Jennifer’s

Money Lists

The ABC’s of Paying for College

2019 SuperACAC III:

Dare to Dream

May 21

Phoenix, AZ

Jennifer Dryfoos All of this information should be

College Counselor, correct as of 2019-2020, but if you

Cottonwood Classical Prep School find inaccuracies, please let me

[Jennifer.dryfoos@cottonwoodclassical.org](mailto:Jennifer.dryfoos@cottonwoodclassical.org) know as I am constantly updating.

Colleges that are need blind and meet full need of both US and International students:

[Amherst College](http://en.wikipedia.org/wiki/Amherst_College)

Curtis Institute of Music

[Harvard University](http://en.wikipedia.org/wiki/Harvard_University)

[Massachusetts Institute of Technology](http://en.wikipedia.org/wiki/Massachusetts_Institute_of_Technology)

Minerva Schools at KGI

National University of Singapore

New York University in Abu Dhabi

[Princeton University](http://en.wikipedia.org/wiki/Princeton_University)

Soka University of America

Thomas Aquinas College

[Yale University](http://en.wikipedia.org/wiki/Yale_University)

Yale/NUS College - Singapore

U of Pennsylvania and U of Rochester – meet full need (and are need blind) for Mexican and Canadian applicants (in addition to domestic students).

Colleges that are Need Blind and Meet Full Demonstrated Financial Need (of domestic freshmen):

Amherst College (MA)

Barnard College (NY)

Boston College (MA)

Bowdoin College (ME)

Brown University (RI)

California Institute of Technology

U of Chicago (IL)

Claremont McKenna College (CA)

Columbia University (NY)

Cooper Union (NY)

Cornell University (NY)

Dartmouth College (NH)

Davidson College (NC)

Denison College (OH)

Duke University (NC)

Emory University (GA)

Georgetown University (DC)

Grinnell College (IA)

Hamilton College (NY)

Harvard University (MA)

Harvey Mudd College (CA)

Johns Hopkins University (MD)

Lehigh University (PA)

Massachusetts Institute of Technology

Middlebury College (VTJ)

U of North Carolina/Chapel Hill

Northwestern University (IL)

U of Notre Dame (IN)

Olin College (MA)

U of Pennsylvania

Pomona College (CA)

Princeton University (NJ)

Rice University (TX)

U of Richmond (VA)

U of Rochester (NY)

Soka University of America (CA)

U of Southern California

Stanford University

Swarthmore College (PA)

Thomas Aquinas College (CA)

Vanderbilt University (TN)

Vassar College (NY)

U of Virginia

Wellesley College (MA)

Williams College (MA)

Yale University (CT)

Colleges that are NOT Need Blind, but meet full demonstrated need:

Bates College (ME)

Brandeis University (MA)

Bryn Mawr College (PA)

Carleton College (MN)

Case Western Reserve (OH)

Colby College (ME)

Colgate University (NY)

Colorado College

Connecticut College

Dickinson College (PA)

Franklin & Marshall College (PA)

Haverford College (PA)

College of Holy Cross (MA)

Kenyon College (OH)

Lafayette College (PA)

Macalester College (MN)

Mount Holyoke College (MA)

Northeastern University (MA)

Oberlin College (Oberlin, OH

Occidental College (CA)

Pitzer College (CA)

Reed College (OR)

St. Olaf College (MN)

Scripps College (CA)

Skidmore College (NY)

Smith College (MA)

Syracuse University (NY)

Trinity College (CT)

Tufts University (MA)

Union C (NY)

Wake Forest (NC)

Washington & Lee University (VA)

Washington University in St. Louis (MO)

Wesleyan University (CT)

Colleges that are Need-Blind but do NOT meet full demonstrated need:

Adrian College (MI)

Albion College (MI)

Babson College (MA)

Baylor University (TX)

Boston University (MA)

Bucknell University (PA)

Carnegie Mellon University (PA)

