

residence or by writing to: TOEFL, Education Testing Services, Box 900, Princeton, New Jersey 08540 USA. An international admissions fee, listed on the tuition schedule, is payable 30 days after enrollment. FIDM's TOEFL school code is #4457.

**3. Transcripts** — All international transcripts must be translated, and some transcripts may require certification by an official agency.

**4. Letter of Financial Support** — The college is on the approved list of the U.S. Department of Justice for non-immigrant students and is authorized to issue certificates of eligibility (Form I-20). International students are required to supply a Letter of Financial Support verifying that they are able to meet their financial obligations. International students residing out of the country are not required to attend personal interviews. International students should not depend on part-time employment for financial support while attending college. Industry experience may be gained by applying for practical training during the second year of enrollment.

### Junior Admissions

The Admissions Department provides high school juniors an opportunity for early consideration and acceptance to FIDM. Admissions Advisors interview students and recommend ways in which the applicant can prepare for admission to FIDM while in the senior year of high school. Activities are planned to assist students to prepare for entrance into the college. Interested students can visit us at [www.FashionClub.com](http://www.FashionClub.com).

### Acceptance

**Applicants** will be notified about acceptance to the college at the conclusion of the second personal interview. At this time, prospective students complete enrollment forms and pay the non-refundable application fee.

**Out-of-State students** will be notified of their acceptance and receive enrollment papers by mail upon FIDM's receipt of all required forms and application fees. The enrollment procedure is concluded when the completed forms and remaining admissions fees are returned to the college.

### Ability to Benefit

Admission to FIDM requires that the applicant be a high school graduate or successfully complete the General Equivalency Diploma (GED) exam. Applicants who do not meet this requirement may be considered for special admission under the U.S. Department of Education's Ability to Benefit policy. The applicant must be 18 years of age, and pass an independently administered Ability to Benefit test approved by the Secretary of Education, U.S. Department of Education.

## FINANCIAL AID

Applicants needing financial assistance are encouraged to inquire about the financial aid programs administered by the college. In addition, applicants should consult their high school counselors about any grants or scholarships available. Numerous local, state, and national scholarship competitions provide many scholarship opportunities. Employers and fraternal, alumni, and civic organizations with which the students or their parents are affiliated may be another source of financial assistance and should be explored.

*While applicants are encouraged to seek grants and scholarships, students should not rely upon them as the sole means of financing their education.*

### Application Procedure

It is the student's responsibility to ensure that processing of the financial aid package is complete before clearance for registration. It is FIDM's responsibility to administer assistance programs in such a manner as to ensure strict compliance with regulations governing financial aid.

To be considered for financial aid, students must first notify their Admissions Advisor, Student Advisor, or the Financial Aid Office directly of their intent to apply for financial assistance. It is the student's responsibility to complete and return all documents requested by the Student Financial Services Office. Applicants should check the status of their application to insure proper processing. Federal aid programs are awarded on a fiscal year basis, beginning July 1 and ending June 30. Thus, an applicant may need to apply for aid more than once during an academic or calendar year. Important: Federal Aid applications for State Grant programs are available in January of each year. The filing deadline is March 2.

### General Guidelines

Students receiving any type of aid must make satisfactory academic progress toward the completion of a specific educational program. Failure to do so may result in the termination or reduction of financial aid. Proof of attendance, on a quarterly basis, is required before any aid may be disbursed. Student eligibility for a maximum award requires full-time (12 units per quarter) attendance at the college. Aid is given on a first-come, first-served basis. All financial aid must be awarded before the student may register for classes.

## Federal Financial Aid Programs

### Federal Pell Grant

Money received from this program is a grant and does not have to be repaid. Aid is disbursed quarterly. This program is designed to provide financial assistance for students determined by the federal government guidelines to be eligible for financial aid. FIDM receives an Institutional Student Information Record (ISIR) which is used to determine a student's eligibility.

### Federal Supplemental Education Opportunity Grant (SEOG)

This grant is available to students who demonstrate extreme financial need and is used to augment aid from other assistance programs. Funding received from this program does not need to be repaid. Aid is distributed quarterly.

### Federal Academic Competitiveness Grant (ACG)

This grant is available to recent high school graduates attending FIDM on a full-time basis. Recipients must have completed a rigorous academic curriculum while in high school, be a U.S. Citizen, and be eligible for a Federal Pell Grant. A minimum 3.0 GPA is required for renewal awards. Aid is distributed quarterly.

### Federal Work-Study Program (FWSP)

Aid received from this program consists of employment assistance. FIDM students interested in participating in this program must contact the Student Financial Services Office.

### Federal Perkins Loan

This is a federal loan for students who demonstrate extreme financial need and is used to augment aid from other programs. Repayment begins nine months after the student leaves college.

