

Transfer Planning Guide: Colleges & Universities That Meet Demonstrated Financial Need

It is important to get a sense of the financial aid practices used by the colleges you are considering before you begin the actual application and then the FAFSA process. A very good source for college admissions and financial aid information is found at: www.collegeboard.com. Go to the **college matchmaker**.

Colleges that profess to meet full-demonstrated financial need **will close the tuition gap between what you can afford and what the Government says you can afford**. For example, If Duke University has a tuition price of \$30,000 / year and the Federal Government determines that you can contribute \$5,000, you then have a "gap" of \$25,000. This is called your "demonstrated" need. Most colleges and universities will attempt to meet your need but may not meet your full demonstrated need (perhaps leaving you \$20,000 short). Colleges and universities that profess to meet full demonstrated need will, in conjunction with the Federal Government, give or loan a student the entire \$20,000 in financial need (in this example). Some institutions like Amherst and the University of Pennsylvania will offer the total amount without any loans. This, of course, is very good.

Here is a list of colleges and universities whose policies for meeting student need will help make college affordable to even the most economically disadvantaged students. These schools meet 90-100 percent of a student's documented financial need. Please take a close look at some of these colleges if you are considering additional schools to apply to and be sure to contact them directly to make sure that they still meet full demonstrated need (because "things" change...).

Adrian College (MI)	Georgetown University (DC)	Stanford University (CA)
Amherst College (MA)	Gettysburg College (PA)	SUNY College of Environmental Science and Forestry (NY)
Barnard College (NY)	Grinnell College (IA)	Swarthmore College (PA)
Bates College (ME)	Hamilton College (NY)	Thomas Aquinas College (CA)
Beloit College (WI)	Harvard University (MA)	Trinity College (CT)
Boston College (MA)	Harvey Mudd College (CA)	Tufts University (MA)
Bowdoin College (ME)	Haverford College (PA)	Tulane University (LA)
Brown University (RI)	Johns Hopkins University (MD)	Union College (NY)
Bryn Mawr College (PA)	Kenyon College (OH)	University of Chicago (IL)
Bucknell University (PA)	Lafayette College (PA)	University of North Carolina-Chapel Hill (NC)
California Institute of Technology (CA)	Lake Forest College (IL)	University of Northern Colorado (CO)
Carleton College (MN)	Macalester College (MN)	University of Notre Dame (IN)
Carroll College (WI)	Massachusetts Institute of Technology (MA)	University of Pennsylvania (PA)
Chapman University (CA)	Middlebury College (VT)	University of Richmond (VA)
Claremont-McKenna College (CA)	Mount Holyoke College (MA)	University of Rochester (NY)
Clark University (MA)	Northwestern University (IL)	University of Southern California (CA)
Colby College (ME)	Oberlin College (OH)	University of the South Sewanee (TN)
Colgate University (NY)	Occidental College (CA)	University of Virginia (VA)
College of the Holy Cross (MA)	Pitzer College (CA)	Vanderbilt University (TN)
College of Wooster (OH)	Pomona College (CA)	Vassar College (NY)
Colorado College (CO)	Princeton University (NJ)	Wabash College (IN)
Columbia University (NY)	Reed College (OR)	Wake Forest University (NC)
Connecticut College (CT)	Rice University (TX)	Washington and Lee University (VA)
Cornell University (NY)	Saint John's College (NM)	Washington University, St. Louis, (MO)
Dartmouth College (NH)	Saint Olaf College (MN)	Wellesley College (MA)
Davidson College (NC)	Salem College (NC)	Wesleyan University (CT)
Denison University (OH)	Scripps College (CA)	Wheaton College (MA)
Dickinson College (PA)	Sewanee: The University of the South (TN)	Williams College (MA)
Duke University (NC)	Smith College (MA)	Yale University (CT)
Emory University (GA)	St. Olaf University (MN)	
Franklin and Marshall College (PA)		
Franklin W. Olin College		