2019-20 NOTIFICATION OF AWARD GUIDE

Please keep this guide for future reference.

stthomas.edu/financialaid/undergraduate

UNIVERSITY OF St.Thomas

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NAVIGATING THIS DOCUMENT

When viewed digitally, clicking on **web addresses** will open that website in your preferred web browser.

NOTE: Please be advised that all financial aid programs (need- and non-need-based) are subject to change. Most often the changes are a result of changes to federal and/or state programs and regulations. Information in this guide is accurate as of January 2019.

AWARD NOTIFICATION INFORMATION

RESPONDING TO YOUR NOTIFICATION OF AWARD

The Notification of Award is for your records. To respond to this award notice, please go to **stthomas.edu/awarded** and follow the instructions provided.

1 **Accept or decline any federal or state work-study offered.** This is not a contract or a guarantee of employment. By accepting work-study, you are simply indicating you are interested in student employment opportunities and you plan to apply for an on-campus job. Students not eligible for federal or state work-study still can participate in on-campus employment. All students, regardless of eligibility, can review available jobs and submit applications online at **stthomas.edu/jobs**.

2 **Accept or decline your loan(s).** If you would like to accept but reduce the amount of your loan(s), please indicate the reduced amount you wish to borrow in the space provided. If you accept your loan(s), we will contact you with detailed instructions on how to complete any loan requirements at a later date.

3 **Report your enrollment plans for each semester.** Your notification of award is based on anticipated enrollment of 16 credits each semester (fall semester and spring semester). If you enroll in less than 16 credits, your aid will be reviewed and some adjustments may be necessary.

MURPHY ONLINE: THE ST. THOMAS STUDENT INFORMATION SYSTEM

St. Thomas students can use Murphy Online to view their student accounts and financial aid records. All students are issued a username and password required to access this system. To view your financial aid records on the Murphy Online Information System:

1 From any St. Thomas web page (**stthomas.edu**), select **"OneStThomas"** located in the header.

2 Log in to the **OneStThomas** secured area using your username and password.

3 Select **"Apps & Tools"** from the header and search "Murphy Online."

4 Log in to Murphy Online and select **"Financial Aid."**

From this page you have several menu choices to access your records:

Financial Aid Status: Select an academic year to view your award or review your account summary, financial aid history and the estimated cost of attendance used to prepare your financial aid award.

Eligibility: Review any "Student Requirements" needed to process financial aid or select "Academic Progress" to check your current status.

Award: Review your financial aid award and student account summary. The "Award Payment Schedule" shows estimated disbursement dates and "Loan Application History" provides information about your student loans.

FINANCIAL AID ADJUSTMENTS:

If there are changes in your financial situation, it is your responsibility to notify the Financial Aid Office. If any adjustment to your financial aid is required, you will receive a revised award notice. Changes in your financial situation might include the receipt of additional education resources (e.g., external scholarships, veterans education benefits, etc.) or actual education costs that are substantially different than what our office has estimated.

2019-20 UNDERGRADUATE COSTS

Costs for the 2019-20 academic year will not be final until February 2019. Final costs will be posted to the financial aid website, **https://www.stthomas.edu/financialaid/undergraduate/cost/prospective/**, as soon as they are available.

The cost information provided here was used to package financial aid. While these figures are estimated, students should not expect their financial aid eligibility to change once costs are finalized. If financial aid is adjusted for any reason, including changes in the cost of attendance, students will receive a revised award notice.

ESTIMATED TUITION

Per semester (12-18 credits) $22,390
Per school year $44,780
Per credit (less than 12 credits) $1,357
Coverage fee (above 18 credits). $1,500*

**Coverage fee is a per semester, non-refundable charge in the event the student registers for more than 18 credits. There are no additional tuition charges beyond the coverage fee for any credits registered for above 18 credits.*

ESTIMATED REQUIRED FEES

Total required fees $1000

ESTIMATED ROOM/RESIDENCE HALL

Average double room cost $6,812

ESTIMATED BOARD/MEAL PLANS

Average cost $4,350

ESTIMATED INDIRECT COSTS $3,516

Indirect costs may include: books, supplies, transportation, personal expenses and potential loan fees. We provide an estimate of these costs for your planning purposes.

ESTIMATED COST OF ATTENDANCE FOR THE 2019-20 ACADEMIC YEAR

(Total Financial Aid Budget). $60,458

2020 J-TERM COSTS

Enrollment for J-Term courses is optional. J-Term eBills are sent in December with payment due in full by Jan. 19. J-Term and spring enrollment will be combined for federal and state financial aid purposes only.

TUITION

Tuition for J-Term is discounted and equal to 50 percent of the per credit tuition charge set for the fall and spring semesters. Additional technology and facilities fees are assessed during J-Term (if enrolled).

ROOM/RESIDENCE HALL

There is no additional charge to live on campus during J-Term if you are a resident in campus housing during the fall and spring semesters.

BOARD/MEAL PLANS

Supplemental meal plans are offered during J-Term but are not required.

2020 SUMMER COSTS

Enrollment in summer session is optional. Summer session eBills are sent in May with the first payment due by June 19. Summer session enrollment is not combined with any other term of enrollment for financial aid purposes.

TUITION

Tuition for summer session is discounted and equal to 50 percent of the per credit tuition charge set for the subsequent fall semester.

Additional fees are assessed for summer session enrollment. Housing for summer may be available for an additional charge. No meal plans are offered during summer session.

No institutional grant or scholarship funds are available during summer session and/or J-Term with the exception of some full-tuition scholarships.

2019-20 FINANCIAL AID DEADLINES

AUG. 1, 2019

All requested documents and forms must be submitted to the Financial Aid Office by this date to ensure that funds awarded to a student will be available by the start of the fall semester.

