

Financial Aid Award Guide

2017-2018

For Traditional Undergraduate Students



The College of
St. Scholastica

Greetings!

We are pleased to present your St. Scholastica financial aid award letter.

We know that financing your education is a serious investment. Our goal with this award guide is clarity. Whether you are looking at a financial aid award letter for the first time or the fifth time, we know there is a lot to review and understand. We want to make sure you understand both what the numbers mean, and also what you need to do to move forward.

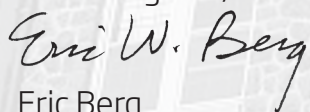
This guide contains a checklist for completing the financial aid award process. Additionally, this award guide includes information on:

- Understanding your financial aid award letter
- Accessing Cor, our student portal
- Introducing OneStop Student Services
- Understanding your student schedule/bill
- Types of student loans
- Federal loan requirements
- Common words and phrases used in financial aid

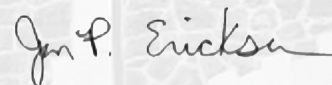
We are here to help you, so please don't hesitate to call us with questions and/or concerns. Our office can be reached at (800) 249-6412 or via email at admissions@css.edu. You can also find this information online at css.edu/awarded.

Thank you again for choosing The College of St. Scholastica. We're excited to welcome you as a Saint!

Warm Regards,



Eric Berg
Vice President for Enrollment Management



Jon Erickson
Director of Financial Aid



Financial Aid Checklist


This information is provided to assist you in understanding your options for paying your educational expenses at The College of St. Scholastica.


- File the Free Application for Federal Student Aid (FAFSA) at fafsa.gov**
Federal School Code 002343
- Search for scholarships at css.edu/freshmanscholarships (or css.edu/transferscholarship for transfer students)**
- Estimate your college expenses (optional) at css.edu/budgetcalculator**
The budget calculator will help you estimate your college expenses for the academic year. This estimate is subject to change if information is entered incorrectly, financial aid has been adjusted, or if your enrollment has changed in a way that will affect tuition and fee costs.
- Compare your award letters (optional)**
If you have received award letters from multiple schools, we encourage you to use online tools to help you compare and contrast financial aid packages from colleges that have admitted you. These tools can highlight differences in the cost of attending each school. One such tool is CollegeBoard's aid comparison calculator at bit.ly/1jrydmB.

Additional Steps

- Submit your \$200 deposit and register for on-campus orientation**
You can pay your deposit online at css.edu/onlinedeposit. Your deposit is fully refundable until May 1.

On-campus orientation registration information will be sent to the email address you provided on your application for admission, following deposit payment. If you have misplaced or have not received your orientation registration information, contact your admissions counselor or the Admissions office at (800) 249-6412 or email at admissions@css.edu.

Once you have submitted your \$200 deposit and registered for on-campus orientation, you will receive access to Cor, our student portal. See page 5 of this guide for more information about Cor.
- Accept and apply for loans (if applicable)  May**
From the Cor menu, select OneStop tab > checklist

If you are planning to receive student loans, follow the instructions listed on Cor. **We strongly recommend completing loan applications a minimum of four weeks before the start of the semester.** See page 6 of this guide for information on the types of loans available to you.
- Report non-CSS grants or scholarships you have been awarded  June**
From the Cor menu, select OneStop tab > checklist

Additional Steps (cont.)

☐ Complete authorizations as applicable 📅 June

From the Cor menu, select OneStop tab > checklist

Family Education Rights and Privacy Act (FERPA) agreement

Any student 18 or older has the right to privacy of educational records. This includes academic information such as grades, financial aid information, student account information and academic progress reports. Federal law requires the College to protect this privacy for each student.

Complete Refund Authorization agreement and set up direct deposit

According to federal regulations, The College of St. Scholastica must obtain an authorization form from a student in order to use Federal Student Aid (FSA) to pay allowable educationally related charges other than tuition, fees, and room and board. This voluntary authorization is valid for the entire academic year at The College of St. Scholastica. If your financial aid is in excess of your charges, you might be eligible for a refund. You also have the option of requesting the college hold your excess financial aid to pay toward a future term balance within the same academic year. However, all eligible credit balances will be refunded at the end of the academic year. You may revise your authorization at any time.

