

# Financial Aid Notification

A step-by-step guide  
2022-2023

**For Graduate 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 my.CSS
- Types of Loans and How to Apply
- Federal Student Loan Requirements and How Financial Aid is Disbursed
- Scholarship Tips
- Payment Options
- Financial Aid Policies
- Textbook Charging

The Financial Aid Office is here to help you navigate the financial aid process, so don't hesitate to call with questions and/or concerns. The Financial Aid Office can be reached at 218-723-6273 or via email at [financialaid@css.edu](mailto:financialaid@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!



The College of  
*St. Scholastica*

# 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).

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

- 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 [financialaid@css.edu](mailto:financialaid@css.edu).

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

- Financing and payment options.



The College of St. Scholastica  
Student Name: B1234567

06/14/2022  
Aid Year: 2223  
**ORIGINAL**

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

If you are interested in borrowing loan money for the 2022-2023 school year, please go to my.CSS and search "Student Checklist" to accept or decline student loans

**ESTIMATED FINANCIAL AID**

Loan options	Fall	Spring	Summer	Total
Direct Grad Unsub F/S	\$10,250	\$10,250		\$20,500 / yr
Direct Grad PLUS	\$1,789	\$1,789		\$3,578 / yr

**ESTIMATED BILLABLE COSTS (after grants, scholarships, and direct loans)**

	Fall	Spring	Summer	Total
Tuition	\$3,390	\$3,390		\$6,780 / yr
Fees	\$80	\$80		\$160 / yr
<b>=Total</b>	<b>\$3,470</b>	<b>\$3,470</b>		<b>\$6,940 / yr</b>
less Scholarships and Grants				
less Loans	- \$12,039	- \$12,039		- \$24,078 / yr
<b>=ESTIMATED BALANCE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0 / yr</b>

**How to manage remaining costs**

Examples:

- Private Educational loan-apply at [Private Educational Loan](#)
- Parent PLUS loan(dependent students only)-apply at [Parent PLUS Loan](#) login parent FSA ID
- Payment plan- opt in at [College Payment Plan](#)
- Military education benefits-contact your VA representative for more information

**Assumptions**

**Grade Level:** Graduate  
**Housing:** Off Campus  
**Enrollment/Credits:**  
 Fall Spring  
 6 6

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

---

Financial Aid is calculated based on average student expenses.

---

**Estimated Indirect Expenses**

Books \$600/sem  
 Personal Exp \$696/sem  
 Travel \$529/sem  
**Total: \$1,825/sem**

---

Financial Aid can be used to cover indirect expenses, including off-campus housing.

---

For more information and next steps go to: [my.css](#) or contact:  
 Financial Aid  
 (218) 723-6273  
[financialaid@css.edu](mailto:financialaid@css.edu)



## Next Steps: Accessing 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.

### Student Services

Student Services provides a single point of reference for accessing, managing and completing business transactions, all in one convenient, online location.

Student Services handles:

#### Financial Aid

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

#### Registrar

- 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 the Student Checklist

The Student Checklist is accessible online via my.CSS. You will need your username and password to login. You can retrieve this information by visiting [css.edu/accountlookup](http://css.edu/accountlookup).

Upon successful retrieval of your username and password, visit my.CSS and login. At the login screen, type your username and password (the code starting with a "B" or "V").

The screenshot shows the my.CSS portal for The College of St. Scholastica. At the top, there is a navigation bar with links for Announcements, Content, Email, Calendars, Drive, Course Admin, Directory, Banner Web, and Help & Resources. Below this is a search bar for my.CSS with a 'Quick Search' field and an 'Advanced Search' link. The main content area is divided into three columns. The left column contains 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. The middle column has a 'Home' section with 'OneStop Student Services' and links for 'About', 'Updates', 'Forms and Tools', and 'Information and Resources'. The right column has 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 Unsubsidized Loan
- Federal Direct Graduate PLUS Loan
- Private/Alternative Loan

The loans for which you are eligible are indicated on your Financial Aid Notification. The Financial Aid Office automatically awards Federal Direct Loans based on the results of your Free Application for Federal Student Aid (FAFSA). To learn more about the different options, please sign into my.CSS.

From the my.CSS menu, search "Student Checklist."

### Federal Direct Unsubsidized Loan

This loan is in the student's name and does not require a co-signer. To apply for a Federal Direct Unsubsidized Loan, go to my.CSS and search "Student Checklist."

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

### Federal Direct Graduate PLUS Loan

The Federal Direct Graduate PLUS loan is a loan available to students in a graduate or professional program. A credit check will be performed on all applications. If the student has adverse credit, a co-signer may be required. The student is responsible for paying the quarterly interest while in school or may have the option of capitalizing the interest. There are no annual loan limits other than the cost of attendance less other aid/loans received. To apply, go to my.CSS and search "Student Checklist."

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

### Private/Alternative Loan

This type of loan is in the student's name and may require a co-signer. To explore some commonly used private loan options, you can log into my.CSS and search "Student 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.

## Federal Student Loan Requirements and How Financial Aid is Disbursed

You must register for at least 3 credits per semester to be eligible for Federal Direct 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 for two credits Fall Term 1 and one credit Fall Term 2, you will have a total of three credits for fall semester and will be eligible for loan funding. In most cases, adding or reducing credits may impact your loan and/or scholarship 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 The Financial Aid Office at 218-723-6273 or email [financialaid@css.edu](mailto:financialaid@css.edu) if you want to determine how your aid will be affected.

### Credit Load and Semester Federal Loan Disbursement Examples

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

Term 1 - 0 credits, Term 2 - 3 credits  
Loans pay Term 2

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

Term 1 - 3 credits, Term 2 - 3 credits  
Loans pay Term 1

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

Term 1 - 3 credits, Term 2 - 0 credits  
Loans pay Term 1 only



## 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](http://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.
- Check with your department for scholarship opportunities.

## 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/or 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 The Financial Aid Office at 218-723-6273 or by emailing [financialaid@css.edu](mailto:financialaid@css.edu).

To learn more about financial aid policies, please visit [css.edu/financialaidpolicies](http://css.edu/financialaidpolicies).

## Textbook Charging

CSS offers a textbook 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 textbook voucher has been issued to you for use at The College of St. Scholastica Virtual Bookstore (if desired). All students have the right to "opt out" of this textbook charging process by simply not using the voucher. Students may instead pay for textbook costs "out of pocket."



The College of  
*St. Scholastica*

**The Financial Aid Office**  
**St. Scholastica Duluth Campus**

1200 Kenwood Avenue  
Duluth, MN 55811  
Tower Hall, Room 1122  
Phone: 218-723-6273  
Email: [financialaid@css.edu](mailto:financialaid@css.edu)

**Registrar**

**St. Scholastica Duluth Campus**

1200 Kenwood Avenue  
Duluth, MN 55811  
Tower Hall, Room 1125  
Phone: 218-723-6129  
Email: [registrar@css.edu](mailto:registrar@css.edu)

**Student Accounts**

**St. Scholastica Duluth Campus**

1200 Kenwood Avenue  
Duluth, MN 55811  
Tower Hall, Room 2116  
Phone: 218-723-6272  
Email: [studentaccounts@css.edu](mailto:studentaccounts@css.edu)

Available Monday through Friday from 8 a.m. to 4:30 p.m.



The College of  
*St. Scholastica*