Greetings!

We are pleased to present your St. Scholastica financial aid award letter.

We know that financing your education is a serious investment. Our goal with this award guide is clarity. Whether you are looking at a financial aid award letter 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 a checklist for completing the financial aid award process. Additionally, this award guide includes information on:

- Understanding your financial aid award letter
- Applying for student loans
- Accessing OneStop Student Services
- Understanding your student schedule/bill
- Types of student loans
- Federal loan requirements and disbursements
- Common words and phrases used in financial aid

OneStop Student Services is here to help you navigate the financial aid process, so don’t hesitate to call them with questions and/or concerns. OneStop Student Services can be reached at (877) 287-8716 or via email at onestop@css.edu.

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

Warm Regards,

Eric Berg
Vice President for Enrollment Management
Financial Aid Checklist

This information is provided to assist you in understanding your options for paying your educational expenses at The College of St. Scholastica.

Sign into Cor at cor.css.edu, click on the OneStop tab (unless otherwise noted) and complete the following: See page 4 for information on how to access Cor and OneStop.

- **File the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov.**
  Federal School Code 002343

- **Search for scholarships at www.css.edu/GradFinAid**

- **Complete the Credit Notification Form**
  From the Cor menu, select OneStop tab > checklist

- **Estimate your college expenses (optional)**
  From the Cor menu, select OneStop tab > checklist
  The Budget Calculator will help you estimate your College expenses for the academic year. This estimate is subject to change if information is entered incorrectly, financial aid has been adjusted, or if your enrollment has changed in a way that will affect tuition and fee costs.

- **Accept and apply for loans (optional)**
  From the Cor menu, select OneStop tab > checklist
  Student loans require an additional application (beyond completing the FAFSA). If you are planning to borrow, follow the instructions listed on Cor. **We strongly recommend completing loan applications a minimum of 2 weeks before the start of the semester.**

- **Receive student bill via your CSS email account**
  See “Understanding your Student Schedule/Bill” on page 5 for details.
  Student schedules/bills will be emailed to your CSS email account (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.
Complete authorizations as applicable
From the Cor menu, select OneStop tab > checklist

Family Education Rights and Privacy Act (FERPA) agreement (optional)
Any student 18 or older has the right to privacy of educational records. This includes academic information such as grades, financial aid information, student account information and academic progress reports. Federal law requires the College to protect this privacy for each student.

Complete Refund Authorization agreement (optional)
According to federal regulations, The College of St. Scholastica must obtain an authorization form from a student in order to use Federal Student Aid (FSA) to pay allowable educationally related charges other than tuition, fees, and room and board. This voluntary authorization is valid for the entire academic year at The College of St. Scholastica. If your financial aid is in excess of your charges, you might be eligible for a refund. You also have the option of requesting the College hold your excess financial aid to pay toward a future term balance within the same academic year. However, all eligible credit balances will be refunded at the end of the academic year. You may revise your authorization at any time.

Pay your bill or set up payment plan
From the Cor menu, select OneStop tab > checklist
Or visit www.css.edu/paymentoptions

In addition to student loan options, the College offers several other options to pay your bill. We accept cash, personal checks, money orders or cashier checks. In addition to a semester-based payment plan, we offer two online options through our payment center:

1. Electronic check (ACH)
2. Credit card or debit card (Visa, MasterCard, Discover, American Express and Diners Club are accepted).
   NOTE: There is a 2.75% processing fee for using a credit or debit card.