Direct deposit is highly recommended. You will have quick access to your eligible refund without having to worry about lost mail. To complete the direct deposit form, visit css.edu/directdeposit.

☐ Review and apply for student employment job postings (if applicable) 📅 June

About 25 percent of the student population at St. Scholastica is given an opportunity to work on campus through the Student Employment program. Being awarded student employment eligibility is not a guarantee of a job. Those who are awarded student employment are given priority for positions, provided they have the required qualifications. Incoming students who are awarded student employment will be given instructions after the last scheduled on-campus orientation on how to access the job postings and online applications. For more information, please visit css.edu/studentjobs.

☐ Receive student schedule/bill via your CSS email account 📅 July

See "Understanding your Student Schedule/Bill" on Page 4 for details.

Student schedules/bills will be emailed to your CSS email account (paper bills are not mailed). To open your schedule/bill, click on the email attachment and open the PDF using the password instructions included in the email. Please review your bill carefully.

☐ Pay your bill or set up payment plan 📅 July

From the Cor menu, select OneStop tab > checklist

Or visit css.edu/paymentoptions

The College offers several options to pay your bill. These options include student loans, cash, personal checks, money orders or cashier checks. We also offer semester-based payment plans. You can enroll once you have received your bill. In addition to a semester-based payment plan, we also offer two online options through our payment center:

1. Payment from your bank account using an electronic check (ACH) or bank-issued debit card with routing number.
2. Credit card or debit card (Visa, MasterCard, Discover, American Express and Diners Club are accepted).
NOTE: There is a 2.75% processing fee for using a credit or debit card.

Understanding your Award Letter

A guide to explain the basic parts of your CSS Financial Aid Award Letter

Student's current status and awarding assumptions; on/off campus housing and credit level (changes to these assumptions could result in an adjustment in the award)

Award letter reference: original or revision #

Student ID #: each student given an ID # upon applying to CSS


Award letter comments
This section contains important information. It is crucial that you read this section.

Grants and scholarships: reported outside scholarships/institutional grants/scholarships (does not have to be repaid)

Net cost is the difference between the "sticker" price (full cost), minus any grants and scholarships for which you may be eligible. You can reduce net cost by applying for additional scholarships or grants.

Student employment is a need-based program, based on the results of the FAFSA

Loans are not required but available should you need further financing options.



The College of St. Scholastica
Student Name, Student ID: B00000000

11/23/2016
Aid Year: 1718
ORIGINAL

Important information — please read

Reference the enclosed Award Guide for Important Information.

Estimated costs in the 2017-2018 year

	Fall	Spring	Summer	Total
Tuition	\$17,817	\$17,817		\$35,684 / yr
Fees	\$289	\$289		\$578 / yr
Housing and meals	\$4,761	\$4,761		\$9,522 / yr
Estimated total costs	\$22,867	\$22,867		\$45,734 / yr

Grants and scholarships applied to estimated costs

	Fall	Spring	Summer	Total
Benedictine Scholarship	\$7,000	\$7,000		\$14,000 / yr
Estimated MN State Grant	\$3,743	\$3,743		\$7,486 / yr
Federal Pell Grant	\$2,133	\$2,132		\$4,265 / yr
Total grants and scholarships (*"gift" aid; no repayment needed)	\$12,876	\$12,875		\$25,751 / yr

Estimated net costs

	Fall	Spring	Summer	Total
Net costs (Estimated total costs minus total grants and scholarships)	\$10,019	\$10,020	\$0	\$20,039 / yr

Options to pay net costs

Work options

	Fall	Spring	Summer	Total
Estimated Student Employment	\$1,250	\$1,250		\$2,500 / yr

Loan options

	Fall	Spring	Summer	Total
Federal Perkins Loan	\$1,000	\$1,000		\$2,000 / yr
Fed Direct Subsidized Loan	\$1,750	\$1,750		\$3,500 / yr
Fed Direct Unsub Loan	\$1,000	\$1,000		\$2,000 / yr
Additional Financing Options*	\$6,022	\$6,021		\$12,043 / yr

Other payment options*

Payment plan available	Parent PLUS Loan (dependent students only)
Military education benefits	Non-federal private education loan

Awarding Assumptions

Grade Level: Freshman
Housing: On Campus
Enrollment/Credits:
Fall 15-18 Spring 15-18
Changes to these assumptions could result in an adjustment in the award. Please contact us right away with any updates.

