify you of the final budget once it is confirmed by the Board of Trustees.

**Your total cost of attendance will vary directly with the fluctuation of your expenses. Expenses may vary due to differences in books purchased, transportation expenses, lifestyle, and meal plan choice. Financial aid awards are calculated using the Standard Financial Aid Budget, which includes the standard 19-meal plan and an estimate of $2,100 for books, supplies, and personal expenses. Costs above the Standard Financial Aid Budget will be added to the expected family contribution.

Family contribution

Your family contribution is the amount that you and your family are expected to contribute toward your college expenses for the 2019-2020 academic year. Trinity calculates your family contribution each year based on federal and institutional methodologies in accordance with Trinity policy.

It is important to note that the Expected Family Contribution (EFC) listed on your FAFSA Student Aid Report may be different from the family contribution calculated by Trinity. The EFC calculated from your FAFSA is only used to determine your eligibility for federal aid.

Financial aid package

Once Trinity has determined your calculated need, we will then meet your need from a combination of state, federal, private, and/or College sources. The amounts and types of aid combined to meet your need are known as your financial aid package. Typically, your aid package will include a combination of grants, loans, and employment opportunities.

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**UNDERGRADUATE FINANCIAL AID AWARDCING POLICY**

Trinity is committed to meeting 100 percent of the calculated need of all admitted students who request financial assistance at the time of admission, meet annual filing deadlines, and maintain satisfactory academic progress while enrolled at the College.

Need-based institutional aid assistance is limited to eight semesters of enrollment at Trinity or at an approved study away program. Students who are unable to complete their degrees within eight semesters of enrollment and wish to receive an additional semester of aid must complete and submit the institutional aid appeal form to the Director of Financial Aid.

Satisfactory Academic Progress Policy

The College has an established Satisfactory Academic Progress (SAP) policy outlining the minimum standards required for maintaining eligibility for financial assistance. The SAP policy includes a maximum timeframe of 54 attempted credits and a minimum cumulative GPA ranging from 1.667 to 2.000. For details, the SAP policy is available online at: www.trincoll.edu/Admissions/finaid/Pages/Policies.aspx or a written copy may be requested from the Financial Aid Office.
THE FOLLOWING ARE DESCRIPTIONS OF THE BASIC SOURCES OF FINANCIAL AID AVAILABLE AT TRINITY, DEPENDING ON ELIGIBILITY.

**GRANTS AND SCHOLARSHIPS**

Grants and scholarships are gifts that do not need to be repaid. The primary sources of grants and scholarships are the federal government, state governments, and the college that you attend. Many private organizations also offer merit and need-based scholarships. These sources should be explored through your high school guidance office, local library, and the internet.

**Federal Pell Grant**
The Pell Grant is a federal grant awarded to undergraduate students with considerable financial need. For 2018-2019, the maximum amount of the Pell Grant was $6,095 per year; the minimum amount was $652. Regardless of your eligibility for a Pell Grant, be sure that Trinity’s school code (001414) is listed on your FAFSA Student Aid Report (SAR). We must receive your SAR electronically from the federal processor to confirm your eligibility for all federal aid programs. If you need to make corrections to your SAR, please do so online at: https://fafsa.gov.

**Federal Supplemental Educational Opportunity Grant (FSEOG)**
FSEOG is a federal grant program created to provide additional grant assistance to undergraduate students with *exceptional* financial need. FSEOG is one of the three federal campus-based aid programs. Each school receives a limited allocation of FSEOG funds from the federal government to disburse to its needy students. The amount of the allocation varies from school to school. In turn, each school defines *exceptional* need at its institution and awards FSEOG funds up to a maximum of $4,000 per year.

**State grants**
State grants are awards made by the state agency where you permanently reside. Individual states establish their own criteria for eligibility, which may include both need and merit. If your financial aid package includes a state grant and later it is determined that you are not eligible for the grant, Trinity College will replace your state grant dollar-for-dollar with Trinity grant funds. Conversely, if your financial aid package does not include a state grant and later it is determined that you are eligible for the grant, Trinity College will reduce your Trinity grant dollar-for-dollar.

**Connecticut Roberta B. Willis Scholarship**
Roberta B. Willis Scholarship Program funding is allocated by the State of Connecticut to Trinity (and other colleges) for awards to Connecticut residents. For 2018-2019, Trinity awarded a maximum award of $5,250. Connecticut residents must have an EFC equal to or below the eligible cutoff for the academic year and demonstrate financial need for Trinity grant assistance to be eligible for a Roberta B. Willis Scholarship.

**Trinity grants**
Trinity grant funds are provided by Trinity endowment, gifts, and current income to students with calculated financial need according to institutional methodology and College policy. *Late applicants will be awarded institutional grants based on need and the availability of funds at the time of application.*

**Outside scholarships**
Outside scholarships are awards received from all private sources. If you receive outside scholarship funding, your state and/or federal aid may need to be reduced as required by federal and state regulations. Institutional grant assistance will only be reduced if your total financial aid exceeds Trinity’s cost of attendance.

