

Student Financial Services

aid is determined by dividing the total number of calendar days enrolled, including weekends and excluding breaks that are five days or longer, by the total number of calendar days in the term. If a student completes 60% of the term, all federal financial aid for that term is earned.

The responsibility to repay unearned aid is shared by the institution and the student. The institution's share is the lesser of unearned aid or unearned institutional charges. The institution's share must be repaid to the federal aid programs in the following order before the student's share is considered:

1. Unsubsidized Stafford Loan
2. Subsidized Stafford Loan
3. Perkins Loan
4. PLUS Loan
5. Pell Grant
6. Supplemental Educational Opportunity Grant (SEOG)
7. Other Title IV (federal) Assistance

A student required to repay a portion of his/her loan through the student's share calculation will not be expected to return those funds immediately, but rather when repayment begins according to the terms and conditions of the promissory note. If the student's share includes grant funds, federal rules allow the grant to be reduced by 50% and the University of St. Thomas will repay these grant programs on the student's behalf. The student will then be responsible for repaying this money back to St. Thomas. If this causes an undue hardship, a satisfactory payment arrangement can be made with St. Thomas.

Institutional and State Refund Policy

The Return of Title IV Aid calculation, as cited above, only takes into consideration federal funds. It does not take into consideration institutional, state, or outside funding sources that may be included in a student's financial aid package. These other sources of aid also may be affected if a student withdraws from the University of St. Thomas.

The University of St. Thomas offers tuition refunds if a student withdraws from the university according to the following schedule for fall and spring semesters:

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| First 14 calendar days of the semester | 100% |
| On the 15 th through 21 st calendar days | 80% |
| On the 22 nd through 28 th calendar days | 60% |
| On the 29 th through 35 th calendar days | 40% |
| On the 36 th through 42 nd calendar days | 20% |
| After the 42 nd calendar day | 0% |

If a student withdraws during a period of time that allows for a tuition refund, a portion or all of the institutional, state, and/or outside funding may need to be reduced or cancelled. If a student receives a 100% tuition refund on all courses for a particular term, all institutional, state, and outside funding must be returned to the appropriate aid program(s). If the tuition refund was not used to fully repay the Return of Title IV Aid, then a proportional share of the remaining tuition refund must be returned to the appropriate aid program(s).



Baccalaureate Degrees

The University of St. Thomas grants the degrees Bachelor of Arts (B.A.), Bachelor of Music (B.M.), Bachelor of Science (B.S.), the Bachelor of Science in Electrical Engineering (B.S.E.E.) 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, moral and philosophical reasoning, natural science and mathematical and quantitative reasoning, faith and the Catholic tradition, social analysis, historical studies, 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 undergraduate program; 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.

If desired, a student 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 *Curricula* section in this catalog. Curricula involving other institutions in the ACTC are indicated by [ACTC]. Unless otherwise noted, the degree is a bachelor of arts (B.A.).

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 student must be accepted into the major by the appropriate department chair at the school where the major is offered and the proposed program of study must be submitted to the Committee on Studies at St. Thomas for its approval.

An individualized major also may be proposed to the Committee on Studies for acceptance. Guidelines for such a proposal are available from the Director of Undergraduate Academic Affairs.

Actuarial Science (B.S.)
 Art History
 Biochemistry (B.S.)
 Biology
 Biology (B.S.)
 Business Administration – Accounting
 Business Administration – Communication
 Business Administration – Entrepreneurship
 Business Administration – Ethics and Business Law
 Business Administration – Financial Management

Business Administration – General Business Management
 Business Administration – Human Resource Management
 Business Administration – International Business
 Business Administration – Leadership and Management
 Business Administration – Marketing Management
 Business Administration – Operations Management
 Business Administration – Real Estate Studies (B.S.)
 Catholic Studies
 Chemistry
 Chemistry (B.S.)
 Classical Civilization
 Classical Languages
 Communication Studies
 Community Health Education
 Criminal Justice
 Economics
 Economics (B.S.)
 Electrical Engineering (B.S.E.E.)
 Elementary Education (K-6) with a 5-8 Specialty in Communication Arts and Literature
 Elementary Education (K-6) with a 5-8 Specialty in General Science
 Elementary Education (K-6) with a 5-8 Specialty in Mathematics
 Elementary Education (K-6) with a 5-8 Specialty in Social Studies
 Elementary Education (K-6) with a K-8 Specialty in World Languages and Cultures (French, German, and Spanish)
 English
 English – Education (5-12 teacher licensure)
 English – Writing
 Environmental Studies (Business, Humanities, Natural Sciences, & Social Science)
 French
 Geography
 Geography – Geographic Information Systems (GIS)
 Geology
 Geology (B.S.)
 German
 Health Education (5-12 teacher licensure)
 Health Education – non-licensure
 Health Promotion (B.S.)
 Health Promotion – Science Emphasis (B.S.)
 History
 International Business – French Intensive
 International Business – German Intensive
 International Business – Spanish Intensive
 International Studies
 Journalism & Mass Communication – Advertising
 Journalism & Mass Communication – Broadcast Journalism
 Journalism & Mass Communication – Media Studies
 Journalism & Mass Communication – Print Journalism
 Journalism & Mass Communication – Public Relations
 Justice & Peace Studies
 Latin
 Literary Studies
 Mathematics
 Mathematics – Education (5-12 teacher licensure)
 Mechanical Engineering (B.S.M.E.)
 Music
 Music Business