For more information and next steps go to:
www.css.edu/awarded or contact:
Advisor Name
800-249-6412
admissions@css.edu

Financial Aid is calculated based on average student expenses. Please use the budget calculator found at:
www.css.edu/budgetcalculator

Learn more about payment options at:
www.css.edu/paymentoptions

Tuition + Fees

Tuition, fees and additional costs are known as the “sticker price” of a college. As you review the costs, keep in mind that CSS scholarships, outside scholarships, grants and other financial aid knock this sticker price down significantly in most cases. For more information about tuition and fees, visit css.edu/undergradtuition.

Tuition

Full-Time Tuition: \$17,817 per semester (12-18 credits, fall and spring semesters, \$35,634 annually)
Per-Credit Tuition: \$1,116 (if below 12 credits or over 18 credits)

Housing

Somers Residence Hall - Double room + meal plan

\$4,761 per semester (\$9,522 annually)

Somers Suite with living area, two bedrooms (2 people per bedroom) and bathroom + meal plan

\$5,054 per semester (\$10,108 annually)

Meal plans are required for first-year students living on campus. Costs include both housing and meals.

Fees + Expenses

Health Service Fee: \$122 per semester (\$244 annually)

Student Services Fee: \$99 per semester (\$198 annually for students taking six or more credits)

Technology Fee: \$68 per semester (\$136 annually for students taking six or more credits)

Understanding your Student Schedule/Bill

A guide to explain the basic parts of your CSS Student Schedule/Bill

Student Name
Your Street 1
Your City, State Zip

Student's schedule with course title, credits, day/time and location

CRN	SUBJ	CRSE	TITLE	CR	Days	TIME	BLDG	Room
60425	BIO	1036	Biology of the Cell	2	RE	MWF	0100-0205pm	SCIEN 2122
60268	ENG	1110	First Year Composition	4	RE	TR	1000-1140am	TOWER 2507
60286	PSY	3331	Statistics	4	RE	MWF	0215-0320pm	TOWER 3414
60678	ASL	1112	Beg Amer Sign Lang & Cult	4	RE	MWF	0915-1020am	TOWER 4125
61018	SOC	1125	General Sociology	4	RE	MWF	0800-0905am	TOWER 3147
Total Credits:				18				

Lab / course fees

Meal plan

Health service fee

On campus housing charge

Undergraduate tuition

Student services and technology fees

Current Term Charges		Current Term Credits/Anticipated Financial Aid	
Biology Fee	50.00	Alumni Referral Scholarship	150.00
Board - 225 Meal/\$75 DD	2134.00	Benedictine Scholarship	8000.00
Health Service Fee	122.00	Direct Loan Subsidized	1750.00
Housing Charge - Somers	2627.00	Direct Loan Unsubsidized	1000.00
Undergraduate Tuition	17817.00	Federal Pell Grant	1846.00
Student Services Fee	99.00	Federal Perkins Loan	1000.00
Technology Fee	68.00	MN State Grant Program	2021.00
Total Term Charges:	22917.00	Total Term Credits	15767.00

Other Term Balance:	
Current Term Balance:	7150.00
AMOUNT DUE:	7150.00
Date Due:	██████████

Introduction to Cor

At St. Scholastica, you will have access to Cor, a web-based student portal where you'll find important news, announcements, access to email and links to services and support.

How to Access Cor

You will need your username and password to log into Cor – you can get this information by visiting css.edu/accountlookup. Upon successful retrieval of your username and password, visit cor.css.edu. At the login screen, type your username and password.

First-year incoming students

Your username and password will be available after you have submitted your deposit **and** registered for an orientation session. Submit your deposit at css.edu/onlineDeposit. Information about orientation will be sent via mail and email upon receipt of your deposit.

New transfer students

Your username and password will be available after you have completed your decision response form, located in your CollegeNet application portal.

OneStop Student Services

The “OneStop” tab within Cor provides students a single point of reference for accessing, managing and completing business transactions, all in one convenient online location.

