

Financial Aid Notification

A step-by-step guide
2021-2022

For Extended Studies Undergraduate Students



The College of
St. Scholastica

Greetings

We are pleased to provide you with your St. Scholastica Financial Aid Notification.

We know that financing your education is a serious investment. Our goal with this guide is clarity. Whether you are looking at a financial aid notification 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 information on:

- Understanding your Financial Aid Notification
- Accessing OneStop Student Services and my.css.edu
- Types of Loans and How to Apply
- Scholarship Tips
- Special Circumstances/Professional Judgment
- Federal Student Loan Requirements and How Financial Aid is Disbursed
- Book Charging
- Payment Options
- Financial Aid Policies

OneStop Student Services is here to help you navigate the financial aid process, so please don't hesitate to call them with questions and/or concerns. OneStop Student Services can be reached at (218) 723-6570 or via email at onestop@css.edu.

A paper copy of this Financial Aid Notification Guide and/or your Financial Aid Notification is available upon request.

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



Understanding your Financial Aid Notification

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

- Notification reference: original or revision number.

- Student ID number: each student is given an ID number upon applying to CSS.

- **COMMENTS:** This section contains important information. It is crucial that you read this section.

- Student's current grade level, enrollment and housing plan assumptions (changes to these assumptions could result in an adjustment to the aid offered).


- Tuition and fees based on enrollment assumptions. Students with program, course, and/or loan fees not accounted for here may request a budget increase by emailing onestop@css.edu.

- Grants and scholarships: reported outside grants/scholarships/discounts (do not have to be repaid).

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

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

- Financing and other payment options.



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Student Name, Student ID: B0000000

04/16/2021
Aid Year: 2122
ORIGINAL

Important information — please read (page may be double sided)

If you are interested in borrowing loan money for the 2021-2022 school year, please go to my.css.edu and search "OneStop Checklist" to accept or decline student loans. Please note, the SEOG grant funding is not available during the summer.

Estimated billable costs in the 2021-2022 year

	Fall	Spring	Summer	Total
Tuition	\$6,960	\$6,960	\$3,480	\$17,400 / yr
Fees	\$80	\$80	\$80	\$240 / yr
Estimated total billable costs	\$7,040	\$7,040	\$3,560	\$17,640 / yr

Estimated non-billable costs (books, personal expenses, travel) approximately \$3,000. The total amount of financial aid will exceed the estimated cost. Additional financial aid can be used to assist with indirect costs (if needed).

Assumptions

Grade Level: Senior
Housing: Off Campus
Enrollment/Credits:
Fall Spring Summer
16 16 8

Changes to these assumptions could result in an adjustment to your financial aid. Please contact us right away with any updates.

For more information and next steps go to: my.css.edu or contact:
OneStop Student Services
(218) 723-6570
OneStop@css.edu

Financial Aid is calculated based on average student expenses.

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

Grants and scholarships applied to estimated billable costs

	Fall	Spring	Summer	Total
Estimated Federal Pell Grant	\$3,247	\$3,247	\$1,622	\$8,116 / yr
Fed Supplemental Ed Opp Grant	\$750	\$750		\$1,500 / yr
Total grants and scholarships	\$3,997	\$3,997	\$1,622	\$9,616 / yr

(No repayment needed, CSS scholarships/grants may be funded from the generosity of our donors)

Estimated net billable costs (before loans)

	Fall	Spring	Summer	Total
Net billable costs (Estimated total billable costs minus total grants and scholarships)	\$3,043	\$3,043	\$1,938	\$8,024 / yr

Options to pay net costs/other educational expenses

Loan options

	Fall	Spring	Summer	Total
Fed Direct Subsidized Loan	\$1,833	\$1,833	\$1,834	\$5,500 / yr
Fed Direct Unsub Loan	\$2,333	\$2,333	\$2,334	\$7,000 / yr

Estimated net billable costs (after loans)

	Fall	Spring	Summer	Total
Net billable costs (Estimated total billable costs minus total grants, scholarships, and loans.)	\$0	\$0	\$0	\$0 / yr

Financing and other payment options

	Fall	Spring	Summer	Total
Additional Financing Options	\$7,085	\$7,085	\$5,978	\$20,148 / yr
Payment plan available		Parent PLUS Loan (dependent students only)		
Military education benefits		Non-federal private education loan		

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Next Steps: Accessing OneStop Student Services

How to Access my.CSS

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

OneStop Student Services

OneStop 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

- Applying for student loans
- Viewing financial aid
- Searching for scholarship opportunities
- Learning about types of aid
- Important forms

Course Registration

- Registering for classes
- Adding or dropping a class
- Looking up classes
- Reviewing grades
- Course and book information
- Viewing the academic calendar
- Understanding satisfactory academic progress

Student Accounts

- Statement and payment information
- Paying your bill online
- Signing up for payment plans

How to Access OneStop Student Services

OneStop Student Services is accessible online via my.css.edu. You will need your username and password to login. You can retrieve this information by visiting css.edu/accountlookup.

Upon successful retrieval of your username and password, visit my.css.edu and login. 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 (218) 723-6570 or by email at onestop@css.edu.