Music Education – Vocal (K-12 teacher licensure) (B.M.)
 Music Education – Instrumental (K-12 teacher licensure) (B.M.)
 Music – Liturgical Music
 Music – Performance (B.M.)
 Philosophy
 Physical Education (K-12 teacher licensure)
 Physical Education – non-licensure
 Physics
 Physics (B.S.)
 Political Science
 Psychology
 Psychology – Behavioral Neuroscience
 Quantitative Methods and Computer Science
 Russian
 Social Sciences (Economics, History, Political Science, & Sociology and Criminal Justice)
 Social Work
 Sociology
 Spanish
 Theater
 Theater Arts & Dance – Education (K-12 teacher licensure)
 Theology
 Theology – Lay Ministry
 Women’s Studies [ACTC]

Co-Majors

The following sets of majors constitute a double major when taken together. They cannot be “stand-alone” majors.

Science and Mathematics for Elementary Education (taken in conjunction with Elementary Education)
 Secondary Education and Communication Arts and Literature
 Secondary Education and Science – Chemistry
 Secondary Education and Science – Earth and Space Science
 Secondary Education and Science – Life Science
 Secondary Education and Science – Physics
 Secondary Education and Social Studies

Minors

Students may choose to complete a minor in addition to a major. A student may declare more than one minor.

A student may propose an individualized minor to meet a specific need or interest, subject to the approval of the Committee on Studies. Guidelines for such a proposal are available from the Director of Undergraduate Academic Affairs.

The following is a list of minor concentrations or programs of study. Details are provided in the *Curricula* section in this catalog. Curricula involving other institutions in the ACTC are indicated by [ACTC].

Actuarial Science
 Aerospace Studies
 American Cultural Studies
 Art History
 Biology
 Business Administration
 Catholic Studies
 Chemistry
 Classical Languages

Academic Information & Programs

Communication Studies
Community Health Education
Criminal Justice
Economics
Electronic Music Production
Electrical Engineering
English
Environmental Studies
Family Studies
Film
French
General Engineering
Geography
Geography – Geographic Information Systems (GIS)
Geology
German
Greek
History
Japanese
Jazz Studies
Journalism & Mass Communication – Advertising
Journalism & Mass Communication – Broadcast
Journalism
Journalism & Mass Communication – Media Studies
Journalism & Mass Communication – Print Journalism
Journalism & Mass Communication – Public Relations
Journalism & Mass Communication – Visual
Communication
Justice & Peace Studies
Latin
Legal Studies
Mathematics
Mechanical Engineering
Middle Eastern Studies (ACTC)
Music
Philosophy
Physics
Political Science
Psychology
Quantitative Methods and Computer Science –
Business
Quantitative Methods and Computer Science –
Mathematics
Quantitative Methods and Computer Science – Science
Renaissance Program
Russian
Social Welfare
Sociology
Spanish
Theater History - Theory-Criticism
Theater Performance
Theology
Urban Studies
Women's Studies [ACTC]

The 4-1-4 Calendar

The undergraduate program follows a 4-1-4 calendar. This calendar consists of a fall semester during the months of September through December, a four-week January term, and a spring semester during the months of February through May. Each of the semesters consists of approximately 14 weeks of classes and a four-day examination period.

Regular Semesters

During the fall and spring semesters, a student normally enrolls for sixteen credits.

The January Term

Students may enroll for a maximum of four credits in a January term.

Summer Sessions

The university offers two six-week sessions, one eight-week session and one twelve-week session during the months of June through August. A student may enroll for a maximum of eight credits in a given session, with a maximum of sixteen credits for the summer.

Aquinas Scholars Honors Program

The Aquinas Scholars Honors Program is the undergraduate honors program. Its purpose is to provide opportunities for motivated and curious students to deepen and enrich their undergraduate education.

Aquinas Scholars take a minimum of four honors sections of core curriculum courses. (Students admitted to the program with 45 or more credits completed take only three sections.) Limited to 20 students, the honors sections emphasize depth, not acceleration, and encourage discussion.

Aquinas Scholars are also required to complete a minimum of three interdisciplinary honors seminars (on standard grading system), which bring together instructors from two different departments and students from a variety of disciplines to approach a topic of intellectual interest. This seminar format provides students the opportunity to situate themselves within a broader intellectual community at a time when much of their other coursework is engaging them on a more focused level. Aquinas Scholars are not charged tuition for the honors seminars.

