

Funding Your Juilliard Education

A Guide to Financial Aid



Juilliard

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How to Apply for Financial Aid

Applicants to Juilliard seeking scholarships must complete all of the following requirements by March 1, prior to enrollment. Since most departments have pre-screening or callback requirements to meet, we strongly encourage students to wait to submit their information until they receive their audition invitation.

1. Complete the CSS/Financial Aid PROFILE

Available on the [College Board website](#). Please note that the College Board charges a fee to complete the PROFILE, although fee waivers are available under certain conditions. [Contact the College Board](#) for more information.

2. Complete the Free Application for Federal Student Aid (FAFSA)

U.S. Citizens and eligible noncitizens must complete the [Free Application for Federal Student Aid \(FAFSA\)](#).

We strongly encourage students to utilize the IRS Data Retrieval Tool when completing the FAFSA if possible. This enables those who filed U.S. tax returns to have the data imported into the FAFSA. This will save time and will minimize the amount of additional documentation you may need to provide.

Once the FAFSA has been processed, you will receive a confirmation email from the Department of Education called the Student Aid Report (SAR). Be sure to read this carefully and follow up with any additional items needed.

3. Send Tax or Income Documents

Those filing taxes in the United States should send the federal Form 1040 from the most recently available calendar year. Additional sections of the tax return or other documentation may be requested at a later date. International applicants must send their parents' tax documents or a letter from an employer documenting parent income.

Currently enrolled Juilliard college students who are applying to a new program for the following term are considered new applicants and should adhere to the March 1 deadline.

Students continuing in the same program of study will be asked only to complete

the FAFSA or International Financial Aid Application by May 1. Additional documents, such as a federal tax transcript, may be required after the student is awarded. Students will be contacted via email if this is the case; outstanding items are viewable on [WebAdvisor](#) for reference.

Students seeking only federal student aid, such as those in tuition-free programs, need only submit the FAFSA and any follow-up items required by the FAFSA. Eligibility for federal student aid does not expire until the last day of classes of the academic year for which the student is requesting aid.

The following programs at Juilliard are tuition-free:

Artist Diploma in Jazz, Playwriting or String Quartet Studies: Tuition is not charged for these programs.

Artist Diploma in Opera Studies and all DMA programs: Full tuition scholarships and stipends are awarded to all admitted students. Students are notified of the stipend amount at the time of admission.

Artist Diploma in Performance and Historical Performance majors: Full tuition scholarships are awarded to all admitted students.

No financial aid forms are required for students enrolled in these programs. However, keep in mind that additional fees will be charged annually. A complete listing of fees can be found on the Juilliard website, and students should check their student account statement on WebAdvisor well in advance of the August and December deadlines to make payment arrangements. U.S. Citizens and eligible noncitizens may apply for federal student loans for these and other living and educational expenses by completing a [FAFSA](#).



Understanding Your Award Letter

For most students, financial aid plays a critical role in choosing where to enroll in the fall. It is important to fully understand your financial aid award so you can make an informed decision. The following is a list of terms that you may find helpful.

Estimated Cost of Attendance (COA/Budget): Federal regulations require schools to provide an estimate of students' educational expenses for one academic year (September through May). This is to assist students in budgeting for the school year and to set a limit on the amount of financial aid students may receive. Items included in the COA are tuition and fees, housing and meals, books, supplies, transportation and personal expenses. Only tuition, fees, and residence hall expenses are billed directly to students (direct costs). All other amounts are estimates based on averages reported to us through student surveys and will vary by student (indirect costs). Students should develop their own monthly budget based on actual costs. Students whose actual costs exceed their Estimated COA may apply for a budget revision.

Tuition: The amount shown is the mandatory charge for full-time attendance. Account statements are issued once per semester by the Office of Student Accounts and are due in August and December each year. Tuition typically increases by 4–5% each year. Students will be notified of the actual amount in the spring prior to the award year. Additional fees may be assessed; a complete listing may be found on the [Student Accounts webpage](#).

Housing and Meals: Except for the residence hall, the amounts listed are estimates.

Residence Hall: All first-time college students are required to live in the residence hall for their first year of school. Other students may apply to live oncampus, but priority is given to undergraduates. The amount indicated on the award letter represents the cost of a double room and meal plan in the Rose Building. Students who obtain single rooms should contact the Office of Financial Aid to update their budget.

