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
- Accepting your financial aid award
- 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 please 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

Jon Erickson  
Director of Financial Aid
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/accfinaid
- 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 two weeks before the start of the term.**
- 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.

Student Health Insurance enrollment (optional)
Student health insurance is available to all students who do not have coverage. Detailed insurance information is mailed to registered students before the semester begins.

Complete Refund Authorization agreement (optional)
According to federal regulations, The College of St. Scholastica must request an authorization form from students to use federal grants and loan money to pay charges other than tuition, fees, and room and board. This voluntary authorization is valid for your entire academic career at The College of St. Scholastica. You may revise your authorization at any time. If your financial aid is in excess of your charges, you might be eligible for a refund.

Direct deposit is highly recommended. You will have quick access to your credit balance without having to worry about lost mail. To register for direct deposit, visit [www.css.edu/directdeposit](http://www.css.edu/directdeposit).

Pay your bill or set up payment plan
From the Cor menu, select OneStop tab > checklist
Or visit [www.css.edu/paymentoptions](http://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 (Visa, MasterCard, Discover, American Express and Diners Club are accepted.)
Understanding your Award Letter

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

- Student ID#: each student given an ID# upon applying to CSS
- Student's current status and awarding assumptions; grade level and credit level
- Credits per semester used to calculate aid
- Gift aid - grants / scholarships / reported outside scholarship (does not have to be repaid)
- Loan options
- Financing options
- Estimated annual cost based on the credits listed above

Award letter comments
Award letter reference: initial or revised #
Next Steps: OneStop Student Services + Cor

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.

Upon successful retrieval of your username and password, visit 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

## Schedule Information

<table>
<thead>
<tr>
<th>Crn</th>
<th>Subj</th>
<th>Crse</th>
<th>Crse Title</th>
<th>Cr</th>
<th>St</th>
<th>Days</th>
<th>Time</th>
<th>Bldg</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>20167</td>
<td>HSC</td>
<td>2203</td>
<td>U.S. Health Care System</td>
<td>4</td>
<td>RM</td>
<td>TBA</td>
<td>TBA</td>
<td>TBA</td>
<td>TBA</td>
</tr>
<tr>
<td>20763</td>
<td>SWK</td>
<td>3362</td>
<td>Human Behavior Social Env</td>
<td>3</td>
<td>RM</td>
<td>W</td>
<td>1100-1200pm</td>
<td>FOND</td>
<td>TBA</td>
</tr>
<tr>
<td>20554</td>
<td>SWK</td>
<td>3339</td>
<td>Preparation for Field I</td>
<td>4</td>
<td>RM</td>
<td>W</td>
<td>0930-0700pm</td>
<td>FOND</td>
<td>TBA</td>
</tr>
<tr>
<td>20762</td>
<td>SWK</td>
<td>3000</td>
<td>Integrated Lab I</td>
<td>2</td>
<td>RM</td>
<td>W</td>
<td>0930-0700pm</td>
<td>FOND</td>
<td>TBA</td>
</tr>
<tr>
<td>20886</td>
<td>SWK</td>
<td>3500</td>
<td>Integrated Lab II</td>
<td>2</td>
<td>RM</td>
<td>F</td>
<td>1200-0200pm</td>
<td>FOND</td>
<td>TBA</td>
</tr>
<tr>
<td>21189</td>
<td>SWK</td>
<td>4000</td>
<td>Integrated Lab III</td>
<td>1</td>
<td>RM</td>
<td>F</td>
<td>0930-0430pm</td>
<td>FOND</td>
<td>TBA</td>
</tr>
<tr>
<td>21632</td>
<td>SWK</td>
<td>3370</td>
<td>General Social Work Pract</td>
<td>2</td>
<td>RM</td>
<td>W</td>
<td>0330-0500pm</td>
<td>FOND</td>
<td>TBA</td>
</tr>
</tbody>
</table>

