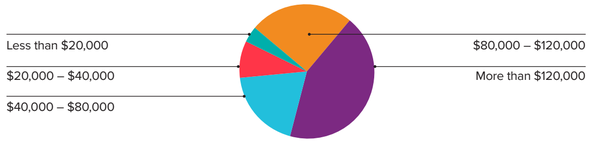
FINANCIAL AID

SAMPLE FINANCIAL AID PACKAGE

Each academic profile and financial situation is different. Below are few scenarios to help you understand how the academic performance of the student and the financial profile of the family relate together in one package.

STUDENT	1	2	3	4
DEGREE	BS	PharmD	BS	PharmD
Parent's Financing				
Estimated Family Contribution	—	—	$36,219.00	$41,760.00
Parental Earning	$29,870.00	$21,439.00	$163,235.00	$310,405.00
Investments	—	—	$1,000.00	$115,000.00
Family Members	3	5	4	5
Number in College	1	1	1	2
Student's SAT (Math/Critical Reading)	480/580	570/490	670/640	620/630
Student's GPA	92	94	94	96
Financial aid package				
Merit Scholarships	$15,000.00	$5,000.00	$19,000.00	$14,000.00
Institutional Grants	$2,000.00	$3,000.00	—	—
NYS Grant/Scholarship	$4,261.00	$5,165.00	$2,000.00	—
Federal Pell Grant	$5,775.00	$5,775.00	—	—
Federal Supplemental Grant	$900.00	$1,300.00	—	—
Private Scholarships	—	—	$5,950.00	—
Direct Federal Subsidized Loan	$3,500.00	$3,500.00	—	—
Direct Federal Unsubsidized Loan	$2,000.00	$2,000.00	—	$5,500.00
Direct Federal PLUS Loan	$12,643.00	$16,000.00	—	—
Federal Work Study	—	$1,100.00	—	—
TOTAL AID:	**$46,079.00**	**$42,840.00**	**$26,950.00**	**$19,500.00**

SAMPLE TOTAL INCOME



FINANCIAL AID

IMPORTANT DATES

May 1, 2016	>	All required 2016–2017 financial aid paperwork must be submitted
May 16, 2016	>	Due date for fall 2016 semester bill for P4 students (bills will be mailed the week of April 15, 2016)
August 5, 2016	>	Due date for fall 2016 semester bill for years 1-5 (bills will be mailed week of June 17, 2016)
November 17, 2016	>	Due date for spring 2017 semester bill for P4 students (bills will be mailed the week of October 10, 2016)
January 13, 2017	>	Due date for spring 2017 semester bill (bills will be mailed week of December 12, 2016)

Albany College of Pharmacy and Health Sciences does not discriminate on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, marital status, place of birth, ancestry, disability, military status, veteran status, or age in its programs and activities with respect to students, applicants, or employees.

The College is required by Title IX and its regulations not to discriminate on the basis of sex, including but not limited to all forms of sexual harassment and sexual violence. The persons designated to handle inquiries regarding the College's non-discrimination policies, including but not limited to coordinating the investigation of any complaint alleging noncompliance with applicable federal, state, or local non-discrimination laws, including but not limited to Title IX, are:

Wendy Neifeld Wheeler
Dean of Students and Title IX Coordinator
Albany College of Pharmacy and Health Sciences (Library Building #310)
106 New Scotland Avenue
Albany, NY 12208
518-694-7319 (ext. 319)
Wendy.NeifeldWheeler@acphs.edu

Director of Human Resources and Deputy Title IX Coordinator
Albany College of Pharmacy and Health Sciences (O'Brien Building #001)
106 New Scotland Avenue
Albany, NY 12208
518-694-7278 (ext. 278)

For further information on this notice of non-discrimination as related to federal laws from the U.S. Department of Education, Office for Civil Rights, please visit this Department of Education web page to find the address and phone number of the office that serves your area, or call 1-800-421-3481.

Albany College of Pharmacy
AND HEALTH SCIENCES

Office of Financial Aid > 106 New Scotland Avenue, Albany, NY 12208-3492
1.518.694.7221 > 1.518.694.7256 > financial_aid@acphs.edu > **www.acphs.edu**

020916

2016-2017

NET COST CALCULATOR

FOR UNDERGRADUATE STUDENTS

RANKED **#1** value-added college in the county

99% of ACPHS graduates are paying down their debt.

