

Financial Aid Award Guide

2021-2022

Traditional Undergraduate Students



The College of
St. Scholastica

GREETINGS

We are pleased to present you with your St. Scholastica financial aid package.

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

We are here to help you, so please don't hesitate to call your admission counselor with questions and/or concerns. Our office can be reached at (218) 723-6046 or via email at admissions@css.edu. You can also find this information online at css.edu/financialaidnextsteps.

Congratulations once again on your admission to The College of St. Scholastica.

We are excited to welcome you as a Saint.

DIRECT COSTS

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 will bring down the out-of-pocket costs for you and your family significantly. For more information about tuition and fees, visit css.edu/undergradtuition.

Tuition + Fees (for full-time enrollment)

Full-Time Tuition: \$38,750 annually
(12-18 credits)

Per-Credit Tuition: \$1,215
(if below 12 credits or over 18 credits)

Health Service Fee: \$260 annually

Student Services Fee: \$240 annually

Technology Fee: \$160 annually

New, Incoming Student Housing and Meals (costs include both housing and meal plan)

Somers Residence Hall & Suites:
\$10,696 annually

Meal plans are required for first-year students living on campus.

Transfer Student Housing (no meal plan included)

Cedar, Scanlon, Kerst 2 Bedroom Apartments:
\$6,712 annually

Scanlon and Kerst 4 Bedroom Apartments:
\$7,392 annually

Pine, Birch, Maple and Willow 2 Person
Apartments: \$7,720 annually

Compare your award letters (optional)

If you have received financial aid from multiple schools, we encourage you to compare and contrast financial aid packages from colleges. These tools can highlight differences in the cost of attending each school. Be sure to also compare graduation rates, class size and job outcomes data. One such tool is CollegeBoard's aid comparison calculator at bit.ly/1jrydmB.

INDIRECT COSTS

Off campus housing, transportation and personal expenses are examples of indirect costs that a student may have while enrolled. Financial Aid can be used to cover these expenses.



UNDERSTANDING YOUR FINANCIAL AID

A guide to explain your St. Scholastica Financial Aid Package

Award letter reference: original or revision #

Assumptions

(changes to these assumptions could result in an adjustment to your financial aid): grade level, credit level and housing. First-year students are assumed to be living on campus. Students wanting to request an exemption to our on-campus housing requirement can do so after submitting a housing application and can request an updated financial aid package. Transfer students are awarded based on FAFSA information regarding housing preference.

Student ID

Each student is given an ID upon being admitted to St.Scholastica.

Reference Number

Original or revision #.

Comments

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

Grants and Scholarships

Self-reported outside scholarships/ institutional grants/scholarships (these do not have to be repaid)

Net Cost

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 or by taking out loan funding.

Loans

Loans are not required but available should you need further financing options. Requires an application process.

Student Employment

Student employment is a need-based program and based on the results of the FAFSA. Students need to apply for a job if interested in working.



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Student Name, Student ID: B0000000

12/1/2020
Aid Year: 2122
ORIGINAL

Important information — please read

Congratulations on receiving the Benedictine Scholarship! Please review the enclosed Notification Guide for important information. We look forward to you joining us this fall!

Estimated costs in the 2021-2022 year

| | Fall | Spring | Summer | Total |
|-----------------------------|-----------------|-----------------|--------|----------------------|
| Tuition | \$19,375 | \$19,375 | | \$38,750 / yr |
| Fees | \$330 | \$330 | | \$660 / yr |
| Housing and meals | \$5,348 | \$5,348 | | \$10,696 / yr |
| Estimated total cost | \$25,053 | \$25,053 | | \$50,106 / yr |

Estimated non-billable costs (books, personal expenses and 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).

Grants and scholarships applied to estimated costs

| | Fall | Spring | Summer | Total |
|--|-----------------|-----------------|--------|----------------------|
| Benedictine Scholarship | \$12,500 | \$12,500 | | \$25,000 / yr |
| Estimated MN State Grant | \$3,379 | \$3,379 | | \$6,758 / yr |
| Federal Pell Grant | \$1,673 | \$1,672 | | \$3,345 / yr |
| Total grants and scholarships (no repayment needed) | \$17,552 | \$17,551 | | \$35,103 / yr |

Estimated net costs (before loans)

| | Fall | Spring | Summer | Total |
|--|----------------|----------------|--------|----------------------|
| Net billable costs (Estimated total billable costs minus total grants and scholarships) | \$7,501 | \$7,502 | | \$15,003 / yr |

Options to pay net costs/other educational expenses

Loan options

| | Fall | Spring | Summer | Total |
|----------------------------|---------|---------|--------|--------------|
| Fed Direct Subsidized Loan | \$1,750 | \$1,750 | | \$3,500 / yr |
| Fed Direct Unsub Loan | \$1,000 | \$1,000 | | \$2,000 / yr |

Work options

| | Fall | Spring | Summer | Total |
|------------------------------|---------|---------|--------|---------|
| Estimated Student Employment | \$1,500 | \$1,500 | | \$3,000 |

Financing and other payment options

| | Fall | Spring | Summer | Total |
|------------------------------|---------|---------|--------|--|
| Additional Financing Options | \$5,063 | \$5,064 | | \$10,127 / yr |
| 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 Spring
15-18 15-18

Changes to these assumptions could result in an adjustment in the award. Please contact us right away with any updates.

