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
- Applying for student loans
- Accessing OneStop Student Services
- Understanding your student schedule/bill
- Types of student loans
- Federal loan requirements and disbursements
- Common words and phrases used in financial aid

We are here to help you navigate the process of enrolling, 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.

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.

Sign into Cor at cor.css.edu, click on the OneStop tab (unless otherwise noted) and complete the following: See Page 4 for information on how to access Cor and OneStop.

- File the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. Federal School Code 002343
- Search for scholarships at www.css.edu/freshmanscholarships
- Report non-CSS grants or scholarships you are getting 
  From the Cor menu, select OneStop tab > checklist > step #2b
- Estimate your college expenses (optional) 
  From the Cor menu, select OneStop tab > checklist > step #3
  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.
- Accept and apply for loans (optional) 
  From the Cor menu, select OneStop tab > checklist > step #6
  Student loans require an additional application (beyond completing the FAFSA). If you are planning to borrow, follow the instructions listed on Cor. We strongly recommend completing loan applications a minimum of 4 weeks before the start of the semester.
- Receive student bill via your CSS email account 
  See “Understanding your Student Schedule/Bill” on Page 5 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.
Complete authorizations as applicable
From the Cor menu, select OneStop tab > checklist > step #7a-c

Family Education Rights and Privacy Act (FERPA) agreement (optional)
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.

Student Health Insurance
Undergraduate students registered for nine or more credits will automatically be charged student health insurance unless the student declines the health insurance, indicating that he/she is already covered by another insurance plan.

Complete Refund Authorization agreement (optional)
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 credit balance without having to worry about lost mail. To register for direct deposit, visit www.css.edu/directdeposit.

Pay your bill or set up payment plan
From the Cor menu, select OneStop tab > checklist > step #8
Or visit www.css.edu/paymentoptions

In addition to student loan options, the College offers several other options to pay your bill. We accept cash, personal checks, money orders or cashier checks. In addition to a semester-based payment plan, we offer two online options through our payment center:

1. Electronic check (ACH)
2. Credit card (Visa, MasterCard, Discover, American Express and Diners Club are accepted.)

Student Employment Program

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 orientation on how to access the job postings and online applications. For more information, please visit www.css.edu/studentjobs.
Understanding your Award Letter

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

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

Award letter comments

Student's current status and awarding assumptions; on/off campus housing and credit level

Gift aid: reported outside scholarships/institutional grants/scholarships (does not have to be repaid)

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

Loan options

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### The College of St. Scholastica

**2015-2016 Financial Aid Award**

<table>
<thead>
<tr>
<th>Student Name:</th>
<th>Your Street</th>
<th>Your City, State Zip</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Congratulations on receiving the Benedictine Scholarship! Please review the enclosed award guide for important information. To apply for loans, please visit cor.css.edu, select the OneStop tab and complete the items listed in the center checklist. Have a great year at CSS!

If any of the assumptions below are incorrect, please contact our office immediately, as any changes can result in monetary adjustments to your award.

<table>
<thead>
<tr>
<th>Grade Level:</th>
<th>Housing: On Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td></td>
</tr>
<tr>
<td>Credit Level:</td>
<td>FALL</td>
</tr>
<tr>
<td>15-18</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>Gift Aid:</th>
<th>FALL</th>
<th>SPRING</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benedictine Scholarship</td>
<td>$8,000</td>
<td>$8,000</td>
<td>$16,000</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$1,146</td>
<td>$1,146</td>
<td>$2,292</td>
</tr>
<tr>
<td>Academic Referral Scholarship</td>
<td>$350</td>
<td>$350</td>
<td>$700</td>
</tr>
<tr>
<td>Estimated MN State Grant</td>
<td>$871</td>
<td>$1,620</td>
<td>$2,491</td>
</tr>
<tr>
<td><strong>Total Gift Aid:</strong></td>
<td><strong>$14,333</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Student Employment:</th>
<th>FALL</th>
<th>SPRING</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Student Employment</td>
<td>$3,750</td>
<td>$3,750</td>
<td>$7,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Eligibility:</th>
<th>FALL</th>
<th>SPRING</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Perkins Loan</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Fed Direct Subsidized Loan</td>
<td>$1,780</td>
<td>$1,750</td>
<td>$3,530</td>
</tr>
<tr>
<td>Fed Direct Unsubsidized Loan</td>
<td>$1,600</td>
<td>$1,600</td>
<td>$3,200</td>
</tr>
<tr>
<td><strong>Additional Financing Options:</strong></td>
<td>$2,571</td>
<td>$2,573</td>
<td>$5,143</td>
</tr>
</tbody>
</table>

Financial aid is calculated based on average student expenses. To determine your actual costs, please use the budget calculator found at: css.edu/budgetcalculator

* Financing Options
  - Out of pocket
  - CSS Payment Plan
  - Parent PLUS Loan (dependent students only)
  - Private student loans

Please check our OneStop for more information.