Total Credits: **17**

## Current Term Charges

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>FDLTCC Program Fee</td>
<td>225.00</td>
</tr>
<tr>
<td>SWK Tuition - Extended Studies</td>
<td>6885.00</td>
</tr>
<tr>
<td><strong>Total Term Charges:</strong></td>
<td><strong>7110.00</strong></td>
</tr>
</tbody>
</table>

## Current Term Credits/Anticipated Financial Aid

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alumni Referral Scholarship</td>
<td>100.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>2865.00</td>
</tr>
<tr>
<td>Federal Supplemental Grant</td>
<td>500.00</td>
</tr>
<tr>
<td><strong>Total Term Credits:</strong></td>
<td><strong>3465.00</strong></td>
</tr>
</tbody>
</table>

## Note:
- When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.
- **Amount Due:** 3465.00
- **Date Due:** 20-AUG-2014

## Payment Methods:
1. Pay online via the OneStop page in COR. Choose #9 on the checklist “Pay Balance Due” and follow the instructions. Parents and unauthorized guests should log in to Cashnet. Guest access must be granted by the student.
2. Pay by check. Include this stub and send payment to:
   The College of St. Scholastica
   T 1100
   1200 Kentwood Ave.
   Duluth, MN 55811

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**Understanding your Student Schedule/Bill**

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

**LaDonna Adams**

**Student ID Number:** B00624154

**Date Due:** 01/01/0000

**ID#:** B00000000

**Term:**
Types of Loans + How to Accept your Loans

You may be eligible for several types of education loans:
- Federal Perkins Loans
- Stafford Loans (federal direct subsidized and/or unsubsidized)
- Alternative (private) loans

The loans for which you are eligible are indicated on your Financial Aid Award letter. You should first consider loans that do not accrue interest unless your enrollment drops below half-time, such as the Federal Direct Subsidized Stafford Loan and the Perkins Loan. For more information on loans, visit www.css.edu/ugloans.

The St. Scholastica Financial Aid Office determines eligibility for Federal Perkins and Federal Direct Stafford Loans based on the results of the Free Application for Federal Student Aid (FAFSA).

Federal Perkins Loans
This loan is in the student’s name, and requires no co-signer. To obtain a Federal Perkins Loan (if eligible) you need to log into Cor at cor.css.edu, select the OneStop tab, then the checklist. You will then be directed to:
- Accept the loan
- Complete Perkins Entrance Counseling (click on the “Perkins Loan” hyperlink)
- Complete a Perkins Loan Master Promissory Note (click on the “Perkins Loan” hyperlink)

Federal Direct Stafford Loans
This loan is in the student’s name, and requires no co-signer. To apply for a Federal Direct Stafford Loan, you need to log into Cor at cor.css.edu, select the OneStop tab, then the checklist. You will then be directed to:
- Accept your Federal Direct Stafford Loan(s)
- Complete Federal Direct Loan Entrance Counseling (click on the “Stafford Loan” hyperlink)
- Complete your Federal Direct Loan Master Promissory Note (click on the “Stafford Loan” hyperlink)

Private Student Loans
This loan is in the student’s name, and requires a co-signer. To explore private loan options, you can log into Cor at cor.css.edu, select the OneStop tab, then 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.
Eligibility for need-based financial aid is based on information collected from the Free Application for Federal Student Aid (FAFSA). The FAFSA does not recognize unusual and nondiscretionary 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 on the forms page when you log into Cor and select the OneStop tab. Please fax the completed form to OneStop Student Services at (218) 733-2255 or onestop@css.edu.

