

Financial Aid Guide

2022-2023

Traditional Undergraduate Students



The College of
St. Scholastica

GREETINGS!

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

Financial aid can be complex and sometimes confusing. We want to make sure you understand what the numbers mean, and what you need to do to move through the process of paying for school. This guide will cover the basics and will provide you with information on financial aid and funding.

We know that financing your education is a serious investment. We are here to help you, so please don't hesitate to call your admissions counselor with questions and/or concerns. You can also contact the OneStop office at 218-723-6570 or via email at onestop@css.edu.

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 St. Scholastica scholarships, outside scholarships, grants and other financial aid your student will receive are not automatically reflected in that cost. Your student's

scholarships and other awards will bring down this cost significantly.

For more information about tuition and fees, visit css.edu/undergradtuition.

The following items contribute to the ‘direct cost’ of attending a college or university:

Tuition + Fees

Type of Cost	Credits	Annual Cost
<i>Full-Time Tuition</i>	12-18	\$38,750
<i>Per-Credit Tuition</i>	under 12 or over 18	\$1,215
<i>Annual Fees</i>		\$660
Health Service, Student Services, Technology		

For more information about tuition and fees, visit css.edu/undergradtuition.

First Year Student Housing

Living on campus is required for new first-year students. The price referenced below includes both housing and a meal plan.

Housing Option	Annual Cost
<i>Somers Hall & Suites</i>	\$10,996

Transfer Student Housing

On-campus housing options are available to new transfer students, with meal plans available for purchase separately.

Housing Option	Annual Cost
<i>2 Bedroom Apts.</i> Cedar, Scanlon, Kerst	\$6,780
<i>2 Bedroom Apts.</i> Pine, Birch, Maple, Willow	\$7,466
<i>4 Bedroom Apts.</i> Scanlon, Kerst	\$7,798

INDIRECT COSTS OF COLLEGE

Indirect costs are those costs incurred aside from tuition and fees, housing and meal plans. Typically, these costs vary from student to student, and from year to year. Examples of indirect costs include books, off campus housing, transportation and personal expenses. Financial aid **can** be used to cover these expenses.

UNDERSTANDING YOUR FINANCIAL AID

A guide for reviewing your St. Scholastica Financial Aid package

Awarding Assumptions: Assumptions such as grade level, enrollment level, and housing plans are factored in when calculating the financial aid package.

All first-year students are assumed to be living on campus. If your student plans to pursue an exemption to the on-campus housing requirement, please contact Admissions for assistance via email at admissions@css.edu, or via phone at 218-723-6046.

Reference number:
original or revision number.

Transfer students are awarded financial aid based on the housing preference provided by the student on his/her/their FAFSA.

Student ID : Each student is given an student ID upon acceptance to St.Scholastica

COMMENTS

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

Estimated Net Cost: The net cost is the difference between the 'sticker' cost and the total of all grants and scholarships for which you may be eligible or offered.

You can reduce the net cost even further by applying for additional scholarships or grants, or taking out student loans.

Grants and scholarships:
Gift aid that does not have to be repaid.


Loan Options: Student loans are optional, but are available if a student needs additional funding to pay for school. Loans typically require additional paperwork; OneStop can assist with this process.

Work Options: Work options include student employment, which is a need-based program based on the results of a student's FAFSA. Students interested in working can apply for jobs of interest.

Compare Your Financial Aid Packages

If you have received financial aid packages from multiple schools, we encourage you to compare and contrast the type and amount of aid you are offered at each, and the amount each school offers in gift aid. Award letters can highlight differences in the cost of attending each school. CollegeBoard offers a free aid comparison calculator at bit.ly/1jrydmB that you may find useful.

As a note, you'll want to be sure to also compare graduation rates, class size and data about job placements after graduation for the schools you're considering. You can find our data online at css.edu/outcomes.



The College of St. Scholastica
Student Name, Student ID: B000000

11/29/2021
Aid Year: 2223
ORIGINAL

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

Financial aid has been prepared for you based on the information provided on the Free Application for Federal Student Aid (FAFSA). Congratulations on receiving the Benedictine Scholarship! The Federal Pell Grant and the MN State Grant amounts are estimated pending final legislation in the spring. Please review the enclosed Financial Aid Guide for important information. We look forward to you joining us next fall!