**EMPLOYMENT**

**Federal Work-Study Program (FWSP)**
FWSP is a federally subsidized employment program that allows you to earn a portion of your educational expenses. Eligibility is based on *calculated* financial need. An offer of work-study is an opportunity for you to obtain employment on campus or in one of our approved community service positions. Positions are not assigned. You will seek and interview for a position that meets your schedule and interests. To earn your full FWSP award, you should expect to work 7 to 10 hours per week. Students will earn between $10.10 and $10.85 per hour and receive a biweekly paycheck for hours worked. *It is important to note that the work-study earnings will not be credited to your student account.*

For more information, please visit: www.trincoll.edu/Admissions/FinAid/pages/federal.aspx

**Non-federal work opportunities**
If you do not qualify for the need-based FWSP, there are other employment opportunities on campus. Many of our academic and administrative departments hire students who do not qualify for work-study. The Greater Hartford area provides further work opportunities.
GUIDE TO FINANCIAL AID AND FUNDING RESOURCES

LOANS

Loans are legal obligations that must be repaid. Typically, subsidized loans are need-based and do not require you to begin the repayment of principal or interest until after you graduate or drop below half-time status. Unsubsidized loans generally do not require you to demonstrate need, and repayment of interest and/or principal may be required during periods of enrollment. The primary sources of loans are the federal government, the College, and private lenders. The following is a list of some of the loans that are available to Trinity students, depending on eligibility.

Federal Direct Stafford Loan – Subsidized

A need based, long-term loan subsidized and guaranteed by the federal government. The interest rate for first-time borrowers for the 2018-2019 academic year was 5.05%. The interest rate is reset each year in late May based on a formula set by Congress. Interest and principal payments begin six-months after you graduate or drop below half-time status. Additional fees are subject to federal regulations.

The annual Federal Stafford subsidized loan limit for first-year students is $3,500; for sophomores, $4,500; for juniors and seniors, $5,500. At Trinity, many first-year students are awarded $3,500 in Federal Stafford subsidized loans. During subsequent years, they will receive subsidized loans as follows: second year: $4,500; third and fourth years: $5,500. Therefore, these students will be awarded a total of $19,000 in Federal Stafford subsidized loan funds while attending Trinity College.

Federal Direct Stafford Loan – Unsubsidized

A non-need based, long-term loan guaranteed by the federal government. The interest rate for the 2018-2019 academic year was 5.05%. The interest rate is reset each year in late May based on a formula set by Congress. Repayment of interest is required during periods of enrollment unless you choose to have the interest capitalized. Additional fees are subject to federal regulations.

Students are allowed to borrow an additional $2,000 of Federal Stafford unsubsidized loans beyond the annual loan limits of the subsidized loan. For example: a first-year student could borrow $3,500 of subsidized loan funds and $2,000 of unsubsidized loan funds for a total of $5,500. During subsequent years, students could borrow as follows: second year: $4,500 subsidized and $2,000 unsubsidized for a total of $6,500; third and fourth years: $5,500 unsubsidized and $2,000 unsubsidized for a total of $7,500. Students who borrow their full eligibility of subsidized and unsubsidized Stafford funds will have borrowed a total of $27,000 in Federal Stafford loan funds while attending Trinity College.

(Though note: If an unsubsidized loan is not included in your financial aid package, you may request it from the Financial Aid Office.)

Federal Direct Parent Loans for Undergraduate Students (PLUS)

PLUS is a long-term, educational loan program guaranteed by the federal government for parents of dependent, undergraduate students. Your parents may borrow up to the total amount of your budget minus the total amount of all financial aid that you are receiving. The interest rate for the 2018-2019 academic year was 7.60%. The interest rate is reset each year in late May based on a formula set by Congress. PLUS loans have loan fees of 4.248% (as of October 1, 2018) which may be included in PLUS loan borrowing. PLUS loans will be disbursed directly to your student account in one or two disbursements. Interest is charged on the loan from the date of the first disbursement. Repayment of principal and interest begins 60 days after the final disbursement. The borrowing parent will be required to pass a credit check. If credit cannot be approved, the Trinity College Office of Student Accounts and Loans will contact you. PLUS loan applications may be submitted beginning June 1, 2019. Trinity College requires that a FAFSA application be on file before a PLUS loan will be awarded.

OPTIONAL PAYMENT PLAN AND ALTERNATIVE LOAN PROGRAMS

Trinity College has alternative financing options available to help you and your family meet the cost of your Trinity education. If you choose to borrow through an alternative loan program, Trinity requires loan approval by August 1, 2019, for the fall term, and by December 1, 2019, for the spring term. An application submitted for an alternative loan does not satisfy the requirement of approval by the due date.

While Trinity does not specifically endorse any of these methods of payment, we believe they offer beneficial alternatives to lump sum payments. Parents interested in these options are encouraged to contact the companies directly.

Monthly Payment Plan—TrinBillPay

A monthly payment plan option is available through TrinBillPay online at: TCOinl Online.t ren.coll.edu.