Chapman University (CA)

Earlham College (IN)

Fairleigh Dickinson University (NJ)

Fordham University (NY)

Ithaca College (NY)

U of Miami (FL)

New York University

Rochester Institute of Technology (NY)

St. John’s College (MD/NM) - $10k grant for NM students (off already low tuition)

St. John’s University (NY)

St. Lawrence University (NY)

Saint Louis University (MO)

U of San Diego (CA)  
Santa Clara University (CA)

Southern Methodist University (TX)

Texas Christian University

Tulane University (LA)

Yeshiva University (NY)

(and most public universities which don’t offer financial aid to out-of-state students)No Loans for Low-Income Students

Amherst College - no loans for all students

Berea College – no loans for all students

Bowdoin College - no loans for all students

Brown University – no loans for all students

California Institute of Technology – US students with family income below $60,000

U of Chicago – no loans for all students

Colby College - no loans for all students

Columbia University – no loans for all students

Connecticut College – for families with income below $50,000 and EFC below 5000

Cornell University – for families with income below $60,000

Dartmouth College – free tuition and no loans for families earning under $100,000

Davidson College – no loans for all

Duke University – no loans for families earning less than $40,000

Emory University – no loans for families earning less than $50,000

Harvard University – no loans for all students

Haverford College –no loans for families earning less than $60,000 – and loans under $3K

Johns Hopkins University – no loans for all students

Kenyon – no loans for students in their KEEP and STEM programs – about 36/year

Lafayette College – no loans for students from families earning less than $50,000

Lehigh University – no loans for students from families earning less than $75,000

Massachusetts Institute of Technology – no loans if family earns less than $75,000

U of North Carolina -- Chapel Hill – no loans for families under 200% of poverty level

Northwestern – no loans for all students

Oberlin – no loans for Pell eligible students

College of the Ozarks – no loans for all students

University of Pennsylvania – no loans for all

Pomona – no loans for all students

Princeton University – no loans for all students

Rice University – no loans for students from families who earn less than $200,000

Stanford University – no loans for all students

Swarthmore – no loans for all students

Tufts – no loans for students from families earning less than $60,000

Vanderbilt – no loans for all

Vassar - no loans from families earning less than $60,000

University of Virginia - no loans for families under 200% of poverty level

Washington U - no loans from families earning less than $75,000

Washington & Lee – no loans for all

Wellesley College - no loans from families earning less than $60,000 – max loan: $15,200

Wesleyan U - no loans from families earning less than $60,000

Williams – no loans from families earning less than $75,000

Yale University – no loans for all

Many states (California, Texas, Maryland, Washington, Arizona, Michigan, etc offer no loans for low-income in-state residents), though on a school-by-school basis.

More Selective Colleges that Offer Merit Money:

Boston College

Boston U – due 12/1

Brandeis

U of British Columbia (limited merit money, but lower cost Canadian school)

Bryn Mawr College -- up to $30,000/year

Bucknell U – up to $20,000/year

Case Western Reserve

U of Chicago

Claremont McKenna

Connecticut College – up to $20,000/year

Davidson C – nomination or special application required in some cases (Belk, Bryan, etc)

Duke U (Robertson Scholars – separate application, not through Duke, but other merit too)

Emory (Emory Scholars-app due 11/15, but no more nominations)

George Washington (up to full-tuition)

Grinnell C ($2000-$32,000/year)

Harvey Mudd

Johns Hopkins (Hodson Trust & Westgate Engineering Scholarships)

Kenyon

Macalester (over 40% get some merit – ranging from $2000-18000)

McGill U (almost no merit, but low Canadian tuition)

U of Miami (many, some due in November)

U of North Carolina (limited number, also Robertson Scholars) – and lower OOS tuition

Northeastern (up to $25,000)

U of Notre Dame (limited number)

Oberlin

Occidental

Purdue (app must be in by November 1)

Rice U (very rare)

