

### College Expenses

The cost of a college education is of vital concern to students, their parents, and the educational institutions they attend. This section identifies many sources of financial aid available to the student seeking a college education. Whenever possible, students will want to take advantage of opportunities such as the Minnesota State Grants and the Federal Pell Grants. It is important that proper application for aid be made before the deadlines.

### Financial Aid

The primary responsibility of financing an education rests with the students, their parents, and/or private sources available to them. However, the university does recognize that there are students who need financial assistance.

For this reason, St. Thomas offers scholarships, grants, loans and campus work to students with need who show promise of contributing to the welfare of the College and whose academic records indicate that they will do satisfactory college work.

### Applications

The Committee on Scholarships and Student Aid exercises full jurisdiction over all financial aid. To be considered for aid, applicants must complete their applications for admission to the College, pay application fees, and be accepted.

Students wishing to apply for financial aid should complete a financial aid needs analysis form (FAFSA). This service subscribes to the principle that the amount of financial aid granted to a student should be based upon financial need as determined by federal regulations.

This form may be obtained from a high school guidance office or from the university's Office of Student Financial Services.

### Awards and Renewals

Aid to students is for one year only, unless specified otherwise. Students must reapply each year.

All financial aid is applied to the final payment of fees or other charges for each semester. Awards will be adjusted if the student withdraws from the university before the end of the year, or if they are taking less than a normal load. Students must maintain a cumulative grade average of C (2.00) or better to be eligible for assistance.

### Satisfactory Academic Progress

All applicants must meet the conditions for Satisfactory Academic Progress for Financial Aid to remain eligible for financial aid.

1. Students are eligible to receive financial aid for a maximum of 176 *attempted* credits.

2. Students must successfully complete 75 percent of all attempted credits each year.
3. Students must maintain a cumulative GPA of 2.00 after their second year of attendance.

A detailed copy of the Financial Aid Satisfactory Academic progress policy is available from the Office of Student Financial Services.

### Scholarships

#### Academic Scholarships

The University of St. Thomas is pleased to offer non-need based academic scholarships to incoming freshmen who are chosen on the basis of college examination scores, high school record and high school class rank. *Distinguished Scholarships* range from \$3,800 to \$7,250 and are renewable for four consecutive years of full-time attendance if a 3.20 grade point average (GPA) is maintained. *University Scholarships* range from \$2,500 to \$3,750 and are renewable for four consecutive years of full-time attendance if a 3.00 GPA is maintained. *Recognition Scholarships* range from \$600 to \$2,450 and are renewable for four consecutive years of full-time attendance if a 2.75 GPA is maintained. For specific information concerning qualifications, please contact the Office of Student Financial Services. All incoming freshmen accepted for admission will be considered for academic scholarships. The awards are competitively based on the applicant pool.

#### Access Scholarships

Scholarships are awarded annually to 30 incoming freshman applicants who have exhibited leadership potential. Awards are not based on need, but are competitively based on the merits of the applicants. Awards range from \$500 to \$1,000 per year and may be received for four consecutive years for recipients who maintain a 2.70 GPA while attending St. Thomas. Recipients must apply for an Access Scholarship. An application may be obtained from the Office of Admissions.

#### Build Your Own Recognition Scholarships

The University of St. Thomas believes that students with a desire to attend college should have reasonable access to scholarship awards. By virtue of high school academic performance, students may "build your own recognition" into a scholarship at St. Thomas. Graduating high school students who are U.S. citizens or permanent residents who are accepted for admission as regular, degree-seeking students are eligible for this program. St. Thomas academic scholarships may be received for a maximum of four consecutive years provided the student main-

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tains full-time attendance and meets the necessary renewal criteria. These scholarships are based on high school rank, grade point average and highest college bound test score. "BYOR" recipients are identified as Recognition, University, or Distinguished scholarships.