Here are some common unusual financial conditions used in appeals:

- Loss or reduction of income in current year
- Extreme medical/dental expenses (medical/dental expenses not reimbursed or covered by insurance, exceeding 10 percent of total income)
- Parent/student separation or divorce, death of parent/spouse (if the separation/divorce, or death occurred after the 2015-2016 FAFSA was completed)
- 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)
- Nondiscretionary circumstances (circumstances beyond the control of a family such as natural disasters)

Conditions that do not warrant an appeal include:

- Payment of routine living expenses (house or car payments, credit card, etc.)
- Debt repayment or other expenses that reflect lifestyle choices
- Expenses or loss of income before 2014

Federal Student Loan Requirements + How Your Financial Aid is Disbursed

You must register for at least 6 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

For example, if you register for 4 credits fall term one and 4 credits fall term two, you will have a total of 8 credits for fall semester and will be eligible for loan money. In most cases, adding or reducing credits will impact your loan(s) and/or grant eligibility.

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.

Credit Load Examples and Semester Loan Disbursements

<table>
<thead>
<tr>
<th>Term 1 Credit Load</th>
<th>Term 2 Credit Load</th>
<th>Loan Disbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>4</td>
<td>NO LOANS this semester</td>
</tr>
<tr>
<td>0</td>
<td>8</td>
<td>Loans pay Term 2</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>Loans pay Term 1</td>
</tr>
<tr>
<td>4</td>
<td>8</td>
<td>Loans pay Term 1</td>
</tr>
<tr>
<td>8</td>
<td>8</td>
<td>Loans pay Term 1</td>
</tr>
<tr>
<td>4</td>
<td>0</td>
<td>NO LOANS this semester</td>
</tr>
<tr>
<td>8</td>
<td>0</td>
<td>Loans pay Term 1 ONLY</td>
</tr>
<tr>
<td>8</td>
<td>4</td>
<td>Loans pay Term 1</td>
</tr>
<tr>
<td>Word/Phrase</td>
<td>Definition</td>
<td>Examples</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Credits</td>
<td>The number value assigned to a particular course based on hours in class.</td>
<td>Courses at CSS are typically each 4 credits.</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>
</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>
</tr>
<tr>
<td>Federal Student Aid ID (FSA ID)</td>
<td>A username and password to access federal student aid websites.</td>
<td>These can be obtained at <a href="http://www.fafsa.gov">www.fafsa.gov</a> <a href="http://www.nslds.ed.gov">www.nslds.ed.gov</a> <a href="http://www.studentloans.gov">www.studentloans.gov</a></td>
</tr>
<tr>
<td>Grant</td>
<td>Financial aid that is awarded to a student based on financial need. This does NOT have to be repaid.</td>
<td>Minnesota State Grant, Federal Pell Grant</td>
</tr>
<tr>
<td>Private loan</td>
<td>Loan that is not guaranteed. Borrower must satisfy credit-worthiness requirements. Co-signer is typically required.</td>
<td>Private educational loan, Minnesota SELF loan</td>
</tr>
<tr>
<td>Word/Phrase</td>
<td>Definition</td>
<td>Examples</td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Schedule/bill</td>
<td>This document displays the number of credits and the amount students owe The College.</td>
<td>See Page 5 for more information.</td>
</tr>
<tr>
<td>Scholarship</td>
<td>Money offered to a student based on academic ability, merit or membership with an organization or club.</td>
<td></td>
</tr>
<tr>
<td>Student Health Insurance</td>
<td>Personal health insurance offered to students at The College of St. Scholastica.</td>
<td></td>
</tr>
</tbody>
</table>
| Subsidized loan     | Guaranteed student loan that is need-based. Eligibility is determined by the results of the FAFSA. Interest is subsidized (paid) by the federal government while student is enrolled at least half time. | Federal Subsidized Stafford loan  
Federal Perkins loan | No cosigner needed. Not based on credit. 0 percent interest while the student is enrolled half-time or more (at least six credits). |
| Unsubsidized loan   | Guaranteed student loan that is not based on financial need. Interest is NOT subsidized (paid) by the federal government. | Federal Unsubsidized Stafford loan | No cosigner needed. Not based on credit. Quarterly interest payments are optional during school.                                                 |