We offer “need-blind admissions”
Barnard is a diverse community of smart and interesting students. This is due, in large part, to our belief that the ability to afford a Barnard education should not be a factor in the decision to apply or the opportunity to attend. For first-year applicants who are U.S. citizens or permanent residents, we practice need-blind admissions. This means that our admissions officers do not consider your financial aid application when evaluating your application for admission.

We meet 100% of demonstrated need
For students who demonstrate that they need assistance in order to afford Barnard, we offer significant financial aid to bridge the gap between family resources and the cost of attending. Once required forms have been received and we’ve established that you need financial aid, Barnard will meet the demonstrated need with a combination of grant funding from the College, loans, and on-campus jobs. Last year, over half of our students received some sort of financial aid from Barnard.

FAQ’s
How does Barnard calculate financial need?
We work with you to arrive at a financial aid package that best serves the needs and interests of your family. Two main documents are required to calculate financial need—the Free Application for Federal Student Aid (FAFSA) and the CSS Financial Aid PROFILE. In addition, we look at tax documents, family income, government benefits, assets such as a home, and savings accounts. Barnard also considers factors such as tuition for other siblings and cost of living in your area.

Will Barnard give me more financial aid for academic or extra-curricular accomplishments?
No, Barnard does not offer that type of scholarship, often called a “merit scholarship.” Barnard’s financial aid is need-based, which means we only award aid to those families that demonstrate financial need. However, this doesn’t mean that students don’t receive “gift aid” or grants—most students receiving financial aid from Barnard will have grant aid as part of their financial aid package.

When do I need to apply for financial aid? And, when will I hear about my financial aid package?
The financial aid application process happens at the same time as the admissions process. If you have applied for financial aid and are admitted to Barnard, you will receive a letter with the details of your financial aid package with your letter of admission. Please have a look at the chart (on the reverse side) for financial aid and admission deadlines.

Barnard is my first choice—can I still apply for financial aid if I want to apply for Early Decision?
Of course! Assuming that all financial aid deadlines have been met, you will receive an estimated financial aid package when
you receive your Early Decision letter in mid-December. We will ask for updated tax information after the New Year. Unless your family's financial situation changes significantly in those months, your initial financial aid offer will hold.

**My family's financial situation is complicated—what should I do?**

If you feel that your financial situation is not fully captured by the required financial aid forms, please pick up the phone and call our Financial Aid office, either before or during the financial aid application process. We have worked with many different situations (divorced and separated parents, self-employed parents) and are committed to giving each family individual consideration.

**What about private loans —can Barnard help me understand my options?**

Barnard's loan counseling program requires families to sit down one-on-one with a financial aid officer to review financial options before private loans are certified. This personal attention has proved invaluable, helping families sort through their options, understand that private loans tend to have higher interest rates (and rates that are not always fixed), and save money. Since beginning the program, Barnard has seen an 83 percent drop in the number of private loans.

### Financial Aid Forms and Deadlines

**For Early Decision Applicants**

- Application for Admission: November 15
- Financial Aid Forms Due: November 15
- Notified of Admission by: December 15

**For Regular Decisions Applicants**

- Application for Admission: January 1
- Financial Aid Forms Due: February 1
- Notified of Admission by: April 1

### Beyond Financial Aid: Value Added

Financial aid may get you here, but making the most out of your education requires so much more. At Barnard, we prepare you to enter the workforce, help you become self-sufficient, and set you on the path to leadership. Here are some of our valuable programs that do just that:

**Career Development**

Barnard's Career Development Office, rated by the Princeton Review as one of the top five in the country, helps students find internships, land on and off-campus jobs, and learn networking and career skills. The office hosts a vast array of innovative workshops and programs to prepare students for all types of careers—there's even a resource called Suitable Suits where you can borrow what you need to dress for an interview! And, career counseling is there for Barnard alumnae, as well, from the first position post-graduation to a mid-life career switch.

**Financial Fluency and the Athena Leadership Lab**

The Athena Leadership Lab, part of Barnard's Athena Center for Leadership Studies, offers workshops and hands-on mini courses that teach women the practical elements of leadership, from effective public speaking to management and negotiation skills. Financial Fluency courses within the Leadership Lab help you understand budgets, investments, spending and saving, so you can learn to make wise money decisions early on.