### City of Minneapolis Scholarships

The University of St. Thomas has a scholarship program for graduating seniors at public and private high schools in the city of Minneapolis. Eight scholarships covering tuition and fees for four years at St. Thomas are awarded annually. A scholarship is awarded to one graduating senior from each public high school, and one scholarship is awarded to one applicant from all Minneapolis private high schools. These scholarships are awarded to the student with the highest financial need from each of seven public high schools and one of three private high schools. Applications are available from the guidance counselors in the Minneapolis high schools or from the St. Thomas Office of Admissions. Recipients must apply annually for financial aid to renew this scholarship.

### Recognition Scholarship Program for Minnesota Community College Students

This is a competitive scholarship that is awarded to the top students transferring from Minnesota community colleges who meet the following criteria: have earned 56 semester credits at a community college with a cumulative GPA of 3.20 or higher. Twelve \$2,000 Recognition Scholarships will be awarded to new transfer students annually. For more information, contact the community college liaison.

### Music Scholarships

The University of St. Thomas offers scholarships each year on the basis of musical performance and academic achievement. Scholarships are available to incoming freshmen and transfer students who meet the criteria for acceptance into St. Thomas and intend to major in music. Scholarships may also be available for current music majors. Contact the Department of Music for application and deadline information.

Elective half-hour lesson scholarships are available to freshmen in Symphonic Band, Symphonic Wind Ensemble, Concert Choir, Liturgical Choir and Women's Choir.

### Science, Mathematics and Engineering Scholarships

The St. Thomas Division of Science and Mathematics awards two full-tuition and eight \$2,000 scholarships each year. These awards are renewable and may be received for four consecutive years. Renewal criteria includes maintaining a 3.50 GPA in a science major.

Students wishing to be considered for a science, mathematics or engineering scholarship must complete the application process by December of their senior year in high school. Applicants will be tested at St. Thomas (usually in January) of their senior year. Based on the test evaluations, finalists are selected and asked to return to campus for personal interviews. Recipients of a full-tuition scholarship are not eligible for funds from the Build Your Own Recognition Scholarship program.

### Traditions Scholarships

Traditions Scholarships are provided to incoming freshmen through the generosity of alumni and friends of St. Thomas who want to make it possible for all students to "continue the tradition" and experience all that St. Thomas has to offer. Awards are based on need and the merits of the applicants. Awards range from \$500 to \$1,000 per year. Traditions Scholarships may be renewed but are not guaranteed due to the potential changes in family financial circumstances. An application may be obtained from the Office of Admissions.

### Restricted Scholarships

The University of St. Thomas is pleased to offer the opportunity for students to be considered for many scholarships that are the result of generous gifts by friends, alumni, corporations and foundations. The results from the FAFSA will be used to select recipients for each of these scholarships:

Alliss Educational Foundation  
Alumni Association Scholarship  
Alumni Class Scholarship  
Joseph B. Connors Scholarship  
Louella Cook Scholarship  
Dain Bosworth Scholarship  
M. and J. Cashman Scholarship  
Denis J. Dickinson Scholarship  
Amy Mertes/Dingman Memorial Scholarship  
Ecolab Scholarship  
Farmers Insurance Scholarship  
Charles W. Field Scholarship  
William F. Foss Scholarship  
First Bank System Scholarship  
Bryant Fritz Scholarship  
Collins Family Scholarship  
E.T. Foley Scholarship  
Gardner Foundation Scholarship  
Gertrude Hill Gavin Fund  
John Gearen Memorial Scholarship  
Christine Goob Scholarship  
Lelia Gross Scholarship  
Haggerty Memorial Scholarship  
Robert E. and Frances W. Hall Scholarship  
E.W. Hallet Trust Scholarship  
Reuel Harmon Scholarship  
George and Winifred Herder Scholarship  
Mrs. J.J. Hill Scholarship  
Memorial/Honors Scholarship