OneStop Student Services handles:

Financial Aid

- Apply for student loans
- View financial aid
- Search scholarship opportunities
- Learn about types of aid
- Important forms

Student Accounts

- Statement and payment information
- Pay your bill online or in-person
- Sign up for payment plans

Course Registration

- Register for classes
- Add or drop a class
- Look up classes
- Review grades
- Course and book information
- View the academic calendar
- Understand satisfactory academic progress

OneStop Student Services is available to assist students via email, phone or in-person from 8 a.m. to 4:30 p.m. Monday through Friday. Contact OneStop by phone at (877) 287-8716 or email onestop@css.edu.



You may be eligible for several types of education loans:

- Federal Direct Loans (subsidized and/or unsubsidized)
- Federal Perkins Loan
- Federal Direct Parent PLUS Loan
- Alternative/Private Student Loans (referenced as “additional financing options” on your award letter)

The interest on subsidized loans is paid by the government provided you are enrolled at least half-time (at least six credits per semester). With unsubsidized loans, interest is accrued and added to the loan balance while you are in school. Visit css.edu/ugloans for information on interest rates.

The federal loans for which you are eligible are indicated on your Financial Aid Award. You should first consider loans that do not accrue interest unless enrollment drops below half-time status, such as the Federal Direct Subsidized Loan or the Perkins Loan.

The St. Scholastica Financial Aid Office determines eligibility for Federal Perkins and Federal Direct Loans based on the results of the Free Application for Federal Student Aid (FAFSA).

Federal Direct Loans

Federal Direct Loans are available to undergraduate students with or without financial need. These loans are in the student’s name and require no co-signer. Please visit studentloans.gov to learn more about these loans.

Federal Perkins Loan

A Federal Perkins Loan is for undergraduate students with exceptional financial need. This loan is in the student’s name and requires no co-signer. Because of its low interest rate, need-based award, and generous cancellation policies, it is one of the most affordable options for students in postsecondary education.

Federal Direct Parent PLUS Loan

This is a loan in the parent’s name, and requires a credit check (good for 180 days). The parent is fully responsible for this loan and its repayment. More information on this loan can be found at studentloans.gov.

If the parent is denied the Federal Direct Parent PLUS Loan, the student may be eligible for additional Federal Direct Loan funding (unsubsidized) based on the grade level of the student, or the parent may reapply with a credit-worthy endorser. Federal Direct Parent PLUS Loan financial counseling will be required.

Alternate/Private Student Loans

(referenced as “additional financing options” on your award letter)

These loans tend to be in the student’s name and usually require a credit-worthy co-signer.

Loan applications will be available in Cor (cor.css.edu) beginning in May.

For more information on loans, visit css.edu/ugloans.

Special Circumstances/Professional Judgment

Eligibility for need-based financial aid is based on information collected from the Free Application for Federal Student Aid (FAFSA). The FAFSA does not recognize unusual and non-discretionary situations. Families with special circumstances may submit an appeal (Professional Judgment) to have their need-based financial aid eligibility reviewed. Professional Judgment forms are available on the **important forms** link located on the OneStop tab in Cor. Please email the completed form to onestop@css.edu or fax to (218) 733-2255.

Here are some common unusual financial conditions used in appeals:

- Loss or reduction of income in current year
- Extreme medical/dental expenses (medical/dental expenses not reimbursed or covered by insurance, exceeding 11 percent of total income)
- Parent/student separation or divorce, death of parent/spouse (if the separation/divorce, or death occurred after the 2017-2018 FAFSA was completed)
- Private tuition expenses (dependent child enrolled in private elementary or secondary school)
- Settlements (such as disability or life insurance settlements used to pay debts or put into retirement plans)
- Non-discretionary circumstances (circumstances beyond the control of a family such as natural disasters)

Conditions that do not warrant an appeal include:

- Payment of routine living expenses (house or car payments, credit card, etc.)
- Debt repayment or other expenses that reflect lifestyle choices
- Expenses or loss of income before 2016

Scholarship Tips for Parents + Students

Here are some tips that may lead to more scholarship opportunities.

