

No loan financial aid
(as of 10/30/09)

School	No-loan financial aid for families meeting these eligibility requirements:
<u>Amherst College</u>	No max of income
<u>Arizona State University</u>	<u>Arizona</u> residents with family income of up to \$60,000 ^[4]
<u>Bowdoin College</u>	No max of income ^[5]
<u>Brown University</u>	Family income below \$100,000 ^[6]
<u>Caltech</u>	Annual income below \$60,000 ^[7]
<u>Claremont McKenna College</u>	No max of income ^[8]
<u>Colby College</u>	No max of income; all students ^[9]
<u>Columbia University</u>	All students eligible for financial aid regardless of family income ^[10]
<u>Cornell University</u>	Annual income below \$75,000
<u>Dartmouth College</u>	Annual income below \$75,000 ^[11]
<u>Davidson College</u>	No max of income
<u>Duke University</u>	Annual income below \$40,000 ^[12]
<u>Emory University</u>	Annual income below \$50,000
<u>Haverford College</u>	First-year students with financial need. ^[13]
<u>Harvard University</u>	No max income
<u>Lafayette University</u>	Annual income below \$50,000 ^[14]
<u>Lehigh University</u>	Annual income below \$50,000 ^[15]
<u>MIT</u>	Annual income below \$75,000 ^[16]
<u>University of Maryland, College Park</u>	Maryland resident with 0 EFC. ^[17]
<u>Michigan State University</u>	<u>Michigan</u> resident with family incomes at or below the federal poverty line. ^[18]
<u>Northwestern University</u>	Family income lower than approx. \$55,000. ^[19]
<u>North Carolina State University</u>	Income less than 150% of the poverty line. Requires the family to have "limited assets," regardless of state residency. ^[20]
<u>University of Chicago</u>	Students who demonstrate financial need and whose annual family income totals \$75,000 or less. ^[21]
<u>UNC Chapel Hill</u>	200% of federal poverty line (\$24,000 to \$37,000)
<u>University of Pennsylvania</u>	Annual income below \$100,000 ^[22]
<u>Pomona College</u>	No max of income ^[23]
<u>Princeton University</u>	No max of income
<u>Rice University</u>	Annual income below \$80,000
<u>Stanford University</u>	Annual income below \$45,000
<u>Swarthmore College</u>	Anyone with financial need ^[24]
<u>Tufts University</u>	Annual income below \$40,000 ^[25]
<u>Vanderbilt University</u>	No cap. ^[26]
<u>Vassar College</u>	Annual income below \$60,000. ^[27]
<u>University of Virginia</u>	200% of federal poverty line (\$24,000 to \$37,000)
<u>Washington and Lee University</u>	No max of income
<u>Washington University in St. Louis</u>	Annual Income below \$60,000 ^[28]
<u>Wellesley College</u>	\$60,000 ^[29]
<u>Wesleyan University</u>	\$40,000 ^[30]
<u>College of William and Mary</u>	\$40,000 (VA residents only)
<u>Williams College</u>	No max of income
<u>Yale University</u>	No max of income

Summary of Pledges: Eligibility Guidelines and Basic Provisions

Pledges Covering Entire Cost of Attendance

Institution	Maximum Family Income	Role of Loans in Covering Calculated Need*
Amherst College	No Income Limit	No Loans
Bowdoin College	No Income Limit	No Loans
Brown University	\$100,000 / No Income Limit	No Loans/ Loan Limits
California Institute of Technology	\$60,000	No Loans
Claremont McKenna College	No Income Limit	No Loans
Colby College	No Income Limit	No Loans
College of William and Mary	\$40,000†	No Loans
Columbia University	\$50,000	No Loans
Connecticut College	\$50,000 / \$75,000	No Loans / Loan Limits
Cornell University	\$75,000 / \$120,000	No Loans / Loan Limits
Dartmouth College	No Income Limit	No Loans
Davidson College	No Income Limit	No Loans
Duke University	\$40,000 / No Income Limit	No Loans / Loan Limits
Emory University	\$50,000 / \$100,000	No Loans / Loan Limits
Georgia Institute of Technology	\$30,000†	No Loans
Harvard University	No Income Limit	No Loans
Haverford College	No Income Limit	No Loans
Indiana University, Bloomington	185% of Federal Poverty Level‡	No Loans
Lafayette College	\$50,000 / \$100,000	No Loans / Loan Limits
Lehigh College	\$50,000 / \$75,000	No Loans / Loan Limits
Massachusetts Institute of Technology	\$75,000 / No Income Limit	No Loans / Loan Limits
North Carolina State University	150% of Federal Poverty Level‡	Loan Limits
Northwestern University	EFC Less than 20% of COA / No Income Limit	No Loan / Loan Limits
Oberlin College	Pell Eligible	No Loans
Pomona College	No Income Limit	No Loans
Princeton University	No Income Limit	No Loans
Rice University	\$60,000	No Loans
Stanford University	No Income Limit	No Loans
Swarthmore University	No Income Limit	No Loans
Tufts University	\$40,000	No Loans
University of California System	No Income Limit†	Loan Limits
University of Chicago	\$60,000 / \$75,000	No Loans / Loan Limits
University of Florida	\$40,000†	No Loans
University of Maryland, College Park	EFC of 0 by Federal Methodology / No Income Limit	No Loans / Loan Limits
University of Michigan, Ann Arbor	EFC of 0 by Federal Methodology†	No Loans
University of North Carolina, Chapel Hill	200% of Federal Poverty Level‡	No Loans
University of Pennsylvania	No Income Limit	No Loans
University of Virginia	200% of Federal Poverty Level‡ / No Income Limit	No Loans/ Loan Limits
Vanderbilt University	No Income Limit	No Loans
Vassar College	\$60,000	No Loans

Washington University, St. Louis	\$60,000	No Loans
Wellesley College	\$60,000 / No Income Limit	No Loans / Loan Limits
Wesleyan University	\$40,000	No Loans
Williams College	No Income Limit	No Loans
Yale University	No Income Limit	No Loans

Pledges Covering Partial Cost of Attendance

Institution	Maximum Family Income	Role of Loans in Covering Calculated Need*	Expenses Not Covered
Appalachian State	Federal Poverty Level‡	No Loans	Transportation and Personal
Arizona State University	\$25,000†	No Loans	Transportation and Personal
Michigan State University	Federal Poverty Level‡	No Loans	Transportation and Personal
University of Arizona	\$42,400	No Loans	Transportation and Personal
University of Illinois at Urbana - Champaign	Federal Poverty Level‡	No Loans	Transportation and Personal
University of Louisville	150% of Federal Poverty Level‡	No Loans	Transportation and Personal
University of Tennessee	150% of Federal Poverty Level‡	No Loans	Transportation, Personal, Books, and Supplies

* All of the institutions listed require some student contribution of earnings from academic year work, usually a federal work-study job or summer work. Also, some families may need to borrow to cover any expected family contribution (EFC), even if the institution does not include loans in the financial aid package. † In-state students only

‡ 2007 HHS Poverty Guidelines

Person in Family or Household	48 Contiguous States	Alaska	Hawaii
1	\$10,210	\$12,770	\$11,750
2	\$13,690	\$17,120	\$15,750
3	\$17,170	\$21,470	\$19,750
4	\$20,650	\$25,820	\$23,750
5	\$24,130	\$30,170	\$27,750
6	\$27,610	\$34,520	\$31,750
7	\$31,090	\$38,870	\$35,750
8	\$34,570	\$43,220	\$39,750
For each additional person, add	\$3,480	\$4,350	\$4,000

10/26/09