

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 and financing options available to students seeking a college education. Whenever possible, students will want to take advantage of opportunities such as federal and state grants, loans, and student employment programs. It is important that proper application for aid be made by the deadlines noted.

Financial Aid

The primary responsibility of financing an education rests with the student and his/her parent(s). However, the university does recognize that there are students who need financial assistance.

For this reason, St. Thomas offers institutional aid (grants, *etc.*), loans and student employment. In addition, the university offers merit-based aid to those students who have excelled academically and/or made contributions to their school, community or church.

Applications

To be considered for aid, an applicant must complete the application for admission to the university and be accepted.

A student wishing to apply for financial aid must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA collects information about the student and his/her family, considers that data in light of the federal financial aid formula and determines financial need.

Students are strongly encouraged to complete the FAFSA on-line at www.fafsa.ed.gov. A paper form may also be obtained from a high school guidance office, a counseling center or from the UST Financial Aid Office.

Awards and Renewals

Aid to a student is for one year only, unless specified otherwise. Students must reapply for financial aid 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 the student is taking less than a full-time load. A student must be in full compliance with the financial aid Satisfactory Academic Progress Policy 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. A student is eligible to receive financial aid for a maximum of 176 *attempted* credits.
2. A student must successfully complete 75 percent of all attempted credits.
3. A student must maintain a cumulative GPA of 2.00 after his/her second year of attendance.

A detailed copy of the Financial Aid Satisfactory Academic Progress policy is available from the Financial Aid Office.

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 receive academic, merit-based scholarships.

All incoming freshmen accepted for admission will be considered for academic scholarships. The awards are competitive based on the applicant pool.

Graduating high school students who are U.S. citizens or permanent residents who are accepted for admission as regular, degree-seeking students may be eligible for such awards. St. Thomas academic scholarships may be received for a maximum of four consecutive years or until graduation (or 132 credits, whichever comes first) provided the student maintains full-time attendance, is consecutively enrolled, and meets the necessary renewal criteria.

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 the eight neediest students who apply for the scholarship from each of the nine Minneapolis public high schools and one scholarship is awarded to the neediest applicant from all Minneapolis 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 Community College Students

This is a competitive scholarship that is awarded to the top students transferring from 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. Six \$4,000 Recognition Scholarships will be awarded to new transfer students annually. For more information, contact the Office of Undergraduate Admissions.

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, Chamber Singers and Women's Choir.

Science, Mathematics and Engineering Scholarships

The University of St. Thomas Division of Natural Science and Mathematics awards two full-tuition and four \$4,000 scholarships each year. These awards are renewable and may be received for four consecutive years or until graduation (or 132 credits, whichever comes first). Renewal criteria include maintaining a 3.50 GPA

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in a major in the division.

High school seniors wishing to be considered for a Science, Mathematics and Engineering Scholarship must complete the science scholarship application by the established deadline. Selected applicants are tested at St. Thomas (usually in January of their senior year). Based on the application and the test evaluations, finalists are selected and asked to return to campus for personal interviews.

Recipients of the full-tuition Science, Mathematics and Engineering Scholarship have reduced eligibility for other St. Thomas scholarships. Please consult Admissions or the Financial Aid Office for details.

University of St. Thomas Scholarships for National Merit Finalists

Scholarships are awarded to students selected as National Merit Finalists who declare St. Thomas as their first-choice institution with the National Merit Scholarship Corporation, and who qualify for a college-sponsored award. Students are selected to compete in the National Merit Scholarship competition by the National Merit Scholarship Corporation based on their PSAT scores. National Merit awards range from \$1000-\$2000 and \$4000-\$5000 in UST Honors Scholarships for a maximum total of \$6000. For more information regarding scholarship amounts, please contact the Financial Aid Office or the Office of Admissions.

Multicultural Excellence Program Scholarship

The St. Thomas Multicultural Excellence Program scholarship is available to eligible students from the St. Paul Public School Multicultural Excellence Program (MEP). The scholarship amount is \$2,500 per year and may be received for four consecutive years or until graduation (or 132 credits, whichever comes first) if the student is consecutively enrolled as a full-time student at St. Thomas and is making satisfactory academic progress. Graduating high school seniors who are MEP participants should contact the Office of Admissions for details on how to apply for the scholarship.

Air Force ROTC Scholarships

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, 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). Additional scholarships for college freshmen and sophomores are available for qualified students who have enrolled in AFROTC and have competed in the January or June selection cycle. Members not enrolled in AFROTC may compete in June for the summer walk-on scholarships.

High school juniors and seniors may obtain the college scholarship information and an application on line at www.afrotc.com.

The application deadline is December 1 of the year preceding college entrance.

St. Thomas offers its students who are recipients of Air Force ROTC scholarships up to full subsidy (room

and board and remaining tuition) on almost every Air Force ROTC Scholarship awarded.

Contact the Department of Aerospace Studies for details on scholarship opportunities and the St. Thomas subsidy at 651-962-6329 or 800-328-6819 ext 26329.

Army ROTC Scholarships

Students who are awarded a full-tuition ROTC Scholarship through the Army are eligible to receive a room and board scholarship from St. Thomas

For more information, contact Army ROTC, Dept. of Military Services, 15 Church St. SE, Minneapolis, MN 55455. Phone: 612-626-1584; Website: www.umn.edu/arotc.

Navy/Marine Corps ROTC Scholarships

Students who are awarded a full-tuition ROTC scholarship through the Navy/Marine Corps are eligible to receive a full room and board scholarship from St. Thomas.

