Transfer Planning Guide: Colleges & Universities That Meet Demonstrated Financial Need

It is important to get a sense of the financial aid practices used by the colleges you are considering before you begin the actual application and then the FAFSA process. A very good source for college admissions and financial aid information is found at: www.collegeboard.com. Go to the college matchmaker. 

Colleges that profess to meet full-demonstrated financial need will close the tuition gap between what you can afford and what the Government says you can afford. For example, If Duke University has a tuition price of $30,000 / year and the Federal Government determines that you can contribute $5,000, you then have a "gap" of $25,000. This is called your "demonstrated" need. Most colleges and universities will attempt to meet your need but may not meet your full demonstrated need (perhaps leaving you $20,000 short). Colleges and universities that profess to meet full demonstrated need will, in conjunction with the Federal Government, give or loan a student the entire $20,000 in financial need (in this example). Some institutions like Amherst and the University of Pennsylvania will offer the total amount without any loans. This, of course, is very good.

Here is a list of colleges and universities whose policies for meeting student need will help make college affordable to even the most economically disadvantaged students. These schools meet 90-100 percent of a student's documented financial need. Please take a close look at some of these colleges if you are considering additional schools to apply to and be sure to contact them directly to make sure that they still meet full demonstrated need (because “things” change…).

Adrian College (MI) Amherst College (MA) Barnard College (NY)
Bates College (ME) Beloit College (WI)
Bard College (NY) Bowdoin College (ME)
Brown University (RI) Bryn Mawr College (PA)
Bucknell University (PA) California Institute of Technology (CA)
Carleton College (MN) Carroll College (WI)
Chapman University (CA) Claremont-McKenna College (CA)
Clark University (MA) Colby College (ME)
Colgate University (NY) College of the Holy Cross (MA)
College of Wooster (OH) Colorado College (CO)
Columbia University (NY) Connecticut College (CT)
Cornell University (NY) Dartmouth College (NH)
Davidson College (NC) Denison University (OH)
Dickinson College (PA) Duke University (NC)
Emory University (GA) Franklin and Marshall College (PA)
Franklin W. Olin College Georgetown University (DC) Gettysburg College (PA) Grinnell College (IA)
Hamilton College (NY) Harvard University (MA) Harvey Mudd College (CA) Haverford College (PA) Johns Hopkins University (MD) Kenyon College (OH)
Lafayette College (PA) Lake Forest College (IL) Macalester College (MN) Massachusetts Institute of Technology (MA) Middlebury College (VT) Mount Holyoke College (MA) Northwestern University (IL) Oberlin College (OH) Occidental College (CA) Pitzer College (CA) Pomona College (CA) Princeton University (NJ) Reed College (OR) Rice University (TX) Saint John’s College (NM) Saint Olaf College (MN) Salem College (NC) Scripps College (CA) Sewanee: The University of the South (TN) Smith College (MA) St. Olaf University (MN)

Stanford University (CA) SUNY College of Environmental Science and Forestry (NY) Swarthmore College (PA) Thomas Aquinas College (CA) Trinity College (CT) Tufts University (MA) Tulane University (LA) Union College (NY) University of Chicago (IL) University of North Carolina-Chapel Hill (NC) University of Northern Colorado (CO) University of Notre Dame (IN) University of Pennsylvania (PA) University of Richmond (VA) University of Rochester (NY) University of Southern California (CA) University of the South Sewanee (TN) University of Virginia (VA) Vanderbilt University (TN) Vassar College (NY) Wabash College (IN) Wake Forest University (NC) Washington and Lee University (VA) Washington University, St. Louis, (MO) Wellesley College (MA) Wesleyan University (CT) Wheaton College (MA) Williams College (MA) Yale University (CT)