Estimated billable costs in the 2022-2023 year

	Fall	Spring	Summer	Total
Tuition	\$19,375	\$19,375		\$38,750 / yr
Fees	\$330	\$330		\$660 / yr
Housing and meals	\$5,498	\$5,498		\$10,996 / yr
Estimated total billable costs	\$25,203	\$25,203		\$50,406 / 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: Freshman
Housing: On Campus
Enrollment/Credits:
Fall 15-18 Spring 15-18
Changes to these assumptions could result in an adjustment to your financial aid. Please contact us right away with any updates.

For more information or if you have any questions, please contact:
Pam Lahti
(218) 723-6049
plahti@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
Benedictine Scholarship	\$13,500	\$13,500		\$27,000 / yr
Estimated MN State Grant	\$3,538	\$3,538		\$7,076 / yr
Estimated Federal Pell Grant	\$2,823	\$2,822		\$5,645 / yr
Total grants and scholarships	\$19,861	\$19,860		\$39,721 / 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	\$5,342	\$5,343	\$0	\$10,685 / yr

(Estimated total billable costs minus total grants and scholarships)

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

Estimated net billable costs (after loans)

	Fall	Spring	Summer	Total
Net billable costs	\$2,592	\$2,593	\$0	\$5,185 / yr

(Estimated total billable costs minus total grants, scholarships, and loans.)

Work options

	Fall	Spring	Summer	Total
Estimated Student Employment	\$1,750	\$1,750		\$3,500 / yr

Financing and other payment options

	Fall	Spring	Summer	Total
Additional Financing Options	\$2,704	\$2,703		\$5,407 / yr

Payment plan available
Military education benefits

Parent PLUS Loan (dependent students only)
Non-federal private education loan

SCHOLARSHIP TIPS FOR FAMILIES

Scholarships are considered 'gift aid' and do not have to be repaid, making them very desirable to students.

In addition to scholarships students received through St. Scholastica, there are other scholarship opportunities to pursue as well.

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.
- Visit css.edu/freshmanscholarships for a listing of scholarships offered by St. Scholastica.
- Search for outside scholarships using free scholarship search sites such as **FastWeb.com** and css.edu/scholarships.
- Check with high school counselors and local community organizations/clubs for available scholarships
- Families: Check with employers and unions 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.
- Add scholarship deadlines to your calendar to ensure you don't miss them!
- Search for scholarships every year, even when you are a second, third, or fourth year student.
- Never give out private information, such as a Social Security Number, 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.
- If you receive an outside scholarship mail the check to:
College of St. Scholastica
Attn: Student Accounts
PO Box 856893
Minneapolis, MN 55485-6893

SPECIAL CIRCUMSTANCES & PROFESSIONAL JUDGMENT

A student's eligibility for need-based financial aid — such as scholarships, grants and some types of loans — is based on information collected from the Free Application for Federal Student Aid (FAFSA). The FAFSA calculates an Expected Family Contribution (EFC), which is an index that financial aid administrators use to determine a student's financial need. Despite the name, the EFC is not the amount of money that your family must provide; it is used as a guideline in determining types and amounts of most aid.

The FAFSA is formulaic in how it determines the EFC; it does **not** recognize unusual and non-discretionary situations, such as job losses or family deaths.

To ensure that family hardships don't affect a student's ability to attend college, families with special circumstances may submit an appeal (called Professional Judgment) to have their need-based financial aid eligibility reviewed.

Here are some situations in which students may file an appeal:

- Loss or reduction of income in current year compared to 2020 (furlough, layoff, job loss).
- Extreme medical/dental expenses (medical/dental expenses not reimbursed or covered by insurance (Note: must exceed 11 percent of total income).

- Parent/student separation or divorce, death of parent/spouse (Note: Separation/divorce or death must occur after the 2022-2023 FAFSA was submitted).
- Private tuition expenses (if your family has another 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.

The following situations are NOT eligible for an appeal:

- If your EFC is already at zero, you do not qualify for an appeal
- Payment of routine living expenses (house or car payments, credit card, etc.)
- Expenses or loss of income before 2021
- Debt repayment or other expenses that reflect lifestyle choices

If you have questions about whether you qualify for an appeal, please contact OneStop. Professional Judgment forms are available at css.edu/forms, and can be returned to onestop@css.edu or faxed to 218-733-2255.

NEXT STEPS: ACCESSING ONESTOP STUDENT SERVICES

How to Access my.CSS

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

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

OneStop Student Services

OneStop is a resource that provides students a single point of reference for accessing, managing and completing business transactions, all in one convenient, online location.