For any questions please 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



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SCHOLARSHIP TIPS FOR FAMILIES

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

- Participate in activities outside the classroom (extracurricular activities, part-time employment and community service). List these activities on scholarship applications and essays.
- Start the scholarship search early. Block off time to search for scholarships and to submit applications.
- Visit css.edu/freshmanscholarships or css.edu/transferscholarship for a listing of scholarships offered by St. Scholastica. To search for outside scholarships, use free scholarship search sites such as [FastWeb.com](https://www.fastweb.com) and css.edu/scholarships.
- Check with high school counselors and local community organizations/clubs for available scholarships.
- Families: Check with employers 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. Have others proofread and provide feedback.
- Don't miss deadlines!
- Search for scholarships every year, even as a college student!
- Never give out private information or pay for a listing of scholarship opportunities. These should always be free.
- Report all scholarships you have received to OneStop Student Services by completing the Scholarship Notification form at css.edu/forms.

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 Expected Family Contribution (EFC) is an index that financial aid administrators use to gauge the financial need of the student. It is not the amount of money that your family must provide.

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 at css.edu/forms. Please email the completed form to OneStop@css.edu or fax to (218) 733-2255.

Here are some common unusual financial situations used in appeals:

- Loss or reduction of income in current year compared to 2019 (furlough, layoff, job loss).
- 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 submitted)
- 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:

- Expected Family Contribution already at zero
- Payment of routine living expenses (house or car payments, credit card, etc.)
- Expenses or loss of income before 2020
- Debt repayment or other expenses that reflect lifestyle choices



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. To access, submit your enrollment deposit at css.edu/accepted.

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 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 St. Scholastica's student portal. 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 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 (877) 287-8716 or by email at onestop@css.edu.

The screenshot shows the my.CSS student portal 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 bar labeled "Search my.CSS" with a "Quick Search" button and a link to "Advanced Search". Below the search bar, there 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). At the bottom of the announcements section, there is a "Submit an Announcement" button. On the right, there is a "Home" section with "OneStop Student Services" and links to "OneStop Student Services - About", "OneStop Student Services - Updates", "Forms and Tools", and "Information and Resources". Below the "Home" section, there is a "My Courses" section with three cards: "my.CSS", "COVID-19 Training for Employees", and "Brightspace for Students".



STUDENT EMPLOYMENT

Review and apply for student employment jobs (if applicable)

Many students at St. Scholastica are eligible to work on campus through the Student Employment program. We do not provide placement or guarantee a job. Those who are awarded student employment are given priority for positions, provided they have the required qualifications. Incoming students with student employment listed on their financial aid package 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.

BOOK CHARGING

St. Scholastica offers a book charging program that allows you to charge up to \$600 of textbook costs per semester onto your St. Scholastica account. Before the semester starts, you will receive an email from St. Scholastica 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.”

SUMMER FINANCIAL AID

If you plan to enroll for summer semester, financial aid may be available. Tuition and fees are charged on a per credit basis at a reduced rate. To apply for summer financial aid, complete a Summer Aid application found at css.edu/forms. This form is available after March 1.

PAYMENT OPTIONS

Student schedule/bills will be emailed to your St. Scholastica email account in July (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 bill. These options include student loans, cash, personal checks, money orders, cashier checks or credit card payments. 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 with routing number.

The following credit or debit cards are accepted: Visa, Mastercard, American Express, Discover and Diners Club. NOTE: There is a 2.75% processing fee for using a credit or debit card.

VERIFICATION

Approximately 30 percent of students are selected for a quality control process called Verification.

The Financial Aid office will notify you regarding what documentation is needed. Submit this documentation as soon as possible. Financial Aid will not disburse to your student account until the verification process is complete.



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 (877) 287- 8716 or onestop@css.edu.

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

LOAN OPTIONS

Accept and apply for loans (if applicable) as early as May

If you are planning to apply for student loans, follow the OneStop checklist in the student portal. We strongly recommend completing loan applications a minimum of four weeks before the start of the semester and that students apply for the full academic year if possible. Interest will not start until funding pays.

You may be eligible for several types of educational loans:

Federal Student Loans

Federal Direct Loans (subsidized and/or unsubsidized) are available, provided you have completed the Free Application for Federal Student Aid (FAFSA). The interest on any subsidized loan is paid by the government while you are in school as long as you are enrolled at least half-time (6 credits or more per semester) as a degree seeking student. The unsubsidized loan accrues interest while you are enrolled. There is a federal origination fee assessed of approximately 1% on each of these loans. No monthly payment is due while you are enrolled for 6 or more credits on your Federal Direct Loans.

The St. Scholastica Financial Aid Office determines eligibility for the federal loans based on the results of the FAFSA. The loans for which you are eligible are listed within your Financial Aid package. You must accept the full amount of the subsidized (interest free) loan before you will be able to accept the unsubsidized loan.

For more information on federal loans, please visit studentloans.gov.

To accept:

- Accept the loan through Banner self service
- Complete the Master Promissory Note (MPN)
- Complete Entrance Counseling

Additional Financing Options

Any options listed below will require an application from an outside source and a credit check.

Federal Direct Parent PLUS Loan

This is a loan in your parent's name, and requires a credit check (good for 180 days). Your parent is fully responsible for this loan and its repayment. There is a federal origination fee of approximately 4% assessed on this loan. Apply online at studentloans.gov.

If your parent is denied for the Federal Direct Parent PLUS Loan, you may be eligible for additional Federal Direct Unsubsidized Loan funding, based on your grade level. As another option, your parent may reapply for the loan with a credit-worthy endorser (co-signer), and complete Direct PLUS Loan financial counseling.

Private Student Loans

Private loans are usually in the student's name and typically require a credit-worthy co-signer. View options and apply online via the OneStop checklist in the student portal. These loans are usually applied for online through a bank, credit union, or other student loan entity. There are a few parent loan options available from these same providers.

Loan applications will be available in OneStop checklist via the student portal. beginning in May. For more information on loans, visit css.edu/ugloans.

The College of St. Scholastica

Office of Admission
St. Scholastica Duluth Campus
Tower Hall

Phone: (218) 723-6046
Email: admissions@css.edu



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