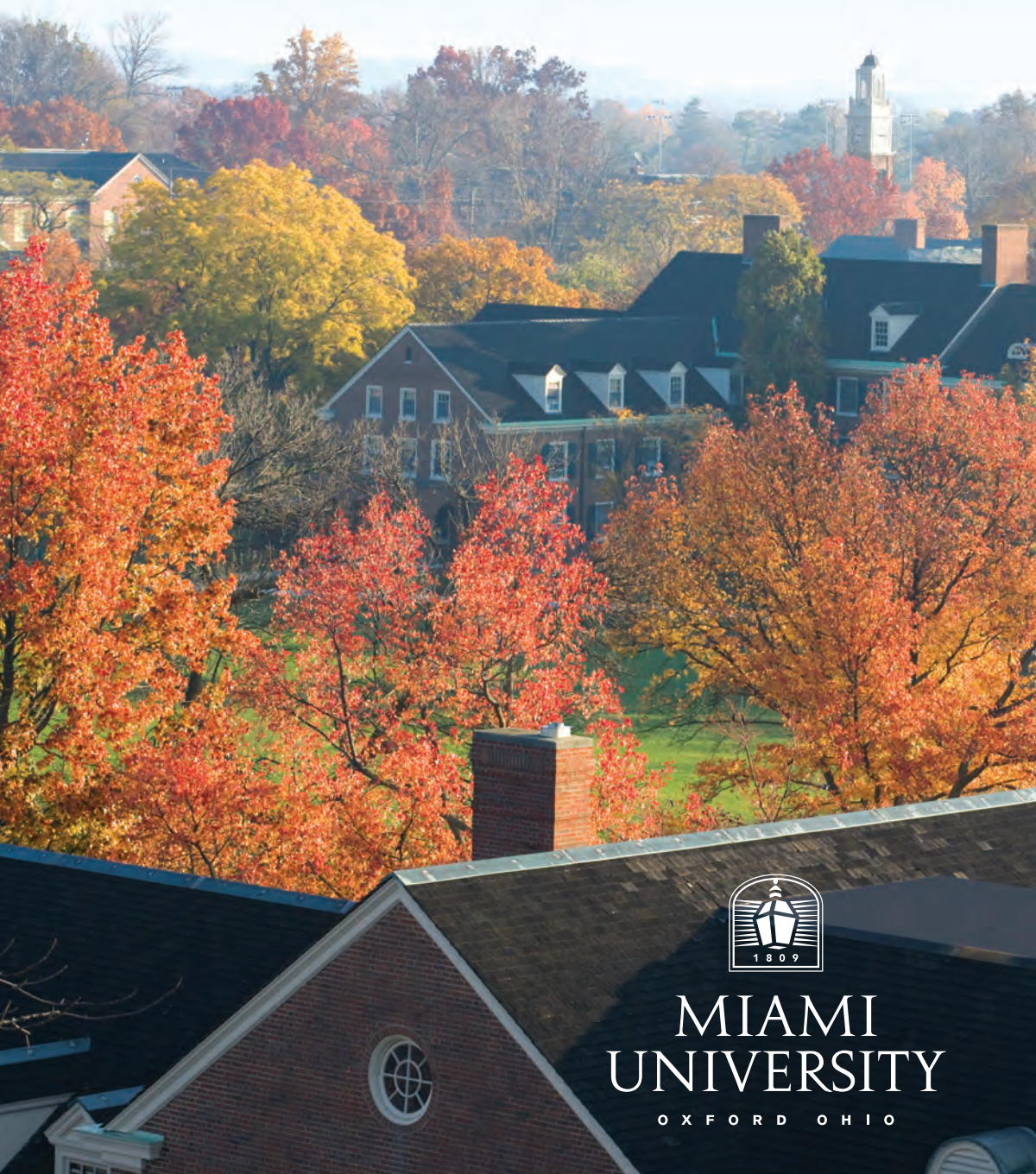

A PARENTS GUIDE:

Financial Aid



MIAMI
UNIVERSITY

OXFORD OHIO

“An investment in knowledge pays the best interest.”

– *Benjamin Franklin*

Choosing a college is never easy. But if your student begins with the outcome in mind, the choice becomes easier.

Outcomes are the bottom line. That’s why a Miami education is such a good value, a wise investment, and one that pays dividends for a lifetime. The outcomes of a Miami education—graduating on time (or perhaps even early), getting admitted to that coveted medical or law school (at rates much higher than the national averages), an impressive salary potential (ranked 9th nationally for best salary compared to tuition investment by *SmartMoney Magazine*)—all point to why Miami University is a superb investment.