Off-Campus Housing: For students living off-campus, the estimated amount for rent and utilities for nine months.

Off-Campus Meals: For students who live off campus or with parents.

Supplemental Health Insurance: Juilliard offers coverage under the Student Health Insurance Plan in compliance with New York insurance regulations and the Affordable Care Act. This charge is automatically included on the student's account statement each semester. U.S. Citizens and Permanent Residents may waive enrollment in the Student Health Insurance Plan by providing documentation of other health insurance coverage. Additional information will be provided with the student's account statement.

Books, Supplies, and Personal Expenses: This is the estimated cost of educational materials that may be required throughout the school year.

Transportation: These figures are estimates of travel costs for educational expenses.

Local Transportation: The estimated cost for commuters to travel to and from school daily. For residence hall students, an estimate is included for occasional local travel.

Out of Town Transportation: The estimated cost of travel to and from the student's permanent residence during periods of non-enrollment. Travel to outside engagements relating to the student's education may be added with appropriate documentation.

Expected Family Contribution (EFC): Based on the data entered on the FAFSA, the EFC is the estimated amount that a family should be able to contribute to the student's education annually. The EFC is determined by a formula approved by Congress and considers the student's dependency status, family size, number of family members in college, and income and assets of the student and their parents. The EFC for international students is calculated using similar methodology. This number helps determine the amount of aid you may be eligible for; it is not the amount you will actually pay for college.

Financial Need: The difference between the COA and the EFC is the student's financial need. This figure determines the maximum amount of federal need-based aid a student

may receive. Students without financial need may still be eligible for non-need-based aid. See the “Aid Programs Offered at Juilliard” section for a complete listing.

Unmet Need: This is not the amount you will be billed. It is the difference between the estimated total financial aid awarded

(including loans and work-study) and the calculated financial need. Due to budget constraints, Juilliard may provide a student with less than their estimated financial need. Outside scholarships, prizes, parent PLUS and alternative loans, tuition payment plans, additional earnings and other personal resources can be used to cover unmet need.

Aid Programs Offered at Juilliard

The Office of Financial Aid administers institutional scholarships, federal and state grants, federal student and parent loans, and on-campus employment (Work-Study). Scholarship decisions are made in conjunction with the Scholarship Committee and are based on a combination of financial need and/or artistic merit.

We encourage prospective students to use our [Net Price Calculator](#) to receive an unofficial estimate of what it may cost to attend The Juilliard School. While this does not represent a guarantee of a scholarship offer, it may assist you in your college planning.

Financial aid packages can consist of several types of aid. The following list briefly describes the aid programs and sources for students attending Juilliard. Funding is based on full-time enrollment unless otherwise indicated. An asterisk (*) denotes aid available only to U.S. Citizens and eligible noncitizens.

In all programs except Work-Study, monies will be disbursed in two equal payments, half in the fall semester and half in the spring semester. All financial aid funds will first be applied to institutional charges. Aid in excess of charges will be refunded to you and/or your parent by the Office of Student Accounts after the start of each semester.

Additional details about award programs may be found on the [Juilliard website](#) and the [Federal Student Aid website](#) (federal programs).

Scholarships and Grants

These awards represent “gift aid”—money that does not need to be repaid.

Juilliard Scholarships: The School provides funding for these awards, with monies coming from a variety of sources. The amount of scholarship received will generally stay

the same each year provided the student maintains satisfactory academic progress. Scholarships are subject to availability of funding.

Federal Pell Grant Program:* This is a federally funded, need-based program. The amount that a student receives is determined by the expected family contribution (EFC) and the student’s enrollment status. Funds are available only to students in undergraduate programs who have not completed their first bachelor’s degree.

Federal Supplemental Educational Opportunity Grant (FSEOG):* This is a federally funded program administered by the School. Funds are limited and priority is given to Pell recipients.

Tuition Assistance Program (TAP):* This is a need-based program funded by New York State for undergraduate students. The student and (if the student is dependent) parents must be legal permanent residents of New York State. Students must apply directly through the [New York State Higher Education Services Corporation \(HESC\) website](#).