SEPT. 17, 2019

Your financial aid for fall semester will be adjusted using your official registration as of this day. It is imperative that your registration is finalized by this date.

OCT. 3, 2019

The Free Application for Federal Student Aid (FAFSA) for 2019-20 must be received by the federal processor on or before this date to be considered for Minnesota State Grant funds for fall semester 2019.

NOV. 11, 2019

Applications for J-Term financial aid will be available in the Financial Aid Office and online.

NOV. 30, 2019

Students who are enrolled only for fall semester jeopardize their chances of receiving aid if they have not finalized their financial aid file by this date.

A student's financial aid file must be complete (i.e., all forms and documents submitted and error free) to allow the Financial Aid Office staff adequate time to process financial aid for fall semester.

Any documents and forms received after this date will be processed, if time permits, but the availability of financial aid (grants, loans, etc.) for fall semester only is not guaranteed.

DEC. 20, 2019

This is the last day of fall semester. No aid can be processed after this date for students who plan to enroll only for fall semester.

JAN. 2, 2020

All requested documents and forms must be submitted to the Financial Aid Office by this date to ensure that funds awarded to a student will be available by the start of spring semester.

FEB. 14, 2020

Your financial aid for spring semester will be adjusted using your official registration as of this day. It is imperative that your registration is finalized by this date.

MARCH 3, 2020

The Free Application for Federal Student Aid (FAFSA) for 2019-20 must be received by the federal processor on or before this date to be considered for Minnesota State Grant funds for spring semester 2020.

APRIL 14, 2020

Applications for summer financial aid will be available in the Financial Aid Office and online.

MAY 1, 2020

Students jeopardize their chances of receiving aid if they have not finalized their financial aid file by this date.

A student's financial aid file must be complete (i.e., all forms and documents submitted and error free) to allow the Financial Aid Office staff adequate time to process financial aid for the 2019-20 academic year.

Any documents or forms received after this date will be processed, if time permits, but the availability of financial aid (grants, loans, etc.) for the 2019-20 academic year is not guaranteed.

MAY 22, 2020

This is the last day of spring semester. No aid can be processed after this date for the 2019-20 academic year.

GIFT AID AND WORK-STUDY

ST. THOMAS SCHOLARSHIPS

These scholarships are funded by the university or established by donors as gifts to the university. Recipients are selected according to the terms of the scholarship program or the donor. Incoming first-year students who are offered a St. Thomas Scholarship may receive funding for eight semesters (fall and spring semesters only) or until graduation, whichever comes first, provided the student meets the necessary renewal criteria. To renew St. Thomas Scholarship funding, recipients must remain consecutively enrolled as a full-time St. Thomas student, achieve at least a 2.0 grade-point average and maintain satisfactory academic progress (**see page 16**). Recipients of some scholarship funds will be contacted by the St. Thomas Development Office with instructions on sending a letter of appreciation to the donor of their funds. Scholarship funds that require a thank-you letter will be disbursed to a student's St. Thomas account after the Development Office notifies the Financial Aid Office that this requirement has been satisfied.

VETERANS EDUCATION BENEFITS

Military veterans and/or their dependents may be entitled to a variety of benefits to assist with educational expenses. More information regarding the certification of veterans benefits, the Yellow Ribbon Scholarship Program and other resources is available at **stthomas.edu/veterans**.

FEDERAL AND STATE WORK-STUDY

The Federal and State Work-Study programs provide students an opportunity to work on campus or in a few positions located off campus in the community. Being awarded work-study is not a guarantee of a job. Students at St. Thomas apply for and obtain their own jobs. Students with a Federal or State Work-Study award are given priority for positions, provided they have the required qualifications. Available positions will be posted on the Human Resources website (**stthomas.edu/jobs**). First-year students may begin looking for campus employment after they attend orientation and have registered for classes. St. Thomas also offers job opportunities with a number of community partners for students eligible for Federal and State Work-Study programs. These positions are also posted on the Human Resources website.

Students generally work approximately 10-12 hours per week to earn their work-study awards, which range from $500 to $3,200 per year. Work-study compensation starts at $9.86 per hour and may increase based on the responsibilities required for the position. Work-study earnings are subject to federal and state income taxes, but in most cases are not subject to FICA tax. Income earned from work-study is made available to students in the form of a paycheck, direct deposit into a bank account or as a payment toward a student's bill. Work-study awards are listed on the Notification of Award as financial aid. It is up to the student to decide how, or if, work-study earnings will be used to pay the student's bill.

FEDERAL AND STATE GRANT PROGRAMS

Eligibility for the following federal and state grant programs is based on the results of the Free Application for Federal Student Aid (FAFSA). Need-based grant programs are available to students who demonstrate exceptional financial need.

FEDERAL PELL GRANT

Students are eligible to receive the full-time maximum as long as they are enrolled in three courses (12 credits) or more each semester. Federal Pell Grant recipients are eligible to receive full-time Pell Grant funding for a maximum of six academic years (12 semesters).

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

Availability of SEOG funding is limited and awarded to students who qualify until funds are exhausted. SEOG funding can range from $250 to $4,000 each year.

MINNESOTA STATE GRANT

These state funds do not have to be repaid and are awarded to Minnesota residents who demonstrate financial need. Unless otherwise specified, the Minnesota State Grant indicated on your Notification of Award is based on enrollment of 15 or more credits per semester. If you plan to enroll in fewer than 15 credits per semester, you must inform the Financial Aid Office and your award will be recalculated. The University of St. Thomas must ensure that you meet all eligibility and residency requirements to receive Minnesota State Grant funds. If we cannot clearly establish this from the information we have on file, you will be sent a State of Minnesota Financial Aid Application to complete and return to our office. Your Minnesota State Grant cannot be finalized until this determination is made.