Miami will invest in your student too. We’ll do our best to help your family afford a Miami education. In fact, 70% of our fall 2011 entering freshmen received a scholarship or grant from Miami, with values ranging from \$1,000 to \$10,000 per year for four years.

I encourage you to further explore why a Miami education—both the outcomes and the experience—is a solid investment in your student’s future.



Brent Shock '92
Director, Office of Student Financial Assistance

AN INVESTMENT IN YOUR *student's future.*

As your student finalizes college choices, we recognize the family’s concern for making the best possible investment, both in the quality of education and in the outcomes. This introductory section highlights some of the many advantages of choosing a Miami University education.

National recognition for our value.

Kiplinger's Personal Finance magazine lists Miami as one of the “100 Best Values in Public Colleges” in 2011.

In the 2011 *U.S. News & World Report's "America's Best Colleges,"* Miami is in the top three for “Best Undergraduate Teaching.” Dartmouth and Princeton tie for 1st; Miami is 3rd.

A stellar reputation with employers.

One measure of a Miami education is the endorsement of the companies that hire our graduates. In a time when these companies are cutting back on campus interviews nationwide, Miami continues to attract record numbers of employers.

Nearly twice as many employers recruit at Miami than at other universities our size, and they conduct four times as many on-campus interviews. Career Services sponsors one of the nation’s largest collegiate career fairs, an internship expo, a teacher candidate job fair, and a fine arts internship fair.

Miami is a core recruiting school for the national firms listed in the chart on page 3. Surveyed employers said when they think of Miami University, they think “high caliber of students,” “quality of education,” and “top tier and prestigious.”

Miami's reputation attracts employers to campus for

4X

as many interviews than at other universities our size.

9th

MIAMI'S NATIONAL RANK
for return on tuition investment
by *SmartMoney Magazine*

3rd

nationally for best teaching by
U.S. News & World Report

An investment that pays off.

SmartMoney Magazine ranks Miami 9th nationally for return on tuition investment among both public and private universities, including the Ivys.

Miami ranks 1st in Ohio and 34th nationally among public universities for best salary potential after graduation, according to PayScale.com.

Law school: Miami senior applicants enjoy an outstanding acceptance rate of 92% compared to a national average of 77%.

Medical school: Over the last four years, 63% of Miami undergraduate applicants were accepted, compared to a national average of 46%. The acceptance rate is 90% for those with a 3.4 GPA and an average MCAT score.

Students graduate on time.

Miami students finish their degrees in less time than students at any other public university in Ohio, with a median time to degree completion of 3.7 years.

On average, 81% of our students graduate, among the highest graduation rate nationally, in the top 10 among public universities (excluding military academies), and first in Ohio.

Internships and networking prepare students for a bright future.

Miami students are goal-oriented and focused, setting an atmosphere of achievement. They network with professors and with our loyal alumni to make internship and career connections.

In fact, more than 70% of seniors report that they've participated in at least one internship. The Office of Career Services helps students locate internships, maintains an online internship database, and hosts the Spring Internship and Career Expo.

A SAMPLING OF GRADUATE SCHOOLS RECENTLY ATTENDED BY MIAMI ALUMNI

- // Columbia University
- // Duke University
- // Georgetown University
- // Harvard University
- // MIT
- // Ohio State Medical School
- // Stanford University
- // The Juilliard School
- // UC-Berkeley
- // UCLA
- // University of Chicago
- // University of Oxford
- // University of Pennsylvania
- // Vanderbilt University
- // Yale University

Miami's graduation rates are among the highest nationally, in the top

10

among public universities (excluding military academies), and

1st

in Ohio.

70% Students who have at least one internship before they graduate.

NATIONAL FIRMS THAT RECRUIT THE MOST MIAMI GRADUATES INCLUDE:

- o Abercrombie & Fitch o
- o AT&T o
- o Deloitte o
- o Ernst & Young o
- o JPMorgan Chase o
- o KPMG o
- o Nestlé o
- o Nielsen o
- o Peace Corps o
- o PricewaterhouseCoopers o
- o Procter & Gamble o
- o Sherwin Williams o
- o Target o
- o Teach for America o

Miami University has

196,000

LOYAL ALUMNI WORLDWIDE.

They provide our students with extensive internship and career connections.

SOME HIGHLIGHTS OF OUR
academic divisions.