The Aquinas Scholars Honors Program also sponsors a variety of co-curricular and extracurricular activities. All St. Thomas undergraduate students are eligible to apply to the program. Continuing and transfer students should generally have at least a 3.4 grade point average, though the admissions committee reviews applications primarily for evidence of intellectual curiosity and academic motivation. Students need to apply to the program early enough to complete the course requirements.

For further information, contact the Aquinas Scholars Center, located in 101 John Roach Center.

Special Curricula

The undergraduate program offers several programs that a student may pursue in addition to a major concentration. These include:

Air Force, Army, and Navy ROTC

Certificate In Lay Ministry

Higher Education Consortium for Urban Affairs (HECUA)

Pre-Engineering

Pre-Health Professions

Pre-Dentistry

Pre-Medicine

Pre-Pharmacy

Pre-Physical Therapy

Pre-Veterinary

Pre-Law

School Social Work licensure

Social Work licensure

Study Abroad Programs

Washington Semester

Associated Colleges of the Twin Cities

The University of St. Thomas has joined with four other private colleges in the Twin Cities to form the Associated Colleges of the Twin Cities (ACTC), a legal entity designed to facilitate cooperative activities among the five benefiting institutions. Augsburg College in Minneapolis and Hamline University, Macalester College and the College of St. Catherine in St. Paul are the other institutions that make up this consortium with the University of St. Thomas. These colleges possess a long history of cooperative academic activity.

Presently, ACTC operates an intercampus bus system that transports students among the colleges to take courses at schools other than their own. St. Thomas has approximately 250 students who take advantage of exchange courses each semester. In some cases, faculty members from one institution will teach a course on another campus.

Full-time, degree-seeking undergraduate students in the day division are eligible to register for exchange courses in the fall and spring semesters. Students are limited to one exchange course each semester. An exception to this are students majoring in Social Work or Theater, each of which is a joint program with the College of St. Catherine, and students with approval to pursue an ACTC major or minor.

Exchange courses are not transfer courses, and thus courses taken through the ACTC are considered UST courses and do not impact the senior residency requirement. *Note:* For courses during the summer sessions, students register and pay tuition at the college offering the courses and have a transcript of the completed work sent to St. Thomas.

In addition to the course exchange, St. Thomas students may choose a major or minor area of concentration at any of the other four institutions. The student must be accepted into the major or minor by the appropriate department chair at the school where the program is offered. The proposed program must be approved by the Committee on Studies at St. Thomas. For information consult the Director of Undergraduate Academic Affairs in AQU 110-F.

For more information on the ACTC visit: <http://www.associatedcolleges-tc.org/>.

Parents-on-Campus Program

Effective fall semester 2005, parents of full-time students in the undergraduate day program are eligible to take up to two undergraduate courses (or eight credits) on a space-available basis in fall and spring semesters without tuition charge. Parents enrolled in the program prior to that date are governed by the pre-existing rules.

The dependent daughter/son must be a full-time day student taking at least twelve credits.

Parents may audit courses or take them for credit. Parents may be non-degree or degree-seeking students. If the parent chooses to become a degree-seeking student, an application must be made through the Office of Undergraduate Admissions.

Fees will be charged for books, music lessons, laboratory charges, individual studies, and experiential learning.

Not included in this program are: Graduate courses, courses at ACTC schools, courses taught in January term

or summer sessions, and courses in the HECUA program.

Further information on the program can be obtained from the Office of the University Registrar.

International and Off-Campus Programs

Study Abroad Programs (SABD)

Cross-College Program
Hubbard & Spencer (International Education)

The University of St. Thomas encourages its students to incorporate intercultural experiences into their degree plans. Through International Education, students of all majors can find a program that fits their schedule at some time during their St. Thomas experience. The International Education staff facilitates the process for students to identify study abroad or off-campus programs appropriate to the individual's desires and goals. Visit the Study Abroad Web site for current year program listing: www.stthomas.edu/studyabroad.

Students may choose from more than 130 programs in over 40 countries around the world. Short-term program locations may vary annually, so visit the Study Abroad Web site for a current list:

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| Africa | Middle East |
| Ghana | Egypt |
| Kenya | Israel |
| Morocco | Oceania |
| Namibia | Australia |
| South Africa | New Zealand |
| Tanzania | The Americas and the Caribbean |
| Asia | Argentina |
| Bangladesh | British West Indies |
| China | Chile |
| India | Costa Rica |
| Japan | Ecuador |
| Europe | Guatemala |
| Austria | Mexico |
| Belgium | United States |
| Czech Republic | Hawaii |
| Denmark | Nevada |
| England | |
| France | |
| Germany | |
| Greece | |
| Iceland | |
| Ireland | |
| Italy | |
| Netherlands | |
| Northern Ireland | |
| Norway | |
| Poland | |
| Russia | |
| Scotland | |
| Spain | |
| Ukraine | |
| Wales | |

Note: Students may seek approval for other countries and/or programs from the Study Abroad Advisory Committee.