Outside (Private) Grants: Outside scholarships or grants received by the student must be counted as aid and may affect aid eligibility. Private grants and scholarships, tuition waivers, and VA educational benefits are examples of outside resources. The Office of Financial Aid reserves the right to revise offers of financial aid, including scholarships, based

upon new information regarding the receipt of outside resources. For more information, please see "Outside Scholarships."

Work-Study

Students can gain valuable work experience and have many opportunities for community service through these programs.

Federal Work-Study (FWS) or Juilliard Work-Study (JWS) Program:* FWS is a need-based, on-campus employment program funded jointly by the federal government and the School; JWS is not need-based and is funded entirely by the School. Payment is based on the number of hours worked, and payments are made directly to the student. Jobs are not guaranteed.

For more information, please see "Work-Study Q&A."

Loans

A student loan is an investment in your education. Because loans must be repaid with interest, taking on educational debt is a decision that must be considered carefully. Detailed information about all federal loan programs, including eligibility requirements, interest rates, and repayment terms, can be obtained on the [Federal Student Aid website](#).

Federal Direct Stafford Subsidized/Unsubsidized Loan:* Subsidized loans are need-based and interest does not accrue while the student is enrolled at least half-time. Unsubsidized loans accrue interest while the student is in school.

Federal Direct Parent/Graduate PLUS Loan:* PLUS Loans are granted based on the borrower's creditworthiness. Parents of dependent undergraduate students can apply for a Parent PLUS loan in the parent's name. Graduate students can borrow this loan in their name. PLUS loan eligibility is generally not included on the financial aid award letter; interested borrowers should contact the Office of Financial Aid for more information.

The Anna Schoen-Rene Loan: This institutional loan program is offered only to Vocal Arts students with unmet need. Priority is given to international students. The interest is a fixed 5% and does not accrue while the student is in school. Funds are extremely limited and must be requested in writing.

Alternative (Private) Loans: These are nonfederal loans obtained through a bank or other lending institution. Interest rates are usually variable and repayment terms are generally not as favorable as federal loans. We strongly encourage students and parents to maximize their federal loan eligibility before seeking alternative loans. International students may be eligible for alternative loans if they have a co-signer who is a U.S. Citizen or Permanent Resident.

The Juilliard School is committed to promoting responsible borrowing. While many students will need to take student loans at some point during their education, the Office of Financial Aid can offer guidance to students to help manage their debt throughout their enrollment and repayment period. Visit the [College Scorecard](#) to see how our loan statistics and default rates compare to national medians.



Follow-Up Actions

Your award letter may contain a note about additional actions that you must complete in order to receive all aid for which you are eligible. Delayed response may cause aid to be disbursed after your balance is due, which may result in a late fee; or in some cases, your aid may be canceled.

Federal Stafford Loans

Students may accept federal Stafford loans by logging on to WebAdvisor. Please note that loan requests are for the school year and will be split in half by semester. First-time borrowers will need to log on to StudentLoans.gov to complete a Master Promissory Note and Entrance Counseling before loans can be disbursed. Stafford loan disbursements are reduced due to an origination fee of approximately 1% collected by the government to pay for servicing costs. Therefore, the amount credited to the student bill will be less than the amount borrowed.

Federal PLUS Loans

To apply for a PLUS loan, log on to StudentLoans.gov to complete the application. Disbursements are reduced due to an origination fee of approximately 4% collected by the government. Therefore, the amount credited to the student bill will be less than the amount borrowed. Be sure to review your tuition account statement carefully and contact our office for additional information.

Biographical Statement/Thank You Letters

Contributions from individual donors make it possible for the School to provide students with scholarship support. Scholarship recipients are asked to email a short biographical paragraph to financialaid@juilliard.edu for reporting purposes.

In addition, your financial aid award letter will indicate if your scholarship requires a personalized thank-you letter. If so, it should be handwritten on a card and delivered to the Office of Financial Aid.

Our donors appreciate being personally acknowledged by scholarship recipients. You may also be invited to meet your donor(s) at some point during the school year.

Verification

The federal government selects students for secondary confirmation of information included on the FAFSA. Your award letter and Student Aid Report will indicate if you have been selected. You will need to download a Verification Worksheet from our website, then complete and return a signed copy to our office. You may also need to update your FAFSA using the IRS Data Retrieval Tool to import your most recent tax data; otherwise, an official tax transcript must be obtained [from the IRS](#).