- Participate in activities outside the classroom (extracurricular activities, part-time employment and community service).
- Start the scholarship search early, and block off time to search for scholarships and to submit applications.
- Visit css.edu/freshmanscholarships (or css.edu/transferscholarship for transfer students) for a listing of scholarships offered by St. Scholastica. For outside scholarships, use free scholarship search sites such as FastWeb.com. St. Scholastica also has an outside scholarship directory at css.edu/scholarships.
- Check with high school guidance counselors and local community organizations/clubs for available scholarships.
- Parents: Check with your employer to see if any scholarship programs are available.
- Write one strong essay that you can use for multiple scholarship applications (with slight revisions to fit the requirements of the scholarship).
- Proofread your application and essay.
- Don't miss the deadline!
- Search for scholarships every year.
- Never give out private information or pay for a scholarship – these should always be free.

Glossary

Word/Phrase	Definition	Examples	More Information
Credits	The number value assigned to a particular course based on hours in class.	<i>Courses at CSS are typically each 4 credits.</i>	Tuition is based on the number of credits you hold. Tuition at CSS is "banded," which means students pay the same amount for between 12 - 18 credits. Anything below 12 and above 18 is paid per credit.
Expected Family Contribution (EFC)	This numerical figure is an index that financial aid administrators use to gauge the financial need of the student as determined by the FAFSA.		The EFC is not the amount of money that your family must provide.
FAFSA	FAFSA stands for Free Application for Federal Student Aid. This is completed at <i>fafsa.gov</i> .		This is necessary to complete in order to obtain financial aid. The College of St. Scholastica uses the results to determine eligibility for financial aid programs.
Federal Parent PLUS Loan	Federal loan that allows parents to help pay for a child's college through a fixed rate loan.	<i>Federal Parent PLUS loan</i>	Loan that is not guaranteed. Parents must satisfy credit worthiness requirements.
Federal Student Aid ID (FSA ID)	A username and password to access federal student aid websites.	<i>fafsa.gov</i> <i>nslds.ed.gov</i> <i>studentloans.gov</i>	<i>These are required in order to file the FAFSA and to e-sign federal promissory notes.</i>
Grant	Financial aid that is awarded to a student based on financial need. This does NOT have to be repaid.	<i>Minnesota State Grant</i> <i>Federal Pell Grant</i>	Some require specific academic credits per term. For example, to receive the maximum MN State Grant a student needs to be enrolled 15+ credits/term.
Private loan	Loan that is not guaranteed. Borrower must satisfy credit worthiness requirements. Co-signer is typically required.	<i>Private educational loan</i>	Available from most banks or credit unions.

Glossary (cont.)

Word/Phrase	Definition	Examples	More Information
Schedule/bill	This document displays the number of credits and the amount students owe the College.	<i>See Page 4 for more information.</i>	This shows the courses a student is registered for as well as other CSS charges.
Scholarship	Money offered to a student based on academic ability, merit or membership with an organization or club.	<i>Benedictine Scholarship</i>	Most scholarships have specific requirements such as high academic achievement or special personal or professional status.
Student Health Fee	An automatic \$122 per-semester fee that allows students to be seen in Student Health Services. This fee is required for students carrying nine or more credits.	<i>Registered Nurse visits, over-the-counter medications, lab services and immunization/medical records management.</i>	More Information: css.edu/healthservices
Student Services Fee	A \$99 per-semester fee that commits funds to student services, student activities, student programming and living/community spaces. This fee is required for undergraduate students carrying six or more credits.		
Subsidized loan	Federal student loan that is need-based. Eligibility is determined by the results of the FAFSA. Interest is subsidized (paid) by the federal government while student is enrolled at least half time.	<i>Federal Direct Subsidized loan Federal Perkins loan</i>	No cosigner needed. Not based on credit. Zero percent interest while the student is enrolled half-time or more (at least six credits).
Technology Fee	A \$68 per-semester fee for all students who carry six or more credits that supports network access, computer labs, technology services and instructional technology. Students carrying five or fewer credits will pay \$34 per-semester.		
Unsubsidized loan	Federal student loan that is not based on financial need. Interest is <i>NOT</i> subsidized (paid) by the federal government.	<i>Federal Direct Unsubsidized loan</i>	No cosigner needed. Not based on credit. Quarterly interest payments are <i>optional</i> during school.



The College of
St. Scholastica

OneStop Student Services
St. Scholastica Duluth Campus
Tower Hall, Room 1130

Phone: (877) 287-8716
Fax: (218) 733-2255
Email: onestop@css.edu