97% of graduates reported being employed or pursuing post-graduate education within six months of graduation

Graduates earn, on average **$116,401** ten years after beginning their studies at the College

RANKED **#5** on College Scorecard for salary after attending

71% graduation rate, far above national average of 44%

Albany College of Pharmacy
AND HEALTH SCIENCES

RANKED #1

VALUE-ADDED COLLEGE IN THE COUNTRY

ACPHS was recently ranked No. 1 for the impact our education has on student outcomes. This ranking, based on a Brookings Institution report including 3,173 colleges nation-wide, was compiled using data from the Department of Education College Scorecard. According to Brookings, "Graduates of some colleges enjoy much more economic success than their characteristics at time of admission would suggest."

To break this down further, at time of enrollment, ACPHS students were expected to earn $41,667 based on educational and socioeconomic predictors. However, ten years after beginning their studies, our graduates earn, on average, $116,401 a year—an impact of nearly 103% value added by the College.

THINGS TO CONSIDER WHEN COMPARING COLLEGE COSTS:

- Estimate the net cost for the full length of the program. The estimated P1-P4 tuition for the 2016-2017 professional years is currently $34,100.
- Verify the maximum number of terms or years that grants/scholarships will be renewed.
- Note any federal and state aid eligibility changes that may occur as the student progresses from undergraduate to professional or master's level of study.

As you explore the cost and financing options of attending ACPHS, as well as other colleges, it is important to take into account the return on investment that each institution has to offer. We are proud to have been ranked first in this report and will continue to strive toward providing our students with the most valuable education possible. For more information or to view the full Brookings report, please visit **http://acphs.edu/press/acphs-ranked-1-value-added-college**.

2016-2017

NET COST CALCULATOR FOR UNDERGRADUATE STUDENTS

ALBANY COLLEGE OF PHARMACY AND HEALTH SCIENCES

Estimated Direct Cost	Year 1[1]	Year 2	Year 3	Year 4	Year 5	Year 6	Total
Tuition [2]	$31,200						
Mandatory Fees:[3]							
• Technology Fee	$275						
• Student Activity Fee	$350						
• Health Center Fee	$156						
Room[4]	$6,800						
Board/Meal Plan[5]	$3,810						
Other (Lab Fee)	$0						
Total	$42,591						
Estimated Indirect Cost							
Laptop	$1,238						
Textbooks/Other[6]	$1,000						
Total Estimated Cost	**$44,829**						
Estimated Resources							
Total Institutional Aid							
Total Federal Grants[7]							
Total State Grants							
Other							
Total Estimated Resources							

[1] All 2016–2017 estimated costs listed above are subject to approval by the ACPHS Board of Trustees and may be subject to change at any time at the discretion of the College.

[2] Professional years (3-6) of the Doctor of Pharmacy program will have a different tuition rate.

[3] Mandatory fees do not include: Freshman Orientation Fee ($350); Transfer Orientation Fee ($175); Parking Permit Fees ($260–$340); Residence Activity Fee ($40); and International Student Fee ($200 where applicable). Laptop computer is mandatory for all incoming students.

[4] All 1st and 2nd year students are required to live in Notre Dame or South Hall.

[5] Meal plan is mandatory for all 1st and 2nd year students residing in the residence halls.

[6] Estimated costs for textbooks are $700 for the fall semester, and $300 for the spring semester.

[7] Do not include the federal work study grant.

COLLEGE CHOICE #2

Estimated Direct Cost	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Total
Tuition							
Room							
Board							
Other (Fees)							
Other							
Total							
Estimated Indirect Cost							
Laptop/PC/Technology							
Textbooks/Other							
Total Estimated Cost							
Estimated Resources							
Total Institutional Aid							
Total Federal Grants[7]							
Total State Grants							
Other							
Total Estimated Resources							

NET COST COMPARISON

SUMMARY	ACPHS	COLLEGE CHOICE #2
Estimated Cost		
Estimated Resources		
NET DIFFERENCE		

LOANS

To calculate the net amount of your federal loans, multiply the amount borrowed by 0.9893 (ex. $1,000.00 x 0.9893 = $989.00).