Additional items may also be required, such as W-2 forms, a copy of your Social Security card, confirmation of citizenship status, documentation of child support paid, legal guardianship status, untaxed income, food stamp benefits, etc. Federal student aid cannot be disbursed until all required items have been received.

Work-Study Q&A

Q: How do I get a work-study job?

A: During Orientation, you can attend the Work-Study Job Fair to learn about various offices on campus. Job openings are also posted outside of the Office of Financial Aid and on our community web pages throughout the year. Each department hires its own students; employment qualifications and job availability vary by department and position.

Q: What types of jobs are available?

A: More than 40 different departments hire students. Jobs usually entail administrative work, community service, performance, or hands-on learning.

Q: What are the pay rates and how much can I work?

A: Most jobs pay between \$9.00 and \$12.00 per hour. Pay rates are set at the discretion of each department. International students may work no more than 20 hours a week cumulatively during the school year. All other students may work as many hours as their class and performance schedules allow. Any student working over 40 hours per week must gain approval through the Office of Financial Aid.

Q: Will my work-study earnings be credited to my student account?

A: No, the money you make goes directly to you via paycheck twice per month. Direct Deposit is available and strongly encouraged.

Q: Can I earn more than what's shown on my financial aid award letter?

A: Yes, you can. The amount shown is an estimate of how much we think you will be able to earn based on the typical student schedule for the year. While you're not guaranteed to earn the amount on your award letter, some students can work full-time during breaks and earn more than estimated.

Q: Can international students work on-campus?

A: International students who are on F-1 student visas are permitted to work on-campus for no more than 20 hours per week cumulatively. Students on J-1 student visas must receive prior permission from the Office of International Advisement (OIA) before working on-campus. All other international students must check with OIA to ensure their eligibility.

Q: I didn't apply for financial aid. Am I still able to do work-study?

A: Yes! Juilliard funds its own student payroll (Juilliard Work-Study, or JWS) for those who are not eligible for Federal Work-Study (FWS).

Q: Is work-study considered taxable income?

A: Yes, but check IRS filing requirements to determine if you will be required to file a federal or state tax return. Prior year earnings from the FWS program may be deducted from your income on the FAFSA.



Other Resources

While the following programs are not administered through the Office of Financial Aid, they are included here to provide a comprehensive listing of financial resources at The Juilliard School. Please consult the Juilliard website for details and contact information regarding these programs.

The Alan D. Marks Center for Career Services and Entrepreneurship

In addition to offering students a variety of tools that can help them develop long-term career plans, the Alan D. Marks Center for Career Services and Entrepreneurship provides current students and alumni with varied work opportunities. The Hire Juilliard Performers program trains students in the areas of client interaction, drafting contracts, and logistics, preparing them for paid performances facilitated by Career Services. Those with prior teaching experience can apply to join the Private Teacher Directory, a national listing of profiles of people who are available to teach privately. The online Career Portal houses the Juilliard Jobs Bank, which provides a range of opportunities to work outside the school. Students are also eligible to participate in specialized residencies, concert series, and collaborations with venues and organizations. The Marks Center also awards over \$300,000 in grants each year including fellowship awards for graduating students.

Kovner Fellowships

The Kovner Fellowship is a merit-based program offering full-tuition scholarships and additional support to cover the entire estimated cost of attending Juilliard, including room and board, to the most outstanding undergraduate and graduate classical music students during their degree programs at Juilliard. Kovner Fellows will benefit not only from scholarship support but also by significantly enhanced programmatic content in hopes of developing future artistic leaders and innovators.

There is no application for this program. Artistic merit of the highest caliber as determined by the Juilliard faculty is the essential consideration for admittance into the Kovner Fellowship program; financial need is not a consideration. All applicants and continuing students in classical music are automatically considered for the Fellowship. For additional information, please visit the [Kovner Fellowship webpage](#).

Outside Scholarships

Each year, Juilliard students secure over \$300,000 in scholarships and grants from organizations unaffiliated with the School. These funds provide students with assistance for tuition, as well as living and personal expenses.

It is a common misconception that schools will automatically reduce scholarship aid if outside funding is received. While federal regulations require us to limit the total need-based aid for which students are eligible, we will first apply the private grant to any remaining unmet need, and then reduce loan and work-study amounts if necessary. Under most circumstances, Juilliard scholarship amounts will not be reduced unless an over-award still exists.