U of Richmond (Richmond Scholars, full tuition or tuition/room & board, due 12/1)

U of Rochester

Smith C

U of Southern California (due 12/1, but no separate app)

Southern Methodist U

U of Texas – 40 Acres – separate scholarship app/program

Trinity College

Trinity U – up to full tuition

Tulane U (Dean’s Honor Scholar & Paul Tulane Award, apply by 11/15, additional app)

Vanderbilt U (very limited – top 1% of applicants – separate application)

Villanova U (Presidential) – 24, including 6 for minorities – nomination required by 12/1

U of Virginia (35 Jefferson Scholarships/very competitive)

Wake Forest U (less than 3% receive, regular app due by 12/1, interviews strongly rec)

Washington U

Washington & Lee (Johnson Scholars – includes tuition, room & board)

Colleges that offer really big merit aid:

Agnes Scott

U of Alabama – 3.5 GPA/32 ACT – covers most of tuition

Baylor – 29 ACT – must attend Invitation to Excellence Weekend

Bennington – 10 full-ride

Bentley

Boston College

Boston U – Trustees Scholars

Case Western Reserve

Centre College

Clark U – only 5, but full ride

Duke - Robertson

Earlham College

Emory

Fisk U

Florida Southern College

Fordham

George Washington

U of Hartford

Hendrix C – compete for full ride for 3.6 GPA/32 ACT

Hoftstra U

Hollins C – Batten Leadership Scholarship

College of Idaho – 4.0 GPA/30 ACT or 3.8 GPA/ 32 ACT

Indiana U/Bloomington – Wells Scholars

Lafayette C

Lake Forest – up to $30k – 3.9 GPA/29 ACT – and 10 full-tuition

Lehigh

Loyola Marymount – Trustees

Lycoming C

McDaniel College

Miami U – 3.5 GPA/33+ ACT – half to full out-of-state tuition

U of Miami

Ole Miss – based on test scores only

Mount Holyoke – trustee scholars - full tuition

U of New Haven

U of New Mexico

U of North Carolina/Chapel Hill – Robertson and Morehead-Cain

Nova Southeastern U – President’s Scholarship

Oglethorpe U – Flagship 50

U of Oregon – Stamps Scholarship – 3.85 GPA/28 ACT

U of Pittsburgh

U of Richmond – due by 12/1

U of Rochester

Rollins C – Alfond Scholars (up to 10 full ride) – due 11/1

St. Edwards U

St. Lawrence

St. Louis U – due by 12/1 – 3.85 GPA/30 ACT

Santa Clara U

Seattle U

Simmons – Kotzen Scholarship – due 12/1 – 3.3 GPA/28 – full ride+

Soka U

U of Southern California

Southern Illinois U – 3.5 GPA/28 ACT

Southern Methodist – 20 full-ride

Southwestern U

Spelman College

Syracuse

U of Texas/Austin – 40 Acres Scholarship (separate from UT app) – due 11/1

U of Texas/Dallas – McDermott – 33 ACT

TCU – Chancellor’s Scholars – 4.0 GPA/ 34 ACT

Truman State

Tulane – separate application due 11/15

U of Tulsa – Presidential Scholars

Tusgegee U

Ursinus – up to $40k – and $30k automatically for anyone with a 27 ACT

Vanderbilt

U of Virginia - Jefferson

Wake Forest U

Warren Wilson – 25 Milepost 1 scholars

Washington U – Danforth and others

Washington & Lee – Johnson Scholarship

Webb Institute – free tuition for all accepted students (Marine science)

College of Wooster – up to $36k – 29 ACT (top 15% of class)

WPI

Colleges with NO merit aid:

Amherst

Barnard

Bates

Bowdoin

Brown

Cal Tech

Carleton

Carnegie Mellon

Colby

Colgate

Columbia U

Cornell U

Dartmouth

Franklin & Marshall

Georgetown

Hamilton

Harvard

Haverford

MIT

Middlebury

U of Pennsylvania

Pomona

Princeton

Reed

Stanford – but they do offer athletic scholarships

Swarthmore

Tufts

Vassar

Wellesley

Wesleyan

Williams

Yale

Less expensive colleges (under $30,000 **for tuition & fees only** for 2019-2020):

If a public university is listed, the given price is for out-of-state students.