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Hormel Foods Scholarship  
Hotchkiss Scholarship  
P.M. Johnson Minority Scholarship  
Edward Kelly Scholarship  
Dr. Thomas J. Kinsella Scholarship  
Koester Family Scholarship  
Francis Kosmerl Scholarship  
J. Patrick Lannan Scholarship  
Larkin-Harrington Scholarship  
Floyd R. Laska Scholarship  
Donald Leyden Scholarship  
Logar Memorial Scholarship  
Harry and Adelaide McNeely Scholarship  
John R. McQuillan Scholarship  
McQuillan Burse Scholarship  
Medtronic Science Scholarship  
Josephine Benz Millard Scholarship  
Minnegasco Scholarship  
Minnesota Power Scholarship  
Gerald Mullin Scholarship  
Minnesota Mutual Life Scholarship  
Major Patrick Murray Scholarship  
Dr. William Norman Scholarship  
Northern States Power Scholarship  
Msgr. O'Donnell Scholarship  
Casey Albert T. O'Neill Scholarship  
Opus Corporation Scholarship  
Thomas J. O'Rourke Scholarship  
Blanche O'Shaughnessy Scholarship  
Samuel M. Paine Navy V-12 Memorial  
Scholarship  
John Pates Scholarship  
Pentair Scholarship  
Reader's Digest Scholarship  
Hans and Helen Reiss Accounting  
Scholarship  
James and Chriss Renier Scholarship I and II  
St. Paul Foundation Scholarship  
Clarence and Georgette Sampair Scholarship  
Pete J. Schmelz Scholarship  
Joseph P. and Marjorie E. Schmit Scholarship  
Schoenecker Foundation Scholarship  
R.F. Sheehan Memorial Scholarship  
Joseph and Jane Shiely Scholarship  
Irving L. Shores Scholarship  
Herbert Slusser Scholarship  
Harold and Margarette Sneller Scholarship  
James and Janina Springer Scholarship  
William and Anne Stocks Scholarship  
Dr. John and Margaret Sudor Scholarship  
Fund  
James R. Thorpe Scholarship  
Donald and Dolores Traxler Scholarship  
UPS Foundation Scholarship  
John Vachon Scholarship  
Rev. Vashro Memorial Scholarship  
St. John Vianney Scholarship  
Wasie Family Foundation Scholarship  
James T. Williams Scholarship  
3M Scholarship - Liberal Arts

*The following St. Thomas scholarships are awarded based on recommendations by the appropriate departments or individuals:*

Air Force Association Scholarship  
Arthur Andersen Scholarship

Charles Bailly Accounting Scholarship  
Boulay Accounting Scholarship  
Cargill Accounting Scholarship  
Coopers and Lybrand Scholarship in memory of Jerry Paul  
Coopers and Lybrand II Scholarship  
Elaine E. Dangers Mathematics Scholarship  
Deloitte and Touche Scholarship  
Entrepreneur Scholarship  
Ernst and Young Accounting Scholarship  
John C. Gessner Scholarship  
Green Bay Diocese Scholarship  
General Mills Accounting Scholarship  
Dr. Paul Germann Scholarship  
Robert W. Hejny Memorial Scholarship  
Honeywell Accounting Scholarship  
Hoverson Scholarship  
Koch Scholarship for Catholic Studies  
KPMG Peat Marwick Scholarship  
Kuchera Scholarship  
William D. Larson Scholarship  
LAWCO Scholarship  
Sr. M.A. Maher Scholarship  
Marso Foundation Scholarship  
Minnesota Society of CPAs Scholarship  
Dennis and Barbara Murphy Scholarship  
Terrence J. Murphy Scholarship  
McGladery and Pullen Accounting  
Scholarship  
James and Kathleen O'Phelan Scholarship  
David A. Renelt Scholarship  
G.W.C. Ross Scholarship  
Peter J. Schmelz Scholarship  
Shapira Scholarship  
Sioux Falls Diocese Scholarship  
Grant Thornton CPA Scholarship  
Roxanne Zeug Scholarship  
3M Chemistry Scholarship  
Rev. James Whalen Scholarship

### **Scholarships Not Awarded by the University**

#### **Tozer Foundation Scholarships**

These scholarships are available to residents of Pine, Kanabec and Washington counties. They are based on need and academic qualifications. Apply to: Tozer Foundation, Inc., 104 N. Main Street, Stillwater, MN 55082.

#### **Anna Kuhl Scholarships**

Available to residents of St. Paul or suburbs on the basis of character, need and academic qualification. Apply to: Citizen's Scholarship Foundation of America, P.O. Box 297, St. Peter, MN 56082-9988.