We encourage students to research outside scholarships on the internet. Be wary, however, of scholarship scams; you should never have to pay a fee to apply for a scholarship. Throughout the year, the Office of Financial Aid receives notifications of scholarships from various organizations. We will forward these announcements to eligible students or to the Juilliard community.

Student Affairs Leadership Opportunities

Each year, the Office of Student Affairs hires and trains approximately 65 students for a variety of work-study positions with differing levels of compensation. Students interested in these positions must participate in the leadership selection process each spring semester. Visit the [Student Affairs webpage](#) for more information.

Residence Hall Assistantships

In the spring semester, students may apply for a number of different leadership positions in the residence hall and receive room credit for their service. These positions encourage community development, safety, and policy enforcement. It is preferred that applicants have lived in a college residence hall. Contact the Office of Residence Life at (212) 769-7400 for more information.

Teaching and Community Engagement Fellowships at Juilliard

Several paid programs allow students to teach, participate in service activities and share their art with the community. These positions are awarded through the Office of Community Engagement and the Office of Academic Affairs. Positions are typically determined after students have completed a year in their program. Application deadlines occur

throughout the year. For service and teaching artist fellowships, visit the [Office of Community Engagement webpage](#). If you are interested in teaching assistantships, contact the Office of Academic Affairs at academicaffairs@juilliard.edu or (212) 799-5000 ext. 351.

Helpful Links

As you are going through the application process, you may have questions about financial aid programs, college planning, and budgeting. In addition to the websites already mentioned, we recommend the following:

[The Juilliard Website](#): In addition to accessing a wealth of information about all Juilliard departments and programs, currently enrolled students can log in to access community content such as downloadable forms, available work-study jobs, financial literacy resources, and more.

[WebAdvisor](#): provides current and admitted Juilliard students with access to their educational records, including schedules, grades, account statements and financial aid awards. Students can also provide access to parents or others. Hard copies of financial aid award letters are mailed only to newly admitted students.

[Juilliard Financial Aid Facebook Page](#): contains reminders, helpful articles about financial aid legislation, loan repayment, and other financial literacy tips.

[Federal Student Aid](#): The gateway to federal student aid programs. Learn about aid eligibility, filing the FAFSA, loan repayment options and more. It includes links to all the major federal government websites related to college access.

[StudentLoans.gov](#): First-time federal loan borrowers must complete a Master Promissory Note (MPN) and Entrance Counseling on this site. Borrowers can also view and manage all federal loans here.

[FACT](#): A Financial Awareness Counseling tool developed by the Department of Education to promote student financial literacy.

[College Affordability and Transparency Center](#): This Department of Education site contains information about costs for various colleges, and the College Scorecard, which measures graduation rates and other metrics.

[Tuition Management Services \(TMS\)](#): Juilliard offers a monthly payment plan for billed costs through TMS. For more information, contact the Office of Student Accounts.

[IRS.gov](#): The IRS website provides information on IRS tax credits available to middle-income families. Learn more about the Hope Scholarship, the Lifetime Learning Credit, Education IRAs, and other education tax benefits. Additionally, students selected for verification may [obtain tax transcripts](#) via the IRS site.

[Edvisors](#): Practical tips and tools about planning and paying for college from Financial Aid expert Mark Kantrowitz.

New Student Financial Aid Timeline

March

- The deadline for all applicants to the Juilliard School to submit all financial aid materials is March 1.

April

- Admitted students receive electronic notification of financial aid awards; be sure to review this carefully and contact us with questions.
- On April 15, the Enrollment Deposit is due for graduate students. The deposit is paid to the Office of Admissions.

May

- On May 1, the Enrollment Deposit is due for undergraduate students. The deposit is paid to the Office of Admissions.
- If you will be living on campus, a housing deposit should also be paid to the Office of Residence Life.
- Complete any follow-up items as indicated on your award letter.

June

- Log on to WebAdvisor to accept any student loans needed.
- If you have not borrowed before, complete a Master Promissory Note and Entrance Counseling for your loans at StudentLoans.gov.
- If you didn't use the IRS Data Retrieval process when completing your [FAFSA](https://fafsa.gov), log on and click "Link to IRS," and submit a correction to update your information.