OTHER MINNESOTA STATE AID PROGRAMS

The state of Minnesota offers additional aid opportunities including the Postsecondary Child Care Grant, Minnesota Indian Scholarship, Public Safety Officer's Survivor Grant, Teacher Candidate Grant, and MN GI Bill for eligible veterans from Minnesota. More information is available at ohe.state.mn.us.

INFORMATION FOR TRANSFER STUDENTS

UST TRANSFER AWARDS

Transfer awards are funded by the university or established by donors as gifts to the university. Students who are offered a UST Transfer Award may receive funding for a maximum of 192 total credits (attempted St. Thomas credits plus all transferred credits) or until graduation, whichever comes first, provided the student meets the necessary renewal criteria. To renew UST Transfer Award funding, recipients must remain consecutively enrolled as a full-time St. Thomas student, achieve an institutional GPA of 2.0 or higher and maintain satisfactory academic progress (**see page 16**). UST Transfer Award funds only are disbursed during the fall and/or J-Term and spring semesters.

ST. THOMAS GRANTS

St. Thomas grants are funded by the university or established by donors as gifts to the university. St. Thomas Grant funds are awarded to transfer students who demonstrate financial need as determined by the Free Application for Federal Student Aid (FAFSA). These grant funds are awarded on a first-come, first-served basis and eligibility is determined every year. To receive a St. Thomas Grant (if eligible), students must enroll at least half time (6 or more credits), remain enrolled consecutively at St. Thomas and maintain satisfactory academic progress (**see page 16**). St. Thomas Grant funds only are disbursed during the fall and spring semesters.

FEDERAL GRANT PROGRAMS

Please refer to **page 7** of this guide for a complete listing of federal grants.

MINNESOTA STATE GRANT

Please refer to **page 7** of this guide for more information about the Minnesota State Grant program.

TRANSFER STUDENT MONITORING PROCESS

All new transfer students who have applied for financial aid are monitored by the U.S. Department of Education National Student Loan Data System (NSLDS). Federal regulations do not allow students to receive federal grants and loans simultaneously at more than one institution. The University of St. Thomas is notified by NSLDS if another school has processed financial aid for a transfer student during the same academic year. The University of St. Thomas can begin monitoring students 30 days prior to the beginning of the term. The Financial Aid Office is unable to process and disburse financial aid for students during this initial monitoring period. It typically takes two weeks for this initial monitoring period to take place and for financial aid processes to resume. Students remain on the NSLDS monitoring system for 90 days.

FEDERAL LOAN PROGRAMS

FEDERAL DIRECT LOANS

A Federal Direct Loan is a long-term, fixed-rate loan made available to students. Typically, every student who files the FAFSA is eligible to borrow a Federal Direct Loan. Students may qualify to have a portion of their federal loan eligibility subsidized based on their financial need as determined by the FAFSA. A student must be enrolled at least half time (6 credits) to be eligible to borrow a Federal Direct Loan.

Subsidized: The Federal Direct Subsidized Loan is awarded to students who demonstrate financial need as determined by the FAFSA. Interest on a Federal Direct Subsidized Loan does not accrue while the student is enrolled at least half time (6 credits). Interest begins to accrue six months after graduation or when enrollment for fall or J-Term and spring semester falls below half time.

Unsubsidized: The Federal Direct Unsubsidized Loan is not a need-based loan. Interest accrues on this loan prior to repayment. The student has the option to make interest payments during the in-school period, or to allow the accrued interest to be capitalized (added on) to the principal balance at repayment.

INTEREST RATE

5.05 percent for the 2018-19 academic year. This rate is set annually for new loans. Once the rate is set it is fixed for the life of the loan. The interest rate for 2019-20 Federal Direct Loans should be similar but will not be known until June 2019.

DEPENDENT ANNUAL LIMIT

First-year student: $5,500 (up to $3,500 may be subsidized)
Sophomore: $6,500 (up to $4,500 may be subsidized)
Junior/Senior: $7,500 (up to $5,500 may be subsidized)

INDEPENDENT ANNUAL LIMIT

Dependent annual limit
+
First-year student/Sophomore: $4,000 (always unsubsidized)
Junior/Senior: $5,000 (always unsubsidized)

AGGREGATE LIMIT

Dependent: $31,000 (no more than $23,000 may be subsidized)
Independent: $57,500 (no more than $23,000 may be subsidized)

FEES

1.062 percent origination fee, effective through Sept. 30, 2019.

REPAYMENT TERM

Typically 10 years, begins six months after student

SUPPLEMENTAL LOAN OPTIONS

FEDERAL DIRECT PLUS LOAN FOR PARENTS

For families who need to borrow beyond the Federal Direct Loan limits, the Parent PLUS Loan is one option. The Federal Direct Parent PLUS Loan is available for parents to borrow on behalf of dependent undergraduates who are enrolled at least half time (6 credits). A credit analysis is required. Students must have a current FAFSA on file in order for their parent(s) to apply for a Federal Direct Parent PLUS Loan. More information is available at stthomas.edu/otherloans.

When a Federal Direct Parent PLUS Loan is Denied Due to Parent's Credit

If a Federal Direct Parent PLUS Loan is denied because of a parent's credit history, families have three options. The parent may appeal the decision due to extenuating circumstances, secure a credit-worthy endorser (co-signer) for their PLUS Loan or the student may borrow an additional Federal Direct Unsubsidized Loan. For information about appealing a denial or using an endorser, the parent should contact the Student Loan Support Center at (800) 557-7394. If a denial is overridden by either an appeal or adding an endorser, the parent borrower is required to complete online loan counseling before the PLUS Loan can be disbursed.