College of Arts and Science (CAS)

A recent survey of CAS graduates reinforces the value of a liberal arts education. Although many graduates go on to graduate or professional schools, over 90% of those who wanted to enter the job market found immediate employment.

Students are valued members of research teams and have full use of state-of-the-art laboratories and computing facilities. These hands-on experiences help students discover their interests and develop impressive credentials for admission to top graduate and professional schools across the country.

Programs in global studies and 14 languages give students the cultural understanding to operate successfully in a global environment. Specialized language courses in healthcare and business are targeted to practical, real-world situations.

Farmer School of Business (FSB)

FSB ranks among top public schools of business in *BusinessWeek's* annual survey of undergraduate business programs. Students benefit from the FSB's network of 47,000 alumni who are leaders in startups, small businesses, large corporations, and non-profit organizations all over the world. Most FSB students graduate with jobs in their chosen field; the school attracts recruiters from nearly 400 corporations, including many Fortune 500 companies.



Pre-medical

Tim Richmond, '11
B.S. Chemistry, Miami University
Medical school, Ohio State
University
Tim credits Miami's Mallory-Wilson
Center for Healthcare Education for
guiding him through the medical
school application process, in
providing physician job shadowing
opportunities, and helping prepare
for the MCAT.

**School of Engineering and Applied
Science (SEAS)**

Because SEAS programs are focused on undergraduate students, there are extensive opportunities for these students to conduct research and collaborate on real-world projects with the professors who know them well. Engineering and computing students develop leadership skills and learn to see issues from multiple perspectives because they work on assignments with students from a variety of majors.

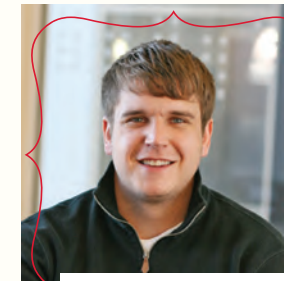
Students also get the well-rounded education that employers demand, with an emphasis on developing communication and teamwork skills. Faculty ties to industry and an active advisory board lead to strong internship and career connections.

**School of Education, Health, and
Society (SEHS)**

SEHS offers 26 undergraduate majors, including teacher education, family studies, special education, athletic training, nutrition, kinesiology, health promotion, and sport studies. SEHS also offers four-year teacher licensure programs to undergraduates. Upon completion of these programs, students can be hired as licensed classroom teachers without first having to earn a master's degree. For students wishing to continue their education, SEHS graduate degrees are available.

School of Fine Arts (SFA)

SFA fosters a community that is centered on creativity. It integrates a rigorous arts education with expanded knowledge gained through Miami's liberal arts foundation. Professional artists, performers, scholars, and designers mentor the career skills and growth of our students. Internship opportunities, study abroad programs, and strong connections with Miami alumni lead to many possible career options.



Engineering

Robert Sinko, '12
Double major in Mechanical
Engineering and Statistics
Robert's professors connected
him with NASA for an internship,
where he discovered a passion for
doing research. Since then, he's
conducted research at Miami to
provide engineering solutions for
real-world problems.



Special education

Paige Fryer, '13
Major in Special Education
Paige is a mentor to high school
students in the Miami Connections
program, where she also con-
ducted summer research with
the program's director. Through
Miami's international student
teaching alternative program,
Paige student-taught in Belize.

YOUR STUDENT'S *financial aid options.*

What types of aid are available?

Need-based financial aid includes grants, scholarships, loans, and Federal Work-Study. We determine your student's eligibility for these programs from information you provide on the Free Application for Federal Student Aid (FAFSA).

Scholarships

Miami is looking for students with outstanding academic records and demonstrated leadership, creativity, and motivation. Overall in 2011-2012, 70 percent of entering freshmen were offered a scholarship.

Scholarship award amounts vary from \$1,000 to \$10,000. Most are multiple-year scholarships that may be renewed with a 3.0 cumulative grade point average. While all scholarships are based on academic merit, some scholarships also require financial need. In addition, Miami has more than 500 available endowed scholarships that may have specific eligibility criteria such as student demographics and field of study. All accepted first-year students will be automatically considered for all available scholarships.

Selection and notification

The university evaluates your student's competitiveness for academic scholarships based on the admission application and all supporting academic materials submitted. Award determinations will be based on the official testing and high school transcript information received by Miami as of March 1, 2012. Please note that Miami does not require the Mid-Year Report. As such, unless the applicant directly notifies an admission representative of the need to consider an updated transcript, scholarship awarding will be based on the cumulative grade point average submitted at the time of application.