July

- Account statements are generated by the Office of Student Accounts and can be viewed on WebAdvisor. Review the balance due; make sure that all aid and requested loans are applied as a pending credit.
- Contact the Office of Financial Aid if you are interested in borrowing a parent or graduate PLUS loan, or a private loan.
- Send documentation of any expected private grants to receive pending credit.

August

- The fall account balance is due to the Office of Student Accounts in mid-August. Enroll in the TMS monthly payment plan or pay the balance in full.
- Proper documentation can be sent to the Office of Student Accounts via mail or to studentaccounts@juilliard.edu to obtain a health insurance fee waiver.
- Attend new student orientation, learn about available work-study positions, and complete employment paperwork.

September

- Classes begin!
- Loans and grants are disbursed.
- If the amount of aid you receive is more than the balance of your bill, you will be issued a refund that can be used toward off-campus housing, food, books, supplies, and other educational costs. Refund checks are available at the Office of Student Accounts, normally seven days after the first day of classes.



International Students

While much of the information presented here applies to all students, we realize that international students have special concerns. All international students are eligible for Juilliard scholarships, and those on F-1 or J-1 visa statuses are eligible for work-study and other on-campus opportunities. However, at this time, the Juilliard School does not offer any student loan programs for international students, except for the Schoen-Rene Loan for Vocal Arts students.

Because of these limitations, we urge international students to seek grants and loans from their home countries well in advance of enrollment. International students who will need an F-1 or J-1 student visa will need to provide financial documentation proving they have enough funding to cover at least one year's worth of educational expenses. However, in reality, the entire duration of the program should be considered. Juilliard may not be able to assist students who are unable to finance their entire academic program.

Any questions regarding obtaining a visa should be directed to the Office of International Advisement (OIA).

International students must obtain a Social Security card in order to be paid for any on-campus earnings. Students should visit the OIA with their Work-Study Employment

Contract to receive a letter of support for their Social Security card application. In addition, F-1 and J-1 students may be eligible to work off-campus with prior authorization from the OIA. However, most F-1 students must be enrolled for one full academic year before they can be authorized for off-campus work.

The OIA assists international students with any questions regarding employment, visa status or other issues. Visit the [OIA web page](#) for helpful links to U.S. government sites, forms and handouts, and further information on maintaining lawful status in the U.S.

Additional Information

FERPA

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the privacy of student records by requiring prior written consent before disclosing personally identifiable information to a third party. It applies to colleges and universities that receive funding from the federal government.

The Office of Financial Aid may disclose information to parents regarding their own financial data if this data (such as income and asset information) is required on the FAFSA, or if parent documents (such as W-2s or unemployment statements) are required for professional judgment issues. We cannot disclose financial aid information to non-custodial parents (with the exception of information relating to a parent PLUS loan obtained by that parent) or to the parents of a graduate student without the student's consent. Students can grant WebAdvisor access to parents or others to view information online, including financial aid, student accounts, and grades.

Enrolled students should refer to the Student Handbook for complete policies and procedures related to FERPA regulations.

Seeking Additional Aid

We understand that your education is a significant investment and that financial concerns are a major factor in your decision to attend Juilliard. If you feel your initial award makes it impossible to enroll, we encourage you to speak with us. While we can't guarantee an increase in scholarship, your appeal will be given every consideration.

Students with unmet need or who experience a major change in financial circumstance

after applying should also contact us. We will provide as much guidance as possible regarding additional funding opportunities, including loans, private scholarships, or employment. If appropriate, the Office of Financial Aid may perform a professional judgment review on the student's FAFSA which may result in additional federal grant or loan eligibility. You may be asked to provide additional documentation in these cases.

Offers of financial aid are conditional upon receipt of funds from all funding sources. Financial aid packages are based on the information available at the time of processing and are not guaranteed to meet need.

After Enrollment

Financing your college education does not end at enrollment!

- Check your Juilliard email daily for important communication.
- View your records frequently on WebAdvisor and provide access to your parent(s), if appropriate.
- Visit the Financial Aid web pages for helpful tips about budgeting, applying for private scholarships, managing your loans, and more!

We look forward to working with you throughout your program of study.

We hope you have found this information useful. Please do not hesitate to contact our office if you have additional questions or concerns. We are here to help!

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The information in this booklet is subject to change.

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