#### **Air Force ROTC**

The Air Force offers four-, three- and two-year college scholarships. The purpose of the AFROTC Scholarship Program is to attract and retain students whose academic specialties and potential career areas are essential to Air Force needs. In this regard, AFROTC scholarship offers are based on merit and not on financial need. Students in any academic major may compete for these scholarships,

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but the projected needs of the Air Force influence the number and type of scholarships awarded in the various majors (traditionally, in scientific and technological areas of study).

High school juniors and seniors can obtain the College Scholarship Information Booklet eligibility requirements and application by writing the Regional Director of Admissions, University of St. Thomas, Mail #5016, 2115 Summit Ave., St. Paul, MN 55105-1096. The deadline for completed packages is Dec. 1 of the year preceding college entrance.

St. Thomas offers its student who are winners of Air Force ROTC Scholarships up to full subsidy (room and board and remaining tuition) on almost every Air Force ROTC Scholarship awarded. To receive the UST subsidy, students must complete the FAFSA each year.

### Grants

#### Federal and State Assistance

The University of St. Thomas participates in the following federal and state programs:

#### Pell Grant

The Pell Grant is a need-based federal program that currently offers up to \$3,000 per year to meet educational expenses. The application is part of the Financial Statement (FAFSA).

#### Minnesota State Grant

Minnesota residents may be eligible for up to \$6,180 per year through this need-based grant program.

### Loans

#### Federal Subsidized Stafford Loan

Subsidized Stafford loans are long-term, low-interest variable-rate loans. Currently, the federal government is responsible for the interest on the loan as long as the student is enrolled in a post-secondary institution on at least a half-time basis. Eligibility for the Stafford Loan is based on demonstrated financial need. Applications are available from the St. Thomas Office of Student Financial Services or from a local lender.

The aggregate limit for undergraduate borrowers in the Stafford Program is \$23,000. The Stafford Loan interest rate is variable and will not exceed 8.25 percent for new borrowers effective July 1, 1994. The interest rate will change each July 1 thereafter, and will be based on the 52-week T-bill rate plus 3.1 percent. The interest rate on this loan does not have an impact on students until they complete their education or drop below half-time enrollment status. Students normally begin repaying the Stafford Loan six months after they graduate or cease to be half-time students. As long as the student is enrolled in

school, no interest accrues. Repayment of the Stafford Loan normally is completed within 10 years of graduation. Note: Federal guarantee-and-origination fees are deducted from the proceeds of the Federal Stafford Loan prior to disbursement. Effective July 1, 1994, maximum fees deducted from the proceeds of the Federal Stafford Loan will be 4 percent.

#### Federal Unsubsidized Stafford Loan

The Unsubsidized Stafford Loan is available to all students regardless of demonstrated financial need. The only eligibility criteria is that the student may not borrow in excess of the loan limit for her or his grade level. Students may borrow a combination of Federal Stafford Loan and Unsubsidized Federal Stafford Loan as long as the maximums are not exceeded. For example: a first-year student is eligible for a maximum of \$2,625. If the student had been awarded a \$1,000 need-based Federal Stafford Loan, he or she would be able to borrow \$1,625 in the Unsubsidized Stafford Loan Program. If a student is not awarded need-based aid or a need-based federal Stafford Loan, he or she may borrow the full amount of eligibility for their grade level in the Unsubsidized Stafford Loan Program.

The Unsubsidized Stafford Loan has a variable interest rate which will not exceed 8.75 percent. The interest rate is based on the 52-week T-bill rate plus 3.1 percent and will be set annually on July 1. To apply for the Unsubsidized Stafford Loan, students must complete an application for Federal Student Aid.

The federal government does NOT cover any interest costs on the Unsubsidized Stafford Loan while the student is enrolled in school. The student is responsible for the interest on the loan from the date of disbursement. Students have the option of paying the interest or deferring the interest while enrolled in school. If the interest is deferred, it may be capitalized, but not more than quarterly.