To apply for the Federal Direct Unsubsidized Loan in the student's name, contact the Financial Aid Office. Under this option, the student is limited to borrowing a maximum of an additional $4,000 if he or she is a first-year student or sophomore and an additional $5,000 if he or she is a junior or senior.

INTEREST RATE

7.6 percent for the 2018-19 academic year. This rate is set annually for new loans. Once the rate is set it is fixed for the life of the loan. The interest rate for 2019-20 federal Parent PLUS Loans should be similar but will not be known until June 2019.

ANNUAL LIMIT

Total cost of education minus any other financial aid received

FEES

4.248 percent origination fee, effective through Sept. 30, 2019.

REPAYMENT TERM

Up to 10 years. Principal and interest repayment begins 30 to 60 days after final disbursement. Parent borrowers may request deferment if necessary.

PRIVATE EDUCATIONAL LOANS

Before applying for any private educational loan, students should file the Free Application for Federal Student Aid (FAFSA) to take advantage of the federal student loans awarded to all students. We believe it is in the best interest of our students to borrow all of the federal loans available to them before pursuing any private educational loan. Private educational loans are loans made by banks or other lending institutions specifically for the purpose of funding expenses associated with post-secondary education. These financing instruments offer rates that are competitive when compared to secured loans such as car loans or home mortgages that require collateral. A student's eligibility to borrow a private educational loan is based on the terms of each loan and the student's overall credit profile, including repayment on prior credit obligations, and their current use of credit. A co-signer generally is required. More information is available at stthomas.edu/otherloans.

If you decide to borrow a private educational loan, you are encouraged to carefully evaluate the terms of each loan program to determine which loan will best suit your needs. To estimate the potential amount you may need to finance with additional student loans, please refer to the St. Thomas Cost Estimator available on our website, stthomas.edu/financialaid/undergraduate/cost/estimateyourbill. Some lenders offer private education loans for parents, family members or other individuals to help pay for a student's education. The University of St. Thomas is willing to work with any lender to provide the supplemental financing needed to pay remaining educational expenses on our campus.

FEDERAL PLUS OR PRIVATE LOANS: WHICH IS BETTER?

Before borrowing any supplemental loan (PLUS or private), we recommend that all students utilize the federal subsidized or unsubsidized loans they have been awarded. Even though a student's federal loan eligibility may not provide the total amount needed to cover their remaining expenses, it is still in the student's best interest to take advantage of federal funding rather than securing one larger supplemental loan for the total amount needed. When deciding what type of supplemental financing to use in conjunction with a student's federal loan eligibility, we encourage families to consider the differences between the Federal Direct Parent PLUS Loan and other private educational loans.

FEATURE	FEDERAL DIRECT PARENT PLUS LOAN	PRIVATE EDUCATIONAL LOANS
Interest Rate	Fixed at 7.6 percent for the 2018-19 academic year.	Variable and fixed rates available, usually no cap. Many programs reset monthly or quarterly. Usually based on a consumer index (prime, commercial paper, LIBOR, etc.) plus a margin.
Borrower	Loan is in parent's name and is nontransferable.	Typically the student, with a credit-worthy co-signer who bears equal responsibility for the loan. Some lenders offer loans that parents or other individuals may borrow to cover a student's expenses.
Loan Amounts	Up to the cost of student's education minus other financial aid.	Minimum and maximum borrowing limits vary from lender to lender.
Fees	4.264 percent origination fee, effective through Sept. 30, 2019.	Fees vary from lender to lender. May include origination and/or repayment fees.
Repayment Terms	• Generally repayment begins within 60 days after full disbursement. • Length of repayment is 10 years from the start of principal payments.	• Interest accrues while student is in school. Some programs require students to make minimum monthly payments or interest-only payments while in school. If deferred, repayment usually begins six months after student graduates or leaves school. • Length of repayment varies, usually 10-30 years.
Qualifying	Based on credit history; debt-to-income is not considered, making it easier to qualify.	Varies from lender to lender, but debt-to-income ratio is often considered in credit decision.
Effect on Credit Report	Will show as debt on credit report of parent.	Will show as debt on credit report of student and co-signer.
Deferment/ Forbearance	Parent borrowers may request deferment of principal and interest payments as long as their student is enrolled at least half time. Unemployment and economic hardship also may qualify parent for deferment or forbearance.	Deferment of principal and interest is often available as long as the student is enrolled at least half time. However, some lenders only offer deferment of principal. Some lenders may offer forbearance. Check with lender for details.
Cancellation	Loan discharged if parent or student dies or if parent suffers total and permanent disability.	Loan discharge policy based on student's disability or death varies by lender.

HOW TO OBTAIN A FEDERAL LOAN

The Financial Aid Office at St. Thomas automatically awards Federal Direct Loans based on financial aid eligibility, which is determined by the Free Application for Federal Student Aid (FAFSA). Federal Direct Parent PLUS Loans are available, but are not automatically awarded. Students and parents who participate in federal loan programs are required to have their loan records submitted to the **National Student Loan Data System (NSLDS)**. Loan records on NSLDS will be accessible to guarantee agencies, lenders and colleges determined to be authorized users of the data system.

FEDERAL DIRECT LOANS

To obtain a Federal Direct Subsidized and/or Federal Direct Unsubsidized Loan, students must accept the loan(s) via Murphy Online. Once loans are accepted, students borrowing for the first time at St. Thomas will receive a request to take the following steps:

Entrance Loan Counseling

This online counseling requires student borrowers to read and answer questions about the Federal Direct Loan Program. It is intended to inform students of their rights and responsibilities as borrowers in the program. Go to **studentloans.gov** to learn more and complete a counseling session.