70%
Freshmen entering for the fall of 2011 who were offered a scholarship or grant.

72%
Undergraduate students who receive some form of financial assistance from Miami, the state of Ohio, or the federal government.

2012-2013 awards: University Merit Scholarships

In addition to being considered for these merit awards, students will automatically be considered for all other scholarships offered by Miami. For more information, visit muohio.edu/financialaid.

In-state students

Ohio residents admitted as new first-year, full-time Oxford campus students for **fall 2012** will be awarded the following scholarship amounts based on both of the following test and GPA criteria:

TEST SCORE*	GPA (4.0 SCALE)	AWARD †
30 or higher ACT, or 1330 or higher SAT CR+M	3.70 or above**	\$26,000 (\$6,500 per year)
28 or 29 ACT, or 1250-1320 SAT CR+M	3.70 or above**	\$18,000 (\$4,500 per year)
26 or 27 ACT, or 1170-1240 SAT CR+M	3.70 or above**	\$ 8,000 (\$2,000 per year)

Out-of-state students

Out-of-state residents admitted as new first-year, full-time Oxford campus students for **fall 2012** will be awarded the following scholarship amounts based on both of the following test and GPA criteria:

TEST SCORE*	GPA (4.0 SCALE)	AWARD †
30 or higher ACT, or 1330 or higher SAT CR+M	3.70 or above**	\$40,000 (\$10,000 per year)
28 or 29 ACT, or 1250-1320 SAT CR+M	3.70 or above**	\$28,000 (\$ 7,000 per year)
26 or 27 ACT, or 1170-1240 SAT CR+M	3.70 or above**	\$18,000 (\$ 4,500 per year)

* No preference is given for ACT or SAT, and Miami uses the highest test scores submitted. For ACT, the best composite score is used; for SAT, the best Critical Reading and Math sub-scores are used.

** 90.0 or above GPA on a 100 scale

† The award amount reflects a combined total of one or more scholarships. Note: Scholarships awarded to recipients of National Achievement Scholars and National Hispanic Recognition Program would be included as part of the total merit award. These figures represent awards for 2012-2013; amounts are subject to change. Scholarships are renewable subject to maintaining the required cumulative grade point average that is outlined in a student's Scholarship Award Notification. Award determinations will be based on the official testing and high school transcript information received by Miami University as of March 1, 2012.

If your student is admitted to Miami, we will review the application for all scholarship eligibility. We will notify your student of most scholarship awards by March 31, although some scholarships with special criteria will be awarded at a later date.

University Merit Scholarships

Merit awards are automatically awarded to qualified students based on the combination of ACT or SAT scores and GPA. For more information, visit muohio.edu/financialaid.

Primary federal grant programs*

Grants are usually based on financial need and do not require repayment.

- Federal Pell Grant (Amount: \$555 to \$5,550)
- Federal Supplemental Educational Opportunity Grant (SEOG) (Amount: \$1,000)
- Federal TEACH Grant (Amount: \$4,000). This is the only federal grant that is not based on financial need. It has stipulations that may require repayment. For criteria see teachgrant.ed.gov.

Federal Work-Study/employment*

The Federal Work-Study program allows students to work part-time on campus in a dining hall, an office, or many other campus departments. Having Federal Work-Study as part of the financial aid package is not a requirement for campus employment, but it is preferred by many campus employers. Look for jobs online at muohio.edu/studentjobs.

Federal loans*

Loans may make it possible for students to defer the cost of attending college by borrowing from a federal loan with a fixed interest rate now and usually repaying after leaving the university. The primary federal student loan programs include:

- Federal Perkins Loan (Average award: \$1,500)
- Federal Direct Subsidized Stafford Loan
- Federal Direct Unsubsidized Stafford Loan

Freshmen can borrow up to \$5,500 in the Federal Direct Stafford Loan program (only \$3,500 may be a subsidized loan).

**Information current as of 11/2011. Awards and amounts subject to change.*

What are the options for financing?

Remember, while Miami University is committed to helping all eligible students meet college costs, the responsibility for meeting this financial obligation ultimately rests with the student and family. If students still need or want additional financial assistance, there are several options available to families of all Miami students:

- Monthly payment plans
muohio.edu/bursar
- Federal Direct PLUS Loan (parent loan)
muohio.edu/loans
- Private loans (student loan)
muohio.edu/loans
- Student employment
muohio.edu/studentjobs

Federal Direct PLUS Loan

This federally supported loan program helps parents of dependent students meet college costs at a fixed rate. Parents may borrow up to the cost of attendance minus all other financial aid. Go to muohio.edu/loans for information.