Direct deposit is highly recommended. You will have quick access to your credit balance without having to worry about lost mail. To complete the direct deposit form, visit www.css.edu/directdeposit.
Understanding your Award Letter

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

### Estimated billable costs in the 2016-2017 year

<table>
<thead>
<tr>
<th></th>
<th>Fall</th>
<th>Spring</th>
<th>Summer</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$4,860</td>
<td>$5,670</td>
<td>$4,860</td>
<td>$15,390 / yr</td>
</tr>
<tr>
<td>Fees</td>
<td>$66</td>
<td>$66</td>
<td>$66</td>
<td>$198 / yr</td>
</tr>
<tr>
<td>Estimated total billable costs</td>
<td>$4,926</td>
<td>$5,736</td>
<td>$4,926</td>
<td>$15,588 / yr</td>
</tr>
</tbody>
</table>

Estimated non-billable costs (books, personal expenses, travel) approximately $3,000

### Grants and scholarships applied to estimated billable costs

<table>
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<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
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</table>

### Estimated net billable costs

<table>
<thead>
<tr>
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<th>Spring</th>
<th>Summer</th>
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<tbody>
<tr>
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(Estimated total billable costs minus total grants and scholarships)

### Options to pay net costs

#### Loan options

<table>
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<td>Direct Grad Unsub Fall</td>
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</tr>
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<td>$10,250</td>
<td></td>
<td>$20,500 / yr</td>
</tr>
<tr>
<td>Direct Grad Plus - Spr/Sum</td>
<td>$2,651</td>
<td>$2,651</td>
<td></td>
<td>$5,302 / yr</td>
</tr>
</tbody>
</table>

### Financing and other payment options

- Payment plan available
- Parent PLUS Loan (dependent students only)
- Military education benefits
- Non-federal private education loan

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**Student’s current status and awarding assumptions:**
- on/off campus housing and credit level (changes to these assumptions could result in an adjustment in the award)

**Student ID#: each student given an ID# upon applying to CSS**

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

Your financial aid has been determined based on the number of credits listed below. Please contact us if your enrollment plans change as it may impact your overall financial aid eligibility. Go to cor.css.edu and click on the OneStop tab if you are interested in applying for student loans. The maximum in federal loans that you can have out is $138,500. You can view your federal loan history and totals by going to www.nslds.ed.gov.

**Estimated billable costs in the 2016-2017 year**

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**Options to pay net costs**

**Loan options**

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</tr>
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**Financial Aid is calculated based on average student expenses. Please use the budget calculator found at:**

www.css.edu/geobudgetcalculator

**Learn more about payment options at:**

www.css.edu/paymentoptions

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**Award letter comments**

**Grants and scholarships:**
- reported outside scholarships/institutional grants/scholarships (does not have to be repaid)

**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.**

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

**Financing and payment options**

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**Award letter reference:**
- original or revision #
Introduction to Cor
At St. Scholastica, you will have access to Cor, a web-based student portal where you’ll find important news, announcements, access to email and links to services and support.

OneStop Student Services
The “OneStop” tab within Cor 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**
- Apply for student loans
- View financial aid
- Search scholarship opportunities
- Learn about types of aid
- Important forms

**Student Accounts**
- Statement and payment information
- Pay your bill online
- Sign up for payment plans

**Course Registration**
- Register for classes
- Add or drop a class
- Look up classes
- Review grades
- Course and book information
- View the academic calendar
- Understand satisfactory academic progress

How to Access OneStop Student Services

OneStop Student Services is accessible online via Cor, St. Scholastica’s student portal. You will need your username and password to log into Cor – you can get this information by visiting [www.css.edu/accountlookup](http://www.css.edu/accountlookup).

Upon successful retrieval of your username and password, visit [cor.css.edu](http://cor.css.edu). 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 email onestop@css.edu.
Understanding your Student Schedule/Bill

A guide to explain the basic parts of your CSS Student Schedule/Bill

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**Student Schedule/Bill**

<table>
<thead>
<tr>
<th>Date:</th>
<th>01/01/0000</th>
</tr>
</thead>
<tbody>
<tr>
<td>ID#:</td>
<td>H00000000</td>
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<tr>
<td>Term:</td>
<td>2016 Fall Semester</td>
</tr>
</tbody>
</table>