Complete MPN

The MPN is the official document a student borrower signs promising to repay his orher Federal Direct Loan. The MPN is completed online at **studentloans.gov** using your FSA ID as an electronic signature. Students who have borrowed in a previous year from the Federal Direct Loan Program may not be required to complete another MPN.

FEDERAL DIRECT PLUS LOAN FOR PARENTS

To apply for a Federal Direct PLUS Loan for Parents, the parent borrower must log in to **studentloans.gov** using their FSA ID username and password and select "Apply for a Direct PLUS Loan." Information on this form will be used by the U.S. Deptartment of Education to initiate the application and credit authorization on the parent's behalf. The parent borrower listed on the application or credit authorization must sign an online MPN using his or her FSA ID before any loan funds may be disbursed.

OUTSIDE SCHOLARSHIPS

This past year, St. Thomas students received just over $2.7 million in private scholarships awarded by local foundations, community agencies, clubs, social and fraternal organizations, parents' employers, etc. These scholarships are awarded based on a variety of factors such as financial need, academic achievement, ethnicity, community involvement, leadership, career plans and fields of study. It is truly worth a student's time to search for these opportunities. Our office provides several tools to help you search for outside scholarships.

$cholartips, a bi-monthly e-newsletter, helps St. Thomas students identify scholarships sponsored by outside organizations and agencies. Students can **search archived issues** for opportunities from previous months.

Our website also offers **links to free online scholarship searches, tips for students applying for private scholarships and information about scholarship matching programs.**

REPORTING

Students receiving funding from outside sources must notify the Financial Aid Office of these additional funds. If we are required to revise financial aid due to a student's receipt of other resources, the student's Federal Direct Loan(s) or work-study award will be adjusted first. Contact the Financial Aid Office if you have questions about how aid received from outside sources may affect your overall aid package. **Students may report their outside scholarships on Murphy Online or by submitting an Outside Aid Information Form.**

DISBURSEMENT

In most cases, the donor of your scholarship will provide specific details regarding how and when the funds will be disbursed or if you are required to submit any documentation to the donor before any funds will be released. Please contact the donor if you have questions regarding your private scholarship.

If your donor sends a check to you, endorse the check if needed and forward it to the Financial Aid Office. If the donor sends the check to the Financial Aid Office, you will be contacted by email if your scholarship check requires your signature. Private scholarship checks will be applied to your student account as they are received.

Unless your donor provides specific instructions, private scholarships will be credited to your student account in full, provided you are enrolled as a full-time student.

INFORMATION REGARDING SPECIAL CIRCUMSTANCES

If there are special circumstances that affect your ability to pay for educational expenses, you may submit a **Special Circumstance Application** to inform your financial aid counselor of your situation. You may download the application at **stthomas.edu/financialaid/undergraduate/publicationsforms** or contact the Financial Aid Office to have one mailed to your home.

Please note that costs associated with lifestyle choices or consumer debt (e.g., house or car payments, living without roommates, credit card purchases, etc.) and changes in income due to overtime, one-time bonuses, withdrawal from retirement accounts or gambling losses cannot be taken into consideration.

Acceptable reasons to file a Special Circumstance Application include:

- Death or disability of a parent or spouse
- Divorce or separation of parent or student
- Medical, dental or dependent care expenses not reimbursed by insurance or by an employer's pre-tax cafeteria plan
- Unemployment
- Loss of child support and/or taxable Social Security benefits
- Business or farm closed due to bankruptcy, foreclosure or natural disaster
- Private high school, junior high or elementary tuition expenses for other family members
- Parents' or spouse's personal college loan payments
- Parent enrolled in college in 2018 or 2019 paying out-of-pocket college tuition expenses

ST. THOMAS PAYMENT PLANS AND BILLING PROCEDURES

ST. THOMAS PAYMENT PLANS

Your student account may be paid in full at the beginning of each semester (Sept. 19 for fall semester, Feb. 19 for spring semester) to avoid finance charges.

All students have the option to make monthly installment payments during the semester to ensure full payment of their account by the end of each semester. A minimum payment is required by the 19th of the following month, totaling four payments for the semester. The remaining balance, after the minimum payment has been deducted, will incur a 1.1 percent finance charge each month.

PAYMENT OPTIONS

St. Thomas accepts cash, check or electronic payments. Cash and check payments can be made in person at the service window located on the first floor of Murray-Herrick Campus Center outside the Business Office or mailed to:

University of St. Thomas
Business Office
Mail 5002
2115 Summit Ave.
St. Paul, MN 55105-1096

Electronic payments can be made using your checking account, savings account or Visa, Mastercard, Discover or American Express credit card. Please note that a 2.75 percent convenience fee will be assessed on credit card payments. All electronic payments are processed through the university's eBill system. Parents may make electronic payments on their student's account after the student adds the parent as an authorized user on the account.

BILLING PROCEDURES

Billing statements are produced in electronic format only; paper billing statements will not be mailed. You will be billed on a per-term basis, with the opportunity to pay in four monthly installments throughout each semester. The first eBill for the fall semester will be sent to the student's St. Thomas email account on or around Aug. 24. This date is Jan. 24 for the spring semester. The optional J-Term and summer sessions are separate billing terms, and any charges for J-Term or summer session are due in full by the end of the term.

The University of St. Thomas Payment Agreement and Disclosure Statement must be completed prior to or during the initial enrollment process and on file in the Business Office before a student can register for classes.

