**FINANCIAL AID**

Insofar as possible, Barnard assists qualified students who demonstrate financial need. Barnard does not discriminate against applicants for financial aid on the basis of race, color, creed, national origin, or disability.

Financial aid from the College consists of grants, loans, and opportunities for part-time employment. In addition to providing financial aid from its own funds, i.e., gifts, endowment, and general income, Barnard participates in the following federal programs: the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant Program, the Federal Direct Student Loan Program, and the Federal College Work Study Program. Barnard also participates in the New York State Higher Education Opportunity Program (HEOP) and the New York State TAP Program. Federal and state funds are administered by the College in accordance with government regulations and the College's general policies relating to financial aid. To supplement the above-mentioned financial aid sources, students are urged to research student loan and scholarship/tuition assistance programs and college tuition financing plans. The Bursar's Office also has additional information and applications for payment plans.

A detailed explanation of current College policies and awarding practices may be found on the [Financial Aid website](#).