Private loans

These loans help students bridge the gap between college costs and traditional funding sources. We strongly recommend that students exhaust all of their federal loan eligibility before borrowing through a private lender and that the student obtain a cosigner when applying for a private loan. Miami University will certify private loans from any lender. Students may borrow up to the cost of attendance minus any other financial aid. For more information, go to muohio.edu/loans.

How do we apply for financial aid?

Fill out the FAFSA online at fafsa.gov. Miami's priority deadline is Feb. 15 for all need-based aid and need-based scholarships. Additional information is available at muohio.edu/financialaid.

Miami's federal school code is 003077.

The awarding process

1. Our office determines your student's eligibility, or financial need, using the following formula:

$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ & - \text{Expected Family Contribution (EFC)**} \\ & = \text{Financial need} \end{aligned}$$

** Your EFC is calculated by the U.S. Department of Education from the information you provide on the FAFSA. Factors that affect your EFC include family income, assets, family size, and the number of children in college. For an early estimate of your EFC, access the financial aid estimator at fafsa4caster.ed.gov.

2. In late March, our office will send written notification of the types of financial assistance awarded to first-year applicants who filed the FAFSA by Feb. 15.
3. At the beginning of the fall semester, approved financial aid will be credited to your student's university bill. Aid may be reduced, canceled, or prorated according to program guidelines for less than full-time enrollment.

Tuition and fees

2011-2012 academic year (two semesters, for first-year students, Oxford campus).

All fees are subject to change.

Tuition (instructional fee) and general fee, Ohio residents	\$12,625
Tuition (instructional fee) and general fee, non-Ohio residents	\$27,797
Service fees	\$480
Room and board (based on double occupancy/average meal plan)	\$10,640
Total for Ohio residents	\$23,745
Total for non-Ohio residents	\$38,917

Admission, scholarships, and financial aid timetable

For fall 2012 entering class:

Feb. 1, 2012 Deadline for Regular Decision Admission and Scholarship Application (March 15 decision notification).

Feb. 15, 2012 Deadline for first-year applicants to submit the Free Application for Federal Student Aid (FAFSA) for priority consideration for certain federal funds, grants, and need-based scholarships.

March 15, 2012 Deadline date for returning and new transfer students to submit a FAFSA to be considered for all available financial aid.

Late March 2012 Scholarship notification and financial aid packages are mailed to first-year applicants who filed the FAFSA by Feb. 15.

June 2012 Financial aid awards are available to view online for admitted transfer students, late first-year applicants, and returning students for the fall semester.

Contact us

The Office of Student Financial Assistance is committed to making a Miami education attainable by providing financial assistance and guidance to your student and family. This brochure provides some information. For additional details, visit muohio.edu/financialaid, call 513-529-8734, or email financialaid@muohio.edu.

Miami University Office of Student Financial Assistance

301 S. Campus Avenue, room 121
Oxford, Ohio 45056-3427

Hours during academic year:
Call 8 a.m. — 4:30 p.m. M-F
Walk-in 8 a.m. — 5 p.m. M-F

Summer hours:
Call 7:30 a.m. — 4 p.m. M-F
Walk-in 7:30 a.m. — 4:30 p.m. M-F





MIAMI
UNIVERSITY
OFFICE OF ADMISSION (MSC1003)
30 J. Saulin Center
Avenue
Oxford, OH 45056-3434

NONPROFIT ORG
U.S. POSTAGE
PAID
MIAMI UNIVERSITY

National rankings: do well and people notice.

U.S. News & World Report Best undergraduate teaching

In "America's Best Colleges 2012," Miami is in the top 3 in the category "Best Undergraduate Teaching," with Dartmouth and Princeton tied for 1st and Miami 3rd. (*September 2011*)

SmartMoney Return on investment

Miami ranks 9th nationally for return on investment among both public and private universities, including the Ivys. (*August 2011*)

PayScale.com Best salary potential

For best salary potential after graduation, Miami ranks 1st in Ohio, ranks 24th out of 271 Midwestern universities, and 34th nationally. (*July 2011*)

Forbes magazine Best public university in Ohio

Miami is recognized as the best public university in Ohio. (*August 2011*)

The Princeton Review Best for undergraduate education

The *Best 373 Colleges - 2012 Edition* features Miami as one of the nation's best universities for undergraduate education. (*August 2011*)