WHEN IS FINANCIAL AID CREDITED TO YOUR ACCOUNT?

Grants and St. Thomas Scholarships

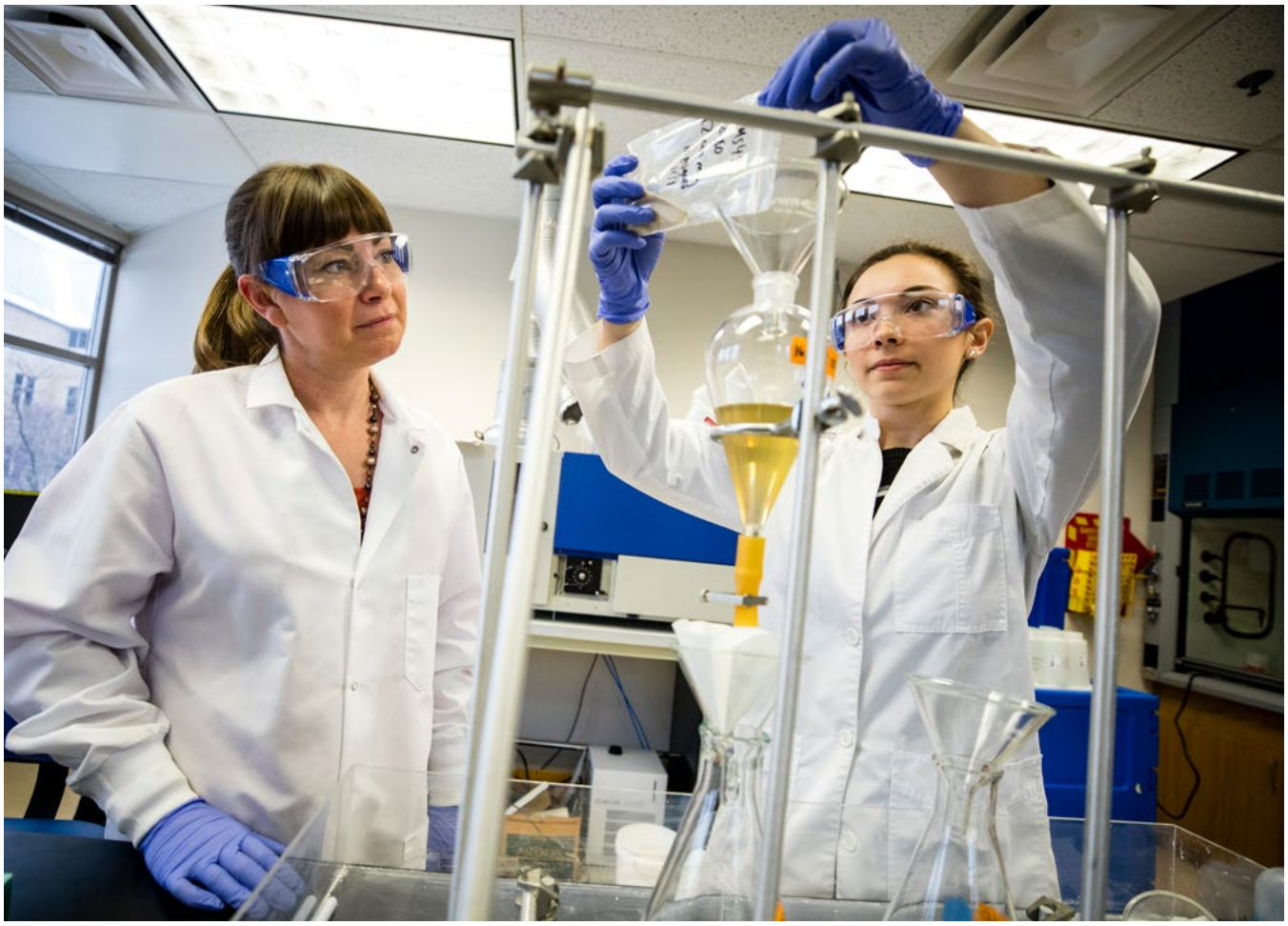
Federal grants will be credited to your account no earlier than 10 days prior to the start of the term, assuming your financial aid file is complete. Institutional grants and scholarships as well as state grants will be credited to your account no earlier than 15 days prior to the start of the term, assuming your financial aid file is complete. J-Term and spring enrollment will be combined for federal and state financial aid purposes but not institutional grants and scholarships.

Student Loans

Most student loans will be disbursed in two equal payments. Generally, St. Thomas will receive half your loan proceeds at the beginning of the fall semester and the remaining half at the beginning of the spring semester. Your fall and spring loan disbursements will be credited to your student account after the 10th day of each term. If you are borrowing a supplemental educational loan from a lender that cannot forward your funds to St. Thomas via Electronic Funds Transfer (EFT), your loan funds will be mailed via paper check. Once you endorse your paper loan check in the Business Office, the funds will be credited to your student account.

Student Employment

Earnings from student employment may be credited to your student account once you have secured a job, completed all required paperwork and have earned wages. When completing the employment paperwork, you determine what percentage of your earnings will be applied to your account. Earnings are paid biweekly to your student account, in a paycheck or direct deposit to your bank account. If you choose to use your student employment earnings to pay your remaining account balance, any outstanding monthly balance is subject to a 1.1 percent finance charge.



STUDENT ACCOUNT ACCESS

PROXY ACCESS FOR PARENTS AND GUARDIANS

During the college search process, the Financial Aid Office is free to discuss the particulars of a financial aid offer with parents and guardians. However, once a student is attending courses at the University of St. Thomas, their student account is protected by the Family Educational Rights and Privacy Act (FERPA). At this point, students must provide a parent or guardian with special permissions before the Financial Aid Office can discuss any privileged information regarding financial aid records.