Private (and many of these are generous with merit aid):

Berea College (KY) - $0 – but for low income students only

Birmingham-Southern College (AL) - $16,400

Brigham Young U (non-LDS) - $11,580

Canisius C (NY) - $27,940

Converse C (SC) $18,890

Deree/American College of Greece - $12,140

Drury U (MO) - $29,565

Fisk U (TN) - $21,480

Flagler U (FL) -- $19,500

Grand Canyon U - $16,500 (now a non-profit)

Hawaii Pacific U - $25,980

Hillsdale C (MI) - $27,578

Mills C (CA) - $29,340

U of the Ozarks (AR) - $0

St. Leo U (FL) - $23.100

Stephens C (MO) - $22,300

Sweet Briar C (VA) - $21.420

U of Tampa (FL) - $27,990

Thomas Aquinas (CA) - $25,600

Trinity Washington U (DC) - $24,220

Tuskegee U (AL) - $21,440

Utica C (NY) - $28,000

Arts:

Columbia College/Chicago - $26,610

Cooper Union (NY) -- $22,275 (all students get ½ tuition scholarship)

Fashion Institute of Technology (NY) - $20,792

North Carolina School for the Arts -- $22,640

SUNY Purchase -- $18,478

Science:

Cal Poly/San Luis Obispo - $21,696

Cooper Union (NY) -- $22,275

Missouri U of Science & Technology $29,018

New Mexico Tech -- $11,763 (and lots of scholarships)

Oregon Institute of Technology - $18,704

Purdue - $28,794 (not increased since 2012!)

SUNY College of Environmental Science & Forestry - $19,025

Texas Tech - $23,770 (and lots of scholarships)

Webb Institute (NY) – Naval Architecture - $0

West Point

US Naval Academy

US Air Force Academy

US Coast Guard Academy

US Merchant Marine Academy

Under $25,000

U of Akron (OH) - $15,500

U of Alaska - $24,576

Appalachian State U (NC) -- $22,458

Boise State - $24,988

California State (all have same tuition, including San Fran, San Diego, Chico) – about $16,500

U of Central Florida (Orlando) -- $22,467

Florida State - $21,633

U of Guelph (Canada) - US$16,369

Keene State College (NH) -- $23,756

Mass College of Liberal Arts -- $19,020

McGill U (Canada) – US$15,283 (includes health insurance)

University of Mississippi (Ole Miss) - $24,990

U of Montana - $24,958

Montana State U - $24,992

National University of Ireland/Maynooth – US$15,157

U of New Mexico - $22,586

Portland State U - $18,040

Rhode Island College --$23,043 (5800 undergrads)

U of Southern Maine (Portland) - $22,780

U of South Florida (Tampa) -- $17,324

SUNY/Geneseo (5500 students) -- $18,796

Temple University Japan – Yen1.62M = $14,731

Trinity College Dublin – Euro19,426 = $21,811

Truman State (MO) -- $14,951

U of Victoria (Canada) - Can$22,783 = US$16,882

U of Alabama - $30,030 (but very generous merit)

Arizona State U -- $29,428 (very generous merit)

