



Guide for Graduate Students – 2025/2026

THE VALUE OF YOUR COLLEGE EDUCATION

Between the education and experiences you'll gain and the connections and contacts you'll make, it's hard to ignore the value that a diploma brings.

- On average, students who earn a college degree are likely to make \$103,200 more over their lifetime than those who only hold a high school diploma.
- The gap widens even further for those who attain advanced degrees.

St. Scholastica stands out. We are nationally recognized for our exceptional quality and value.

Starter salary postgraduation earnings rates are for Minnesota public and private colleges, according to the U.S. Census Bureau.

The U.S. News & World Report includes St. Scholastica on its lists of the "Best National Universities" and "Top Performers on Social Mobility."

St. Scholastica is named on Money Magazine's "Best Colleges for Your Money" list and Princeton Review's list of "Best Midwestern Colleges."

A First Forward Institution, St. Scholastica is recognized for developing new initiatives to support first-generation student success.

St. Scholastica's average graduation rate is higher than the state, regional and national average.



THE RETURN ON YOUR INVESTMENT

Since 1975, The College of St. Scholastica has been preparing students for a life of purpose — as well as successful careers — by providing a genuine, well-rounded education.

Our values of community, respect, love of learning, hospitality and excellence reflect our commitment to living as others and achieving our purpose humbly. These aren't just words on a chalkboard; they're living ideals that will shape your approach to living in careers and communities.

We can assure you that you will be provided with the tools, resources and guidance to be successful. Our faculty will support student body and alumni relations, want nothing more than for you to thrive. You'll experience their support from your first day of classes to graduation day to the day you look to join your own career.

YOUR FINANCIAL AID NOTIFICATION

As a St. Scholastica student, you will have access to an online student portal **myCSS** where you will find important news, announcements, email, and links to services and support. On the student portal, you will also find the Student Checklist to view your Financial Aid Notification and find other important information.

You will need your username and password to log in to **myCSS** and access the Student Checklist, where you can:

- View your Financial Aid Notification
- Accept or Decline Federal Loans
- Register for classes
- Purchase books (option to charge to DRS Student Account)
- Pay your bill
- Enroll in a payment plan
- Sign up for direct deposit (Electronic Refunds) for any excess aid after your bill is paid
- Complete the Family Educational Rights and Privacy Act (FERPA) form
- View financial aid disbursement dates
- Complete a Financial Aid Authorization Form to allow your financial aid to pay selected charges such as books, fees, etc.



UNDERSTANDING YOUR FINANCIAL AID

DIRECT COSTS
Tuition and fees are known as the "direct costs." As you review them, keep in mind that St. Scholastica accounts, outside scholarships, grants, and other financial aid can bring down these direct costs significantly. Tuition and fee amounts are available online at css.edu/admissions.

INDIRECT COSTS
There are costs that aren't reflected on your bill. Indirect costs that financial aid can help cover include:

- Housing
- Food
- Personal expenses
- Transportation
- Books (if not charged to your student account)

ESTIMATED NET COST
The net cost is the difference between the total of the direct costs and the total of all grants, discounts, scholarships, and student loans for which you may be eligible or offered.

DISCOUNTS
A discount does not have to be repaid. Discounts, if applicable, are shown on your billing statement rather than your Financial Aid Notification.

LOAN OPTIONS
The St. Scholastica Financial Aid Office determines eligibility for federal loans based on the results of the FAFSA. Loans you may be eligible for are listed within your Financial Aid Notification. It is strongly advised that students accept loan amounts and complete paperwork a minimum of four weeks before the start of the semester. Interest will not accrue on loans until funds are disbursed. You must register for at least 6 credits per semester to be eligible for federal student loan funding.

LOAN TYPES

FEDERAL UNSUBSIDIZED LOAN

The type of loan where the student's name and state not require a cosigner. Interest accrues at the point of disbursement. Federal Unsubsidized Loans do not require a credit check but do require additional paperwork (Entrance Counseling and a Master Promissory Note).

FEDERAL DIRECT GRADUATE PLUS LOAN

Available to students in a graduate or professional program. A credit check will be performed on all applicants. If the student has adverse credit, a co-signer (endorsement) may be required. This student can choose to pay the quarterly interest while in school or allow the interest to be capitalized. There are no annual loan limits other than the cost of attendance less other aid sources received.

PRIVATE EDUCATIONAL LOAN

This type of loan is in the student's name and requires a cosigner. It should be used after the Federal Unsubsidized Loan. Monthly payments are required. A Private Loan may be used in place of the Graduate PLUS loan. A loan to private loan options can be found on the "Student Checklist." You will be directed to a secure website where you can select an lender and begin the application process. While a list of private loan lenders is listed as a service to DRS students, any private loan lender may be used.

VERIFICATION

A small percentage of students who complete the Free Application for Federal Student Aid (FAFSA) are selected for a quality control process called Verification. If you are selected, you will be notified directly about what to submit. Financial aid will not be disbursed to student accounts until the verification process is complete.

CHARGING YOUR BOOKS

Students may request charges be added to their accounts per semester to their student account.

FINANCIAL AID DISBURSEMENT

Financial aid is disbursed based on your enrolled credits and dates of attendance when the semester disbursement dates are listed in the student billing portal. Disbursement dates may vary by student.

STUDENT BILL - PAYMENT OPTIONS

Each semester, students will be notified when their disbursement of income will be for payment. St. Scholastica offers a variety of options to pay your bill, including a student loan, cash, personal check, money order, parent's check, payment plan, ACH payment, or credit card payment.

FINANCIAL AID POLICIES

The College of St. Scholastica uses an electronic process to disburse income, interest, and loans, and direct students to a secure website **myCSS**. Students are notified to complete their process of any notice or disbursement by contacting the St. Scholastica Financial Aid Office. Learn more about financial aid at css.edu/admissions.