For more information, contact Navy/Marine Corps ROTC, 203 Armory, c/o University of Minnesota, 15 Church St, SE, Minneapolis, MN 5545, call 612-625-6677, or visit www.nrotc.umn.edu.

Grants

The University of St. Thomas participates in the following federal and state programs. To apply, students must complete the Free Application for Federal Student Aid (FAFSA) each year.

Federal Pell Grant

The Federal Pell Grant is a need-based federal program that currently offers up to \$4,050 per year to meet educational expenses.

Minnesota State Grant

Currently, Minnesota residents may be eligible for up to \$7,986 per year through this need-based grant program.

Federal Supplemental Education Opportunity Grant (SEOG)

Federal SEOGs are awarded to students who demonstrate exceptional need. Grants range from \$200 to \$4,000 each year and are awarded at the discretion of the UST Office of Student Financial Services, based on federal guidelines.

Loans

Federal Stafford Loan

Federal Stafford Loans are long-term low interest rate loans. Required federal guarantee and origination fees are deducted from the proceeds of the loan prior to disbursement. The maximum fees deducted will be 4 percent of the loan amount. Repayment of the Federal Stafford Loan begins after a six-month grace period. The grace period begins the day following the student's last date of at least half-time attendance (i.e., upon graduation, complete withdrawal from the university or withdrawal to less than half-time student status). The standard repayment term for the Federal Stafford Loan is ten years.

To be eligible to borrow a Federal Stafford Loan the student must complete the Free Application for Federal Student Aid (FAFSA) and must be enrolled on at least a half-time basis in a degree or certificate program. There are two types of Federal Stafford Loans – the Subsidized

and the Unsubsidized Stafford Loan. The results of the FAFSA determine the type of loan for which the student qualifies.

The Subsidized Federal Stafford Loan

To qualify for a subsidized loan the student must demonstrate financial need. The federal government provides an interest subsidy for students who qualify for this loan. The government pays the student's interest on the loan as long as he or she maintains at least half-time attendance and during the six-month grace period.

The Unsubsidized Federal Stafford Loan

Eligibility for the unsubsidized loan is not based on financial need. The student bears all interest costs of the loan, however, interest payments may be deferred while the student is attending school on at least a half-time basis and during the six-month grace period. If the student chooses to defer paying the accrued interest until the end of his or her grace period, the unpaid interest is capitalized (added to the principal balance of the loan).

Students may borrow a combination of Subsidized and Unsubsidized Federal Stafford Loans as long as the grade level annual and aggregate maximums are not exceeded. For example: The grade level annual maximum for a first-year student is \$2,625. If a first-year student qualified for a \$1,000 subsidized loan he or she could borrow the additional \$1,625 in unsubsidized loan. Another first-year student may demonstrate at least \$2,625 in need and therefore would qualify for the full loan amount to be subsidized. The combined subsidized and unsubsidized aggregate maximum for a dependent undergraduate in the Federal Stafford Loan program is \$23,000. The aggregate maximum for an independent undergraduate is \$46,000, of which not more than \$23,000 may be subsidized.

Federal Perkins Loan Program

St. Thomas participates in the Federal 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 course of study, and be, in the opinion of the university, capable of maintaining good standing in their chosen course of study.)

Repayment of principal and interest begins nine months after graduation or when the borrower ceases to be enrolled on at least a half-time basis. No interest accrues while the student is enrolled on at least a half-time basis. The interest rate is fixed at 5 percent.

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. Students must be enrolled at least half-time to apply.

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.

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.

To apply, a student must complete the Free Application for Federal Student Aid (FAFSA).

Repayment begins within 60 days of disbursement of the PLUS loan. Payments are based on both interest and principal. 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.

Job openings are posted on the Human Resources Website: www.hr.stthomas.edu. Student wages are paid every two weeks by payroll check, direct deposit to a checking account, or direct payment to the UST bill.

Financial Aid Policy Regarding Withdrawal from the University

If a student withdraws from a course or from the university during a semester, January or summer term, there may be implications with his/her financial aid award. The policy may differ, depending upon the source of the aid, whether it be federal, state, institutional, or outside funds. Detailed information is available from the Office of Student Financial Services.

Return of Title IV (Federal) Aid

If a student withdraws from the University of St. Thomas during a semester, January or summer term, a calculation of "earned" versus "unearned" federal aid must be determined. This federal policy assumes the student earns aid based on how much time has elapsed in the term. If the student is a recipient of federal financial aid, that aid may be reduced as a result of the student's withdrawal.

There are three steps that the University of St. Thomas must complete to comply with the federal policy:

1. determine the withdrawal date;
2. determine the amount of earned federal aid; and
3. return unearned federal funds to the appropriate program(s).

However, in order to ensure the student is eligible to receive financial aid, the university must first verify with the student's instructor(s) that he/she has attended or participated in academic activities related to his/her classes for the term.

A student must withdraw officially through the Murphy On-line system or through the Office of the University Registrar. The withdrawal date is the date the withdrawal process began. If the student fails to officially withdraw, the withdrawal date will become the midpoint of the term, unless the university can document a later date. In certain circumstances, if an earlier date of last academic activity is determined, this date may be used in the calculation of "earned" federal aid.

If a student withdraws before completing 60% of the term, he/she "earns" federal funds in direct proportion to the length of time enrolled. The percentage of earned

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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:

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