Alternative Loans (Non Federal student Loans)

Alternative loans can be obtained for the total cost of attendance at Trinity College minus any financial aid awarded to the student. An alternative loan is borrowed in the student’s name, usually with a credit worthy co-borrower. A FAFSA is not required to obtain an alternative loan. The interest rates for alternative loans are usually based on Prime or LIBOR rates and interest begins to accrue once the first disbursement of the loan is made. The repayment of principal and interest can be made while the student is still enrolled or can be deferred until the student leaves Trinity College. Interest will accrue whether or not payments are made during the in school period.

For information on alternative loan sources, billing and payments, please visit: www.trincoll.edu/Admissions/finaid/SA.
FREQUENTLY ASKED FINANCIAL AID QUESTIONS

Do I need to reapply for financial aid every year?
Yes. Each year you must complete a renewal FAFSA and submit all supporting tax returns and documentation by Trinity’s published deadline. Failure to meet the published deadline may result in a decrease in Trinity grant assistance. Please refer to our website for published deadlines and required documents.

Will my financial aid award remain the same for all four years of study at Trinity?
Trinity determines your eligibility for financial aid based on calculated need. Each year we will review your family’s current income, assets, household size, number attending college, and special financial circumstances to determine your continued need for assistance. If your circumstances and costs remain unchanged, your need for assistance will remain the same provided that you meet the published deadlines and continue to make satisfactory academic progress toward your degree.

How does Trinity define satisfactory academic progress?

Is there a minimum GPA required to keep my financial aid award?
Federal regulations require Trinity to have a written Satisfactory Academic Progress (SAP) policy. The College’s SAP policy is outlined in the Student Handbook. It is also available online at www.trincoll.edu/Admissions/finaid/Pages/Policies.aspx and in print upon request. Trinity’s SAP policy includes the required GPA that must be maintained in order for you to remain eligible for your financial aid.

What changes in my family’s financial circumstances will affect my financial aid award?
The most common areas of change that affect eligibility for financial aid include, but are not limited to, the following: income; assets; household size; number of dependents enrolled in a certificate or degree seeking undergraduate program; and parental marital status.

My financial aid was calculated based on two dependent students attending college this year. What will happen if my sibling does not attend college?
If your sibling does not attend college or is not enrolled at least half-time in a certificate or degree seeking undergraduate program, you can expect a decrease in your financial aid award. Trinity requires written documentation of your sibling’s enrollment status.

Does Trinity consider siblings in graduate school when calculating financial aid awards?
Graduate students are considered independent for federal financial aid, therefore, Trinity does not include siblings enrolled in graduate school when determining eligibility for Trinity grant assistance. Note: Siblings enrolled in combination Undergraduate/Masters programs will be considered graduate students during the 5th year of 4/1 programs or during the 4th and 5th years of 3/2 programs.

If my custodial parent remarries, will this affect my financial aid award?
Yes. If a custodial parent remarries, federal and institutional policies require that the stepparent’s income and assets be included in determining eligibility for financial aid.

If my parents do not claim me as a tax dependent, will I be considered independent for financial aid?
No. If you are accepted to Trinity as a dependent student you will remain a dependent student for Trinity grant assistance until you complete your undergraduate degree. Students who meet federal independent criteria will be considered independent for federal aid only.

Do I need to accept my financial aid award?
Yes, you must notify the Financial Aid Office whether you wish to accept or decline the types and amount of aid included in your financial aid package, including any federal loans. Additional information will be sent to all students in May with information on how to accept your financial aid award and complete the required Stafford Loan Master Promissory Note and Entrance Loan Counseling for Stafford loan borrowers.

Will my financial aid award be reduced if I do not accept a Federal Work-Study position?
No. Some students prefer to work off campus while others choose not to work while in school. You are free to decline Federal Work-Study without any effect on the non-work-study components of your financial aid award.
SPECIAL NOTE TO NON-FINANCIAL AID RECIPIENTS

On occasion students who were admitted to Trinity without institutional grant assistance inquire if they may apply for financial aid in a subsequent year. In light of the College’s commitment to continue to meet the calculated needs of students receiving institutional aid, it is unlikely that resources will be available for enrolled students not currently receiving institutional funds. Students are encouraged, however, to apply for all federal and state financial aid for which they may be eligible to receive. In addition, enrolled students who wish to submit a first-time application for institutional aid should meet with a financial aid counselor to discuss the application process and to review the list of required documents. All applicants must adhere to our published deadline.

A FINAL NOTE

Your financial aid award is for one year only. Each year, you must reapply by our published deadline and submit all supporting tax returns and documentation. Your financial aid will be recalculated each year based on current income, assets, and the current needs analysis methodologies and regulations. In addition, you must continue to make satisfactory progress toward your degree as required by federal and College regulations.

Additional information about financial aid at Trinity can be obtained on our website at www.trincoll.edu/Admissions/FinAid/.

Consumer information can be found on our website at www.trincoll.edu/Admissions/finaid/pages/consumer-information.aspx

If you have further questions about student aid programs or financing options at Trinity, please contact us at:

Trinity College
Financial Aid Office
300 Summit Street
Hartford, CT 06106-3100
Tel: (860) 297-2046
Fax: (860) 987-6296
E-mail: financial-aid@trincoll.edu

The information contained herein is accurate to the best of our knowledge and is subject to change according to federal, private lenders', and/or College policies.