Your ESTIMATED annual costs will be:
- Tuition: $33,784.00
- Room & Board: $8,932.00
- Health Service: $210.00
- Total: $42,926.00

Prepared By: Financial Aid

Questions? Please call Admissions (218) 723-6046 or 800-249-6412

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Next Steps: Cor + OneStop Student Services

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.

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
• 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

How to Access Cor + OneStop Student Services

First-year incoming students
To obtain login credentials (username, password) you need to be registered for an orientation session. The orientation schedule and registration are available at css.edu/orientation.

New transfer students
To obtain login credentials (username, password) you need to complete the transfer tutorial available at www.css.edu/transfertutorial.

OneStop Student Services is accessible online via Cor, St. Scholastica’s student portal. You will need your username and password to log into Cor – you can get this information by visiting www.css.edu/accountlookup.

Upon successful retrieval of your username and password, visit cor.css.edu. At the login screen, type your username and password (the code starting with a “B” or “V”).

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.
Understanding your Student Schedule/Bill

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

The health service fee is an automatic fee that allows students to use Student Health Services on campus.

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

Meal plan

Lab / course fees

On campus housing charge

Student health insurance

Undergraduate tuition

Decline health insurance appears as credit
You may be eligible for several types of education loans:
- Federal Perkins Loans
- Stafford Loans (federal direct subsidized and/or unsubsidized)
- Federal Direct Parent PLUS Loans
- Alternative (private) loans

The loans for which you are eligible are indicated on your Financial Aid Award letter. You should first consider loans that do not accrue interest unless your enrollment drops below half-time, such as the Federal Direct Subsidized Stafford Loan and the Perkins Loan. For more information on loans, visit [www.css.edu/ugloans](http://www.css.edu/ugloans).

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

**Federal Perkins Loans**

This loan is in the student's name, and requires no co-signer. To obtain a Federal Perkins Loan (if eligible) you need to log into Cor at [cor.css.edu](http://cor.css.edu), select the OneStop tab, then click on step #6a on the checklist. You will then be directed to:
- Accept the loan
- Complete Perkins Entrance Counseling (click on the “Perkins Loan” hyperlink)
- Complete a Perkins Loan Master Promissory Note (click on the “Perkins Loan” hyperlink)

**Federal Direct Stafford Loans**

This loan is in the student's name, and requires no co-signer. To apply for a Federal Direct Stafford Loan, you need to log into Cor at [cor.css.edu](http://cor.css.edu), select the OneStop tab, then click step #6a on the checklist. You will then be directed to:
- Accept your Federal Direct Stafford Loan(s)
- Complete Federal Direct Loan Entrance Counseling (click on the “Stafford Loan” hyperlink)
- Complete your Federal Direct Loan Master Promissory Note (click on the “Stafford Loan” hyperlink)

**Federal Direct Parent PLUS Loans**

This loan is in the parent’s name, and requires a credit check (good for 180 days). Parent(s) taking out the Parent PLUS Loan should visit [www.studentloans.gov](http://www.studentloans.gov) and sign in. Parent(s) will need a Federal Student Aid ID (FSA ID) to complete the application process.

If the parent is denied the Parent PLUS Loan, the student may be eligible for additional unsubsidized Stafford Loan money based on the grade level of the student, or the parent may reapply with a creditworthy endorser. Federal Direct PLUS Loan financial counseling may be required.

**Private Student Loans**

This loan is in the student's name, and requires a co-signer. To explore private loan options, you can log into Cor at [cor.css.edu](http://cor.css.edu), select the OneStop tab, then click step #6b on the checklist. You will be directed to a secure Web site where you can select a lender and begin the application process. The list on Cor is provided as a service to you, but you are welcome to select any lender for your private education loan.
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 nondiscretionary 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 forms page when you log into Cor and select the OneStop tab. Please fax the completed form to OneStop Student Services at (218) 733-2255 or onestop@css.edu.