U of Arkansas -- $25,168

U of British Columbia (Canada) – US$28,969

U of Cincinnati - $26,334

Coastal Carolina U - $26,648

Evergreen State (WA) -- $25,757

U of Florida -- $28,658

U of Houston -- $26,340

James Madison (VA) -- $29,106

U of Kansas - $27,358

Louisiana State -- $28,627

U of Mary Washington (VA) -- $29,590

U of Missouri -- $27,090

New College (FL) – $29,944 – tiny college

The College of New Jersey -- $28,286

Ohio University -- $21,656

U of Oklahoma -- $27,143

SUNY/Binghamton (12,000 students) -- $26,736

SUNY/Buffalo – $27,769

Temple U - $29,066

U of Utah -- $26,298 – in-state tuition after one year

DACA and Undocumented Student Aid

Currently, 20 states offer in-state tuition to unauthorized immigrant students, 16 by state legislative action and four by state university systems. 16 states: CA, CO, CT, FL, IL, KS, MA, MN, NE, NJ, NM, NY, OR, TX, UT and WA. These laws typically require attendance and graduation at state high schools, as well as acceptance at a state college or university. Four state university systems—the University of Hawaii Board of Regents, University of Michigan Board of Regents, Oklahoma State Regents for Higher Education and Rhode Island’s Board of Governors for Higher Education—established policies to offer in-state tuition rates to unauthorized immigrant students.

* Four states—Arizona, Indiana, Missouri and North Carolina—bar unauthorized immigrant students from in-state tuition benefits.
* And three more prohibit undocumented students from attending at all: Alabama, Georgia, and South Carolina.

There are now so many colleges that fund DACA and undocumented students that I can no longer share a list. But Andrew Moe has a great spreadsheet that gets routinely updated:

<https://docs.google.com/spreadsheets/d/1vg2M_k9vwfiw26eNiGNt4zcbuPyQM_mjV7wBdgUZQYc/edit?fbclid=IwAR0CeeNIx_JhHAyP0ABBN5zqoxPBOA2MG3lalhqOCIDKNbr-g8P-GJ68MN8#gid=0>

Colleges with specific deadlines for scholarships:

Agnes Scott January 15

U of Alabama December 15

Arizona State November 1

Auburn U November 1

Baylor U December 1

Boston U December 1

Claremont McKenna December 1

Clemson U December 1

C of Charleston December 1

Creighton U December 1

DePaul U November 15

Duke (Robertson) November 15

Emory U November 15

Georgia Tech October 15

Grinnell C December 1

Hampton U October 15

IL Inst of Tech December 1

Loyola U/Chicago December 1

Loyola U/Maryland November 15

Loyola U/New Orleans February 15

Miami U November 1

U of Miami November 1

Michigan State November 1

Michigan Tech October 15

U of OR (Stamps) November 15

U of the Pacific December 1

U of Puget Sound December 15

Purdue U November 1

U of Richmond December 1

U of Rochester December 1

St. Louis U December 1

Simmons C December 1

U of Southern CA December 1

Southwestern U December 1

Temple U/Japan October 15

TCU November 1

Tulane U November 15

Vanderbilt December 1

Wake Forest December 1

Washington & Lee December 1

Colleges with large underrepresented student (minority) scholarships:

U of Alabama/Birmingham – full-tuition + 1 year of housing for National Hispanic Scholars

Centre C – Grissom Scholars – full tuition + $5000 for 10 outstanding first-gen students

Fordham – full-tuition scholarship for National Hispanic Scholars with A averages

Iowa State U – 100 full-tuition scholarships – must have 24 ACT, 3.5 GPA, and be a student of color

Ohio State – Morrill Scholarship Program – full tuition scholarship

Northeastern – Ujima Global Leaders and National Hispanic Scholars (amount not clear)

Salve Regina – 20 full tuition scholarships

University of San Francisco – Black Scholars Program “substantial portion of tuition, room & board”

Ursinus – Rice Scholarships - $35,000/year

Vanderbilt – Chancellor’s Scholarship – full tuition + summer stipend

Villanova – 6 Presidential Scholarships are reserved for minority students

Wake Forest

Washington U – Ervin & Rodriguez Scholarships – up to full tuition

U of Wisconsin – Chancellor’s Scholarship – full tuition + $400 stipend