**Schedule Information**

<table>
<thead>
<tr>
<th>Crn</th>
<th>Subj</th>
<th>Cmse</th>
<th>Crse</th>
<th>Crse Titlo</th>
<th>Cr</th>
<th>St</th>
<th>Days</th>
<th>Time</th>
<th>Bldg</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>20061</td>
<td>OTM</td>
<td>5501</td>
<td>Foundations of OT</td>
<td>4</td>
<td>RE</td>
<td>M</td>
<td>1000-1200pm</td>
<td>TBA</td>
<td>TBA</td>
<td></td>
</tr>
<tr>
<td>20061</td>
<td>OTM</td>
<td>5501</td>
<td>Foundations of OT</td>
<td>5</td>
<td>RE</td>
<td>T</td>
<td>0100-0300pm</td>
<td>TBA</td>
<td>TBA</td>
<td></td>
</tr>
<tr>
<td>20061</td>
<td>OTM</td>
<td>5515</td>
<td>Neuroscience</td>
<td>0</td>
<td>RE</td>
<td>T</td>
<td>0900-1000am</td>
<td>TBA</td>
<td>TBA</td>
<td></td>
</tr>
<tr>
<td>20061</td>
<td>OTM</td>
<td>5515</td>
<td>Neuroscience</td>
<td>0</td>
<td>RE</td>
<td>T</td>
<td>1030-1215pm</td>
<td>SCIENC</td>
<td>1218</td>
<td></td>
</tr>
<tr>
<td>20061</td>
<td>OTM</td>
<td>5515</td>
<td>Lab A</td>
<td>0</td>
<td>RE</td>
<td>T</td>
<td></td>
<td>TBA</td>
<td>TBA</td>
<td></td>
</tr>
</tbody>
</table>

**Current Term Charges**

- Health Service Fee: $120.00
- Occupational Therapy Program: $167.00
- Student Services Fee-Grad/Ext: $55.00
- Tuition - Occupational Therapy: $7290.00

**Total Credits:** 9

**Total Term Charges:** $7733.00

**Payment Methods**

1. Pay online via the OneStop page in COLR. Choose #8 on the checklist "Pay Balance Due" and follow the instructions. Parents and authorized guests should log in to Cashier. Guest access must be granted by the student.
2. Pay by check. Include a stub and send payment to:
   The College of St. Scholastica
   T 1130
   1200 Kimwood Ave.
   Duluth, MN 55811

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**Student’s schedule with course title, credits, day/time and location**

**Course fees (if applicable)**

**Graduate tuition (varies by program)**

**Anticipated payments via loans, grants and/or scholarships**

**Amount due after payments (a negative number indicates a credit on your student account)**
Types of Loans + How to Accept your Loans

You may be eligible for several types of education loans:

• Federal Direct Unsubsidized Loan
• Federal Direct Graduate PLUS Loan
• Private Loan

The loans for which you are eligible are indicated on your Financial Aid Award letter. The St. Scholastica Financial Aid Office automatically awards Federal Direct Loans based on the results of the Free Application for Federal Student Aid (FAFSA). To learn more about the different loans, please sign into Cor at cor.css.edu. From the Cor menu, select the OneStop tab, and go to the checklist.

Federal Direct Unsubsidized Loan

This loan is in the student’s name, and requires no co-signer. To obtain a Federal Direct Loan, you need to log into Cor at cor.css.edu, select the OneStop tab, then click on the checklist. You will then be directed to:

• Accept your Federal Direct 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 review will be performed on all applications. If the student has adverse credit, a cosigner 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 received. To apply, log into Cor at cor.css.edu, select the OneStop tab, then click on the checklist. You will then be directed to:

• 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 PLUS Loan Master Promissory Note (click on the “Federal Direct PLUS Loan” hyperlink)

Private Loan

This loan is in the student’s name, and requires a cosigner. To explore private loan options, you can log into Cor at cor.css.edu, select the OneStop tab, then click on the checklist. You will be directed to a secure Web site where you can select a lender and begin the application process. The list on Cor is provided as a service to you, but you are welcome to select any lender for your private education loan.