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 10 percent of total income)
- Parent/student separation or divorce, death of parent/spouse (if the separation/divorce, or death occurred after the 2015-2016 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)
- Nondiscretionary 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 2014

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.
- Use free scholarship search sites such as www.FastWeb.com. St. Scholastica also has a scholarship directory at www.css.edu/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.
<table>
<thead>
<tr>
<th>Word/Phrase</th>
<th>Definition</th>
<th>Examples</th>
<th>More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credits</td>
<td>The number value assigned to a particular course based on hours in class.</td>
<td>Courses at CSS are typically each 4 credits.</td>
<td>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.</td>
</tr>
<tr>
<td>Expected Family Contribution (EFC)</td>
<td>This numerical figure is an index that financial aid administrators use to gauge the financial need of the student as determined by the FAFSA.</td>
<td></td>
<td>The EFC is not the amount of money that your family must provide.</td>
</tr>
<tr>
<td>FAFSA</td>
<td>FAFSA stands for Free Application for Federal Student Aid. This is completed at <a href="http://www.fafsa.gov">www.fafsa.gov</a> after filing annual taxes.</td>
<td></td>
<td>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.</td>
</tr>
<tr>
<td>Federal Parent PLUS Loan</td>
<td>Federal loan that allows parents to help pay for a child's college through a fixed rate loan.</td>
<td><em>Federal Parent PLUS loan</em></td>
<td>Loan that is not guaranteed. Parents must satisfy credit worthiness requirements.</td>
</tr>
<tr>
<td>Federal Student Aid ID (FSA ID)</td>
<td>A username and password to access federal student aid websites.</td>
<td><em><a href="http://www.fafsa.gov">www.fafsa.gov</a></em></td>
<td><em>These are required in order to file the FAFSA and to e-sign federal promissory notes.</em></td>
</tr>
<tr>
<td>Grant</td>
<td>Financial aid that is awarded to a student based on financial need. This does NOT have to be repaid.</td>
<td><em>Minnesota State Grant</em> Federal Pell Grant</td>
<td>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.</td>
</tr>
<tr>
<td>Word/Phrase</td>
<td>Definition</td>
<td>Examples</td>
<td>More Information</td>
</tr>
<tr>
<td>------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>-----------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Private loan</td>
<td>Loan that is not guaranteed. Borrower must satisfy credit worthiness requirements. Co-signer is typically required.</td>
<td>Private educational loan</td>
<td>Available from most banks or credit unions.</td>
</tr>
<tr>
<td>Schedule/bill</td>
<td>This document displays the number of credits and the amount students owe The College.</td>
<td>See Page 5 for more information.</td>
<td>This shows the courses a student is registered for as well as other CSS charges.</td>
</tr>
<tr>
<td>Scholarship</td>
<td>Money offered to a student based on academic ability, merit or membership with an organization or club.</td>
<td>Benedictine Scholarship</td>
<td>Most scholarships have specific requirements such as high academic achievement or special personal or professional status.</td>
</tr>
<tr>
<td>Student Health Fee</td>
<td>An automatic $105 per-semester fee that allows students to be seen in Student Health Services (SHS) and covers the cost for most services provided in SHS.</td>
<td>Registered Nurse visits, over-the-counter medications, lab services and immunization/medical records management.</td>
<td>More Information: <a href="http://www.css.edu/healthservices">www.css.edu/healthservices</a></td>
</tr>
<tr>
<td>Student Health Insurance</td>
<td>Personal health insurance offered to students at The College of St. Scholastica. Students already covered by another insurance plan may decline coverage.</td>
<td></td>
<td>More Information: <a href="http://www.css.edu/insurance">www.css.edu/insurance</a></td>
</tr>
<tr>
<td>Subsidized loan</td>
<td>Guaranteed 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.</td>
<td>Federal Subsidized Stafford loan Federal Perkins loan</td>
<td>No cosigner needed. Not based on credit. 0 percent interest while the student is enrolled half-time or more (at least six credits).</td>
</tr>
<tr>
<td>Unsubsidized loan</td>
<td>Guaranteed student loan that is not based on financial need. Interest is NOT subsidized (paid) by the federal government.</td>
<td>Federal Unsubsidized Stafford loan</td>
<td>No cosigner needed. Not based on credit. Quarterly interest payments are optional during school.</td>
</tr>
</tbody>
</table>