The screenshot shows the my.CSS website interface. At the top, there is a navigation bar with the St. Scholastica logo and the text "my.CSS". Below the navigation bar, there are several menu items: "Announcements", "Content", "Email", "Calendars", "Drive", "Course Admin", "Directory", "Banner Web", and "Help & Resources". The main content area is divided into several sections. On the left, there is a "Search my.CSS" section with a "Quick Search" input field and an "Advanced Search" link. Below this is an "Announcements" section with several items: "Burns Wellness Commons Temporarily Closed" (posted 10/23/2020 4:05PM), "Daily Parking Permits Now Online" (posted 10/20/2020 8:15AM), "Open Positions" (posted 10/20/2020 8:12AM), "2021 Benefits Open Enrollment" (posted 10/20/2020 8:11AM), and "Burns Wellness Commons closed beginning 11/21" (posted 10/20/2020 8:10AM). There is a "Submit an Announcement" button at the bottom of this section. On the right, there is a "Home" section with "OneStop Student Services" and three links: "OneStop Student Services - About", "OneStop Student Services - Updates", "Forms and Tools", and "Information and Resources". Below this is a "My Courses" section with three course cards: "my.CSS", "COVID-19 Training for Employees", and "Brightspace for Students".



Types of Loans and How to Apply

You may be eligible for several types of education loans:

- Federal Direct Loans (subsidized and/or unsubsidized)
- Private/Alternative loans

The loans for which you are eligible are indicated on your Financial Aid Notification. You should first consider loans that do not accrue interest such as the Federal Direct Subsidized Loan. For more information on loans, visit css.edu/ugloans.

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

Federal Direct Loan

This type of loan can be subsidized or unsubsidized. The loan is in the student's name and does not require a co-signer. To apply for a Federal Direct Loan, go to my.css.edu and search "OneStop Checklist."

You will then be directed to:

- Accept your Federal Direct Loan(s)
- Complete Federal Direct Loan Entrance Counseling (click on the "Federal Direct Loan" hyperlink)
- Complete your Federal Direct Loan Master Promissory Note (click on the "Federal Direct Loan" hyperlink)

Private/Alternative Student Loan

This type of loan is in the student's name and may require a co-signer. To explore private loan options, go to my.css.edu and search "OneStop Checklist." You will be directed to a secure web site where you can select a lender and begin the application process. The list is provided as a service to you, but you are welcome to select **any** lender for your private educational loan needs.

Scholarship Tips

Here are some tips that may lead to additional scholarship opportunities:

- Participate in extracurricular activities and community service.
- Start the scholarship search early, and block off time to search for and submit applications for scholarships.
- Use free scholarship search sites such as FastWeb.com. St. Scholastica also has a scholarship directory at css.edu/scholarships.
- Check your CSS email for posted opportunities.
- Check with your employer to see if any scholarship or employer reimbursement 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, and have others proofread and make suggestions.
- Don't miss the deadlines!
- Search for scholarships every year.



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 nondiscretionary circumstances. Students 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 go to my.css.edu and search "OneStop Forms." Please fax or email the completed form and documentation 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 compared to tax year income listed on the FAFSA
- 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 2021-2022 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 2019
- FAFSA Expected Family Contribution already at zero.

Federal Student Loan Requirements and How Financial Aid is Disbursed

You must register for at least 6 credits per semester to be eligible for federal student loan funding.

What is a "semester"?

Fall Term 1 + Fall Term 2 = Fall Semester
Spring Term 1 + Spring Term 2 = Spring Semester
Summer Term 1 + Summer Term 2 = Summer Semester

For example, if you register with four credits Fall Term 1 and four credits Fall Term 2, you will have a total of 8 credits for fall semester and will be eligible for loan funding. In most cases, adding or reducing credits will impact your loan(s), discounts, and/or grant eligibility.

Please review your Financial Aid Notification to make sure it is based on the correct amount of credits per semester. If your actual enrollment differs from what is listed on your notification, your notification will be revised. Please contact OneStop Student Services at (218) 723-6570 or email onestop@css.edu if you want to determine how your aid will be affected.

Credit Load and Semester Loan Disbursement Examples

Term 1 - 0 credits, Term 2 - 4 credits
No loans this semester

Term 1 - 0 credits, Term 2 - 8 credits
Loans pay Term 2

Term 1 - 4 credits, Term 2 - 4 credits
Loans pay Term 1

Term 1 - 8 credits, Term 2 - 8 credits
Loans pay Term 1

Term 1 - 4 credits, Term 2 - 0 credits
No loans this semester

Term 1 - 8 credits, Term 2 - 0 credits
Loans pay Term 1 only



Book Charging

CSS offers a book charging program that allows you to charge up to \$600 of textbook costs per semester onto your CSS account. Before the semester starts, you will receive an email from CSS indicating that a book voucher has been issued to you for use at The College of St. Scholastica Virtual Bookstore (if desired). All students, including Federal Pell Grant recipients, have the right to “opt out” of this book charging process by simply not using the voucher. Students may instead pay for textbook costs “out of pocket.”

Payment Options

Student schedule/bills will be emailed to your CSS email account once you register for classes and no earlier than two months prior to the start of the semester (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.

The College offers several options to pay your remaining bill. These options include student loans, cash, personal checks, money orders or cashier checks. We also offer semester-based payment plans. You can enroll in a payment plan once you have received your bill.

In addition to a semester-based payment plan, we also offer two online payment options through our payment center.

- Payment from your bank using an electronic check (ACH)
- Bank-issued debit/credit card

The following credit and debit cards are accepted:
Visa, MasterCard, American Express and Discover.

NOTE: There is a 2.75% processing fee assessed when using a credit or debit card.

Financial Aid Policies

The College of St. Scholastica uses an electronic process to provide notices, make disclosures and direct students to a secure website. Students are entitled to request paper copies by contacting OneStop Student Services at (218) 723-6570 or by emailing onestop@css.edu.

To learn more about financial aid policies, please visit css.edu/financialaidpolicies.



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St. Scholastica Duluth Campus

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Tower Hall, Room 1130
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