You must register for at least 3 credits per semester to receive federal loan money.
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

Please review your award letter to make sure it is based on the accurate amount of credits per term. If your actual enrollment differs from that on your award letter, your award letter will be revised. Please contact OneStop Student Services at (877) 287-8716 or email onestop@css.edu if you want to know how your aid will be affected.

Scholarship Tips

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

• Participate in extracurricular activities and community service.
• Start the scholarship search early, and block off time to search for scholarships and to submit applications.
• Use free scholarship search sites such as www.FastWeb.com. St. Scholastica also has a scholarship directory at www.css.edu/scholarships.
• Check with your employer 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.
• Don’t miss the deadline!
• Search for scholarships every year.
<table>
<thead>
<tr>
<th>Word/Phrase</th>
<th>Definition</th>
<th>Examples</th>
<th>More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credits</td>
<td>The number value assigned to a particular course based on hours in class.</td>
<td></td>
<td>Tuition is based on the number of credits you hold.</td>
</tr>
<tr>
<td>Expected Family Contribution (EFC)</td>
<td>This numerical figure is an index that financial aid administrators use to gauge the financial need of the student as determined by the FAFSA.</td>
<td></td>
<td>The EFC is not the amount of money that your family must provide.</td>
</tr>
<tr>
<td>FAFSA</td>
<td>FAFSA stands for Free Application for Federal Student Aid. This is completed at <a href="http://www.fafsa.gov">www.fafsa.gov</a> after filing annual taxes.</td>
<td></td>
<td>This is necessary to complete to obtain financial aid. The College of St. Scholastica uses the results to determine eligibility for financial aid programs.</td>
</tr>
<tr>
<td>Federal Direct Graduate PLUS Loan</td>
<td>Federal loan that is available to students in a graduate or professional program and is not based on financial need. Interest is NOT subsidized (paid) by the federal government.</td>
<td></td>
<td>A credit review will be performed on all applications. If the student has adverse credit, a cosigner may be required.</td>
</tr>
<tr>
<td>Financial Aid Award</td>
<td>The financial aid package the College gives to each student that outlines offered financial aid.</td>
<td>The OneStop Student Services Office begins to send out letters the beginning of July.</td>
<td>The award outlines the CSS scholarships, grants, and loans a student qualifies for in the upcoming academic year.</td>
</tr>
<tr>
<td>Word/Phrase</td>
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</tr>
<tr>
<td>-----------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td></td>
<td>---------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Private Loan          | Loan that is not guaranteed. Borrower must satisfy credit worthiness requirements. | *Private education loan*  
*Minnesota SELF loan*                                                                 | Loan approval is based upon credit check.                               |
| Schedule/bill         | This document displays the number of credits and the amount students owe the college. | *See Page 5 for more information.*                                    | This shows the courses a student is registered for as well as other CSS charges. |
| Student Health Fee    | An automatic $120 per-semester fee that allows students to be seen in Student Health Services. This fee is for students carrying nine or more credits. | *Registered Nurse visits,*  
*over-the-counter medications,*  
*lab services and immunization/medical records management.* | More Information:  
*[www.css.edu/healthservices](http://www.css.edu/healthservices)* |
| Student Health Insurance | Personal health insurance offered to students at The College of St. Scholastica. |                                                                      | More information:  
*[www.css.edu/insurance](http://www.css.edu/insurance)* |
| Student Services Fee  | A $95 per-semester fee for student services, student activities, student programming and living/community spaces. This fee is required for select graduate students carrying six or more credits. | *See Page 5 for more information.*                                    | This shows the courses a student is registered for as well as other CSS charges. |
| Technology Fee        | A $66 per-semester fee for all students who carry six or more credits to support network access, computer labs, technology services and instructional technology. Students carrying five or fewer credits will pay $33 per-semester. |                                                                      |                                                                                  |
| Unsubsidized loan     | Guaranteed student loan that is not based on financial need. Interest is *NOT* subsidized (paid) by the federal government. | *Federal Unsubsidized Direct loan*                                    | No cosigner needed.  
Not based on credit.  
Quarterly interest payments are *optional* during school. |