Financial Aid

- Applying for student loans
- Viewing financial aid
- Searching for scholarships
- Important forms
- Learning about financial aid

Registration

- Registering for classes
- Adding or dropping classes
- Reviewing grades
- Understanding Satisfactory Academic Progress (SAP)

Student Accounts

- Paying your bill
- Statement and payment information
- Payment plans
- Third party billing

How to Access OneStop Student Services

OneStop Student Services is accessible online via the my.CSS portal. Students will need a username and password to login. If needed, students can retrieve this information by visiting css.edu/accountlookup.

Contact OneStop

In addition to online availability, students can contact OneStop 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 to arrange a visit or to ask questions about any of the following and more:

The screenshot shows the my.CSS student portal interface. At the top, there is a navigation bar with the College of St. Scholastica logo and the text "my.CSS". To the right of the logo are icons for a grid, email, chat, and a bell. Further right is a gear icon for settings. Below the navigation bar is a dark blue header with the following menu items: "Announcements", "Content", "Email", "Calendars", "Drive", "Course Admin", "Directory", "Banner Web", and "Help & Resources". The main content area is titled "my.CSS" and is divided into several sections. On the left, there is a search bar with the text "Search my.CSS" and a "Quick Search" input field, with a link to "Advanced Search" below it. Below the search bar 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 this section is a "Submit an Announcement" button. On the right, there is a "Home" section with the heading "OneStop Student Services". Below this heading are three links: "OneStop Student Services - About", "OneStop Student Services - Updates", and "Forms and Tools" (with a right arrow). Below these links is "Information and Resources" (with a right arrow). At the bottom of the page is a "My Courses" section with three cards: "my.CSS" (with a building image), "COVID-19 Training for Employees" (with a building image), and "Brightspace for Students" (with a building image).

STUDENT EMPLOYMENT

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

CHARGING YOUR BOOKS

St. Scholastica offers students an option to charge up to \$600 of class textbooks per semester and have the charged amount added to their St. Scholastica account, and billed with tuition and fees.

Before each semester begins, students will receive an email indicating that a book voucher has been issued for use at The College of St. Scholastica Virtual Bookstore. Charging books can be a great service for students, but it is completely optional. Students can purchase books online through the vendor of their choice, and can opt out of this feature by simply not using the voucher.

SUMMER FINANCIAL AID

If you plan to take summer classes, financial aid may be available. Tuition and fees are charged on a per-credit basis at a reduced rate for Summer term.

To apply for summer financial aid, complete a Summer Aid application found online at css.edu/forms. This form will be available after March 1.

PAYMENT OPTIONS

Schedule/Bills for semester tuition, fees, and other charges will be emailed to students via their St. Scholastica email account in July - paper bills are not mailed. Student bills will be password protected, and the billing email will contain access instructions.

The College offers a variety of options to pay your bill. These options include parent or 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 through OneStop 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

A small percentage (less than 1/3) of students who receive financial aid are selected for a quality control process called Verification.

Students who are selected will be notified by the Financial Aid office about what documentation is needed. Students are asked to submit documentation as soon as possible.

Important note: financial aid will not disburse to student accounts 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 218-723-6570 or onestop@css.edu.

LOAN OPTIONS

Student loans are a popular option for helping pay for school. Students who are planning to apply for student loans should follow the OneStop checklist in the student portal.

It is strongly advised that students complete 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 accrue on loans until funds are disbursed.

Students 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).

- **Subsidized Loans**

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.

- **Unsubsidized Loans**

Unsubsidized federal loans accrue interest while you are enrolled.

There is a federal origination fee of approximately 1% assessed on each of these loans. No monthly payment is due on your Federal Direct Loans while you are enrolled for 6 or more credits.

The St. Scholastica Financial Aid Office determines eligibility for the federal loans based on the results of the

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

FAFSA. The loans for which you are eligible are listed within your Financial Aid package. You must accept the full amount of the subsidized loan before you will be able to accept the unsubsidized loan. Instructions on how to accept or decline loans will be provided to student borrowers.

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

Additional Financing Options

The additional loan 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). The parent borrower 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.

Note: 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. Contact OneStop for more information.

- **Private Student Loans**

Private loans are typically loans taken out from a bank or credit union, are in the student's name, and usually require a credit-worthy co-signer.

View options and apply online via the OneStop checklist in the student portal. These loans usually have an online application process.

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 Admissions
St. Scholastica Duluth Campus
Tower Hall

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