Proxy access also provides parents, guardians or other third parties with view-only access to certain sections (selected by the student) of the student's Murphy Online record.

The proxy access system will prompt the student to set a unique passphrase for each proxy. Financial aid staff members will require a proxy to use their passphrase before sharing protected information over the phone. Parents and guardians will not need their passphrase to communicate with our office via email. However, financial aid staff will only include protected information in an email response being sent to a confirmed proxy email address.

General questions about financial aid are always welcome and do not require this access.

Accepted students may designate one or multiple proxies on their student account at any time. For complete instructions and more information about proxy access, please visit **stthomas.edu/proxy**.

ST. THOMAS SATISFACTORY ACADEMIC PROGRESS POLICY

Undergraduate students receiving financial aid must:

- Complete 67 percent of all attempted credits
- Achieve and maintain a minimum cumulative 2.0 GPA after the end of four semesters of enrollment. Semesters are defined as fall, J-Term and spring (combined), and summer for purposes of this policy.
- Obtain a first bachelor's degree within 192 attempted credits

Programs Covered by this Policy

All federal, state and institutional financial aid programs are subject to this policy including scholarships and awards, grants, loans and work-study.

ELIGIBILITY

Students must have a high school diploma or GED in order to receive financial aid. Students enrolled in nondegree programs are not eligible to receive financial aid. Students must be U.S. citizens or eligible noncitizens to qualify for federal and/or state financial aid.

Monitoring Progress

A student's progress will be monitored at the end of each semester. The assessment will be based on the student's entire academic record, including any coursework completed through the Dougherty Family College and all transfer credit hours from other institutions accepted by the university. Admission or readmission to the University of St. Thomas or academic standing as defined by the Registrar's Office does not necessarily constitute maintaining satisfactory academic progress for purposes of financial aid.

Repeated Coursework

A student may choose to repeat courses in order to improve a grade. Repeating courses may increase GPA, but all credits are counted as attempted including repeated credits. Once a student has received a passing grade in a course, a student can receive financial aid for only one repeat of that course.

Transfer Credits

All college-level courses taken outside of the University of St. Thomas and accepted for credit at the university are counted as transfer credits. Transfer credits include those earned during regular enrollment at another post-secondary institution as well as those earned during the completion of a student's high school diploma or GED (e.g., AP, IB, PSEO, CIS and CLEP).

Maximum Time Frame

Undergraduate baccalaureate students are eligible to receive financial aid for a maximum of 192 attempted credits. Attempted credits include all "F" and "R" grades and all "W's" and "I's." Courses that are repeated are counted each time they are attempted. All transfer credits accepted by the institution are counted as attempted. Audit credits are not counted.

Completion Rate (Degree Progress)

Students must satisfactorily complete 67 percent of all credits attempted. Satisfactory grades are "A," "B," "C," "D" and "S." Unsatisfactory grades are "F," "R," "I" and "W." Failure to maintain a 67 percent completion rate will result in a warning for the next semester. Failure to bring the overall completion rate up to 67 percent during the warning semester will result in suspension.

Minimum Cumulative Grade-point Average

Federal regulations require a cumulative GPA of 2.0 or higher after the end of the second academic year. Undergraduate baccalaureate students who have attempted four semesters and do not have the minimum required GPA are ineligible to receive financial aid until their cumulative GPA is above 2.0. Cumulative GPA is calculated on all courses attempted at St. Thomas and all transfer credits accepted by St. Thomas.

Unsatisfactory Status

A student whose status is determined to be unsatisfactory **is not eligible to receive financial aid until he or she meets one of the following conditions:**

- Continues to attend St. Thomas (or another institution) at his or her own expense and returns to full compliance with all parts of the Satisfactory Academic Progress policy
- Submits an appeal demonstrating extenuating circumstances and is approved to receive financial aid with conditions

Right to Appeal

Students who have had their financial aid suspended due to unsatisfactory academic progress may appeal to the Financial Aid Office. The written appeal must be submitted within 15 days of notification of unsatisfactory status and must be accompanied by all relevant documentation.

Students Seeking a Second Baccalaureate Degree

Students seeking a second baccalaureate degree are only eligible for federal loans (if they have not reached the aggregate limits of the loan program) and private loans. Such students are expected to receive their second degree within the maximum time frame as stated above and will be held accountable to all other measures of progress. Exceptions to the maximum time frame policy may be made on an individual basis. An appeal to extend the maximum time frame must include a full degree evaluation and graduation plan approved by an academic adviser and supporting statement from the adviser.

FINANCIAL AID POLICY REGARDING WITHDRAWAL

RETURN OF TITLE IV (FEDERAL) AID

If you withdraw from the University of St. Thomas during a semester, J-Term or summer session, a calculation of earned versus. unearned federal aid must be determined. This federal policy assumes you earn your aid based on how much time has elapsed in the term. If you receive federal financial aid, that aid may be reduced as a result of your withdrawal.

St. Thomas must complete three steps to comply with the federal policy:

1 Determine the withdrawal date.

2 Determine the amount of earned federal aid.

3 Return unearned federal funds to the appropriate program(s). However, in order to ensure that you are eligible to receive financial aid, St. Thomas must first verify with your instructor(s) that you have attended or participated in academic activities related to your class(es) for the term.