#### Federal Perkins Loan Program

St. Thomas participates in the Perkins Loan Program. Responsibility for the administration of the funds rests with the university, which selects student recipients and arranges the loans. The law requires that borrowers be citizens of the United States, be enrolled or accepted for enrollment as at least half-time undergraduate students, be in need of the amount of the loan to pursue their courses of study, and be, in the opinion of the university, capable of maintaining good standing in their chosen courses of study.

Repayment of principal and interest begins nine months after graduation or termination of enrollment on at least a half-time

basis. The interest is to be paid at the rate of 5 percent per year.

### Student Education Loan Fund

The Student Education Loan Fund (SELF) program makes available to students variable interest rate loans from the state of Minnesota. Students do not have to demonstrate need to qualify for SELF loans, but they must exhaust all other sources of financial aid before they will receive consideration under this program.

To receive information on current interest rates, or to obtain application materials, contact the University of St. Thomas Office of Student Financial Services.

### Federal PLUS loan for Parents

The PLUS loan is a loan for parents of dependent students. The PLUS loan allows parents to borrow as much as is necessary to cover the expected family contribution and/or any unmet need in the financial aid package.

Currently there is no limit on how much parents may borrow in the PLUS loan program for any one academic year with one exception: total aid (from all sources including the PLUS loan proceeds) may not exceed the total cost of attendance.

The PLUS loan has a variable interest rate which is capped at 9 percent. The interest rate is based on the T-bill rate and will change annually each July 1. Applications are available at the St. Thomas Office of Student Financial Services.

Parents who are borrowing for the first time in the PLUS loan program must begin repayment within 60 days of disbursement of the PLUS loan. Payments are based on both interest and principal. The minimum monthly payment on a PLUS loan is normally \$50. Parents have a maximum of 10 years to repay the PLUS loan.

### Student Work Program

Through a combination of federal, state and institutional funds, St. Thomas provides its students with the opportunity to apply for campus work to help pay college expenses. Our commitment is to the need-based student first, but there are non-need student employment positions as well.

Job openings are posted in the Office of Student Financial Services. Student wages are paid every two weeks by payroll check, direct deposit to a checking account, or direct payment to the UST bill.

### Baccalaureate Degrees

The University of St. Thomas grants the degrees Bachelor of Arts (B.A.), Bachelor of Science (B.S.) and Bachelor of Science in Mechanical Engineering (B.S.M.E.) to individuals who successfully complete its undergraduate degree programs. These undergraduate degrees have two components: the *core curriculum* and the *major concentration*.

To complete the core curriculum, a student takes courses in literature and writing, historical studies, moral and philosophical reasoning, faith and the Catholic tradition, natural science and mathematical and quantitative reasoning, social analysis, fine arts, language and culture, human diversity, and health and fitness. Students also need to demonstrate computer competency. These courses provide the student with a broad education and with the skills needed for further work in these or other areas. Additional general requirements for graduation are listed in the section on requirements for a degree.

A candidate for a degree completes a major concentration in one of the specific academic disciplines represented in the College; or a student may construct a major concentration to meet a specific need or interest, subject to the approval of the Committee on Studies. This major concentration component of a degree provides students with the opportunity to pursue a limited subject in depth and to prepare for a career.

Should they wish, students may also complete one or more minor concentrations or an additional major concentration in an area of special interest.

### Majors

The following is a list of major concentrations or programs of study. Details are provided in the "Departments and Curricula" section in this catalog. The curricula that are not listed under their own heading may be found in the listing indicated by the parentheses. Curricula involving other institutions in the ACTC are indicated by [ACTC]. Unless otherwise noted, the degree is a Bachelor of Arts (B.A.).

In addition, St. Thomas students may choose a major area of concentration not offered at St. Thomas at any of the other four institutions in the Associated Colleges of the Twin Cities (ACTC), which are Augsburg College, Hamline University, Macalester College and The College of St. Catherine. The only requirements are acceptance into the major by the appropriate department chair at the school where the major is offered and presentation of the proposed program of study to the Committee on Studies at St. Thomas for its approval.

Actuarial Science (B.S.)