### Federal Subsidized Stafford Loan

This is a federal loan based on financial need and borrowed from institutions such as banks or credit unions. The federal government pays interest on the loan while the student is enrolled at least half-time and during the grace period. Repayment of the loan begins six months after the student leaves college or drops below half-time attendance.

### Federal Unsubsidized Stafford Loan

This loan is not based on financial need, and the same process as the Subsidized Stafford loan determines eligibility. The terms of the loan are the same as the Subsidized Stafford loan, however the student is responsible for the interest during in-school and deferment periods.

*Loan maximums between the subsidized and unsubsidized Stafford loans cannot exceed the published annual loan limits.*

### Federal PLUS Loans

This program assists parents with good credit histories in borrowing for their dependent student's educational expenses. A credit-worthy co-borrower may cosign the PLUS loan with the parent.

## California State Aid Programs

The following programs require California state residency:

### Cal Grant A

This grant provides tuition & fee assistance to low- and middle-income students. Eligibility is based on financial need and academic qualifications.

### Cal Grant B

This grant provides assistance for access and tuition & fees to disadvantaged and low-income students. Eligibility is based on financial need and academic qualifications.

### Cal Grant C

This grant provides assistance with tuition & fees and books & supplies to vocationally oriented low- and middle-income students. Eligibility is based on financial need.

*The annual deadline to apply for Cal Grants is March 2.*

### California State Work-Study

Aid from this program consists of internship employment assistance. FIDM students interested in this program must contact the Student Financial Services Office.

Financial aid, other than earnings from work-study employment, is disbursed quarterly. Federal- and State-funded programs are based on legislative action, and funding and eligibility requirements are subject to change. For current financial aid eligibility requirements and additional information regarding program availability, applicants should request a copy of the FIDM Student Consumer Handbook from the Office of Student Financial Services. If a student has financial aid that exceeds the cost of their tuition and fees, the student will receive a payment from FIDM after all these costs have been paid.

### Frequently Asked Questions

**Q:** Where can a student get information about Financial Aid?

**A:** FIDM Student Financial Services Office.

**Q:** Who should a student see about his/her schedule of payments?

**A:** A Student Financial Services Fiscal Counselor.

**Q:** How are financial aid funds credited? How are excess funds available?

**A:** Aid cannot be paid until the student registers and attends classes. Financial aid is disbursed/credited on a quarter-to-quarter basis, with the exception of external grants and stipends. Occasionally a student may have been awarded financial aid and cash payments that exceed tuition and fee expenses. In some instances, funds are not fully credited until the end of the academic year. These policies are not determined by the college, but by the federal or state government that issues the funds. Once excess funds are available, a check will be issued to the student.

**Q:** Is there any difference between a loan and a grant?

**A:** Yes. A loan is aid which must be repaid in accordance with the terms and conditions on the promissory note. A grant is a gift that does not require repayment.

**Q:** How does a student remain eligible for aid?

**A:** Students are strongly encouraged to review and follow the Satisfactory Academic Progress guidance in the Student Consumer Information Handbook (available from the Office of Student Financial Services). A Student Financial Services Counselor can answer questions about changes or new requirements.

**Q:** Do financial aid requirements and programs ever change?

**A:** Yes. The federal and state agencies administering these programs can change eligibility requirements or award amounts. The Student Financial Services Counselor can answer any questions about changes or new requirements.

## ACADEMIC INFORMATION & POLICIES

### Orientation

All new students are strongly encouraged to attend on-campus orientation, during which they will be informed about college facilities and general policies, including scheduling of classes, attendance, grading, transfer of coursework, finances, and job placement.

### Financial Clearance

Financial clearance is the initial step in the process leading to registration for classes each quarter. All students must complete financial clearance through a fiscal counselor in the Student Financial Services Office. Typically, this process includes:

- making all scheduled tuition and fee payments per their schedule of payments, including any adjustments,
- fulfilling other non-tuition financial obligations such as housing fees, library fines, and other book charges,
- and, if requesting financial aid, completing and turning in all information or other documentation requested by the student's financial aid officer.

### New Student Registration

New students register for classes with assistance from Admissions/Education before the beginning of their first quarter or on Orientation Day. Education Department representatives will be available at both times to advise students, who must then submit their schedules to the Registrar for final approval.

### Continuing Student Registration

Registration for each upcoming quarter will take place during the latter part of the previous quarter and is done online through the FIDM Student Portal. All students must be financially cleared by the Financial Services Office before registering. Any student who does not register for classes during this period will go through Late Registration during the first week of classes and will be subject to a late fee. An additional fee will be charged to students submitting Late Registration Forms after the deadline.

### Success Seminar Program

The program gives first quarter students the opportunity to participate in academic skill-building workshops in the following areas: study skills, time management, stress management, and online research skills.

### S.T.E.P. (Student Transitional Enrichment Program)

The S.T.E.P. program combines a series of presentations and activities that provide first-time college students the necessary support to assist them with their transition to college.