You must withdraw officially using Murphy Online or through the Registrar's Office, which is open from 8:00 a.m.-4:30 p.m. Monday through Friday. The withdrawal date is the date you begin the withdrawal process. If you fail to withdraw officially, 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 you withdraw before completing 60 percent of the term, you earn federal funds in direct proportion to the length of time you were enrolled. The percentage of earned aid is determined by dividing the total number of calendar days enrolled by the total number of calendar days in the term. If you complete 60 percent of the term, you earn all federal financial aid for the term.

The responsibility to repay unearned aid is shared by the institution (St. Thomas) 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. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct Parent PLUS Loan
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (SEOG)
6. Other Title IV Aid

If you are required to repay a portion of your loan through the student's share calculation, you 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 your share includes grant funds, federal rules allow the grant to be reduced by 50 percent and the University of St. Thomas will repay these grant programs on your behalf. You will then be responsible for repaying this money to St. Thomas. If this causes undue hardship, a satisfactory payment arrangement can be made with St. Thomas.

INSTITUTIONAL CHARGES AND STATE AID REFUND POLICY

The return of Title IV aid calculation, as cited above, only considers federal funds – not institutional, state or outside funding sources that may be included in your financial aid package. St. Thomas offers tuition refunds if you withdraw from the university according to the following schedule for fall and spring semesters:

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

If you withdraw during a period of time that allows for a tuition refund, a portion or all of your institutional, state and/or outside funding may need to be reduced or canceled. If you receive a 100 percent 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 your tuition refund was not used to fully repay the return of Title IV aid, a proportional share of the remaining tuition refund must be returned to the appropriate aid program(s).

WHERE TO SAY "THANKS" FOR THE AID

You are strongly encouraged, and in some cases required, to express your appreciation for the funds you have received. Donors and legislators appreciate hearing how the funds they provide make it possible for you to attend St. Thomas and achieve your educational goals.

ST. THOMAS SCHOLARSHIPS

Recipients of endowed or restricted scholarships must log in to Murphy Online to view whether or not a letter of appreciation is required. If a letter of appreciation is required, the donor information needed to satisfy the requirement will be provided. Scholarship funds are paid to St. Thomas student accounts only after the St. Thomas Development Office notifies the Financial Aid Office that any requirements have been satisfied.

Recipients of St. Thomas funds not requiring a thank-you may still send a letter of appreciation to the following address:

"Name of Scholarship"
c/o University of St. Thomas Development Office
Mail DEV
2115 Summit Ave.
St. Paul, MN 55105-1096

For further information, contact:
Beth Murphy
University of St. Thomas Development Office
(651) 962-6952 or (800) 328-6819, Ext. 2-6952
beth.murphy@stthomas.edu

FEDERAL FINANCIAL AID

To express your appreciation for your Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Direct Loans or Federal Work-Study, you can write your elected U.S. legislators. Contact information is available for your U.S. senators at **senate.gov** and for your U.S. congressperson at **house.gov**.

MINNESOTA STATE FINANCIAL AID

To express your appreciation for your Minnesota State Grant, Postsecondary Child Care Grant, Minnesota GI Bill, Public Safety Officer's Survivor Grant, Teacher Candidate Grant, Minnesota Indian Scholarship, SELF Loan or State Work-Study, you can write your elected Minnesota legislators. Contact information is available for your Minnesota Legislature representatives at **leg.state.mn.us**.

CONTACT INFORMATION

FINANCIAL AID OFFICE

Mail 5007
2115 Summit Ave.
St. Paul, MN 55105-1096

stthomas.edu/financialaid
email: financialaid@stthomas.edu
fax: (651) 962-6599

For questions about applying for financial aid, eligibility, financial aid programs, or to schedule an appointment with a financial aid counselor, call (651) 962-6550 or (800) 328-6819, Ext. 2-6550.

BUSINESS OFFICE – STUDENT ACCOUNTS

Mail 5002
2115 Summit Ave.
St. Paul, MN 55105-1096

stthomas.edu/businessoffice
email: busoffice@stthomas.edu
fax: (651) 962-6630

For questions about billing and payment options, call (651) 962-6600 or (800) 328-6819, Ext. 2-6600.

OFFICE OF UNDERGRADUATE ADMISSIONS

Mail 5017
2115 Summit Ave.
St. Paul, MN 55105-1096

stthomas.edu/admissions/undergraduate
email: admissions@stthomas.edu
fax: (651) 962-6160

For questions about admission to the University of St. Thomas, call (651) 962-6150 or (800) 328-6819, Ext. 2-6150.

RESIDENCE LIFE

Mail 5052
2115 Summit Ave.
St. Paul, MN 55105-1096

stthomas.edu/residencelife
email: reslife@stthomas.edu
fax: (651) 962-6481

For questions about residence halls, room selection, meal plan options and residence hall registration timelines, call (651) 962-6470 or (800) 328-6819, Ext. 2-6470.

REGISTRAR'S OFFICE

Mail 5001
2115 Summit Ave.
St. Paul, MN 55105-1096

stthomas.edu/registrar
email: registrar@stthomas.edu
fax: (651) 962-6710

For questions about registration or academic transcripts, call (651) 962-6700 or (800) 328-6819, Ext. 2-6700.

UNIVERSITY OF
St.Thomas

All for the Common Good™

2115 Summit Ave.
St. Paul, MN 55105-1096 USA
stthomas.edu

The University of St. Thomas is an equal opportunity educator and employer. St. Thomas does not unlawfully discriminate, in any of its programs or activities, on the basis of race, color, creed, religion, national origin, sex, sexual orientation, family status, disability, age, marital status, status with regard to public assistance, membership or activity in a local commission, genetic information or any other characteristic protected by applicable law. **stthomas.edu/eostatement**

All programs offered by the University of St. Thomas shall be readily accessible to individuals with disabilities. For details, call (651) 962-6315.

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