

UNIVERSITY *of* SAINT MARY



Office of Financial Aid
Mead Hall - Student Service Center

Phone: 1-800-752-7043 opt 4
Fax: 1-913-758-6140

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Website: www.stmary.edu/finaid

Dear Students and Parents,

At Saint Mary, our financial aid office is here to help you finance a great education. Since 98% of our students receive financial aid including scholarships, we're sure you'll find USM affordable. Our aid packages are based on the university's analysis of student need as determined by processing the Free Application for Federal Student Aid (FAFSA). Typically, packages are combinations of scholarships, state and federal grants, work study, and student loans – designed help you easily manage education expenses.

We award financial aid after students are admitted. We have a “rolling admissions” policy, which means applications are processed as soon as they are submitted. Financial aid awards are also made on a “rolling basis”. Our ability to award aid is based on the availability of institutional, local, state, and federal funds. The earlier you apply the better chance you will have of receiving all the aid for which you qualify.

This handbook is a resource to give you information about the University of Saint Mary's financial aid policies and programs. It also contains the consumer information required by the U.S. Federal Department of Education. We hope that you will use this handbook as a resource to become familiar with our policies and offerings.

USM Financial Aid Staff

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USM MISSION STATEMENT

The University of Saint Mary educates students of diverse backgrounds to realize their God-given potential and prepares them for value-centered lives and careers that contribute to the well being of our global society.

Table of Contents

Click to be directed to the content OR use 'CTRL + F' to find a content item

1. [How to Apply for Financial Aid](#)
2. [USM Scholarships and Grants](#)
3. [Costs of Attendance](#)
 - a. Tuition and Fees
 - b. Books and Supplies
 - c. Transportation
 - d. Room and Board/Housing Allowance
 - e. Loan Fees
 - f. Miscellaneous
4. [Searching for Outside Scholarships](#)
5. [Kansas Financial Aid Programs](#)
6. [Federal Title IV Financial Aid](#)
 - a. Programs Available at USM
 - b. How to apply (Free Application for Federal Student Aid – www.fafsa.ed.gov)
 - c. Entrance Counseling for Student Loan Borrowers
 - d. Exit Counseling for Student Loan Borrowers
 - e. Borrower's Rights and Responsibilities
 - f. National Student Loan Data System (NSLDS)
 - g. Satisfactory Academic Progress
 - h. Return of Federal and State Aid
 - i. Financial Aid Penalties for Drug Law Violations
 - j. Disbursement for books and supplies for Pell eligible students
7. Withdrawal from USM – Click here to be directed to the [Academic Catalog](#).
8. [Study Abroad Information](#)
9. [Private/Alternative Education Loans](#)
 - a. Code of Conduct for Education Loans
 - b. Preferred Lender Lists

The Financial Aid and Consumer Information Handbook is intended to be a resource for current and prospective students and their families. The Financial Aid Office strives to make sure the information in it is communicated as accurately and clearly as possible. We do reserve the right to update, edit or change this document at our discretion.

Students Right to Know Information (Consumer Information Index)

1. Academic Programs - <http://www.stmary.edu/academics/programs.asp>
2. Attendance Policy – refer to page 42 of the [Academic Catalog](#).
3. Completion/Graduation and Transfer-out Rates – coming soon. [Click here to be directed to the National Center for Education Statistics.](#)
4. Drug and Alcohol Abuse Prevention Program – http://www.stmary.edu/studentlife/pdf/USMStudent-Handbook2011_0711.pdf
5. Emergency Response and Evacuation Procedures - http://www.stmary.edu/safety-security/emergency_plan.asp
6. Facilities and Services Available to Students with Disabilities - <http://www.stmary.edu/studentlife/arc.asp>
7. Faculty Directory - http://www.stmary.edu/about/office-depart_directory.asp#acaddept
8. Privacy of Student Records – Family Educational Rights and Privacy Act (FERPA) - <http://www.stmary.edu/registrar/#privacy>
9. Refund Procedures & Policy for Intentional Costs – Refer to page 26 of the [Academic Catalog](#)
10. Retention Rate – coming soon. [Click here to be directed to the National Center for Education Statistics.](#)
11. School and Program Accreditation, Approval, or Licensure – <https://stmary.edu/catalogs/ugrad/>
12. Security & Fire Safety Reports - <http://www.stmary.edu/safety-security/clery-act.asp>
13. Staff Directory - http://www.stmary.edu/about/office-depart_directory.asp
14. Student Body Diversity – coming soon. [Click here to be directed to the National Center for Education Statistics](#)
15. Textbook Information - <http://bookstore.mbsdirect.net/univofsaintmary.htm>
16. Vaccination Policy - <https://stmary.edu/studentlife/health.asp>
17. Voter Registration Information – coming soon.

How to Apply for Financial Aid

It pays to apply early! It can literally pay for you to apply early because some financial aid funds are limited. The earlier your application is submitted the better chance you have of receiving all aid for which you qualify.

1. Work with your USM admissions/enrollment advisor to be admitted
1. File the Free Application for Federal Student Aid online at www.FAFSA.gov. Be sure to add the University of Saint Mary (Title IV code -001943) as a school to receive your FAFSA.
2. The priority application deadline for Kansas residents is **April 1**. All forms should be submitted no later than April 1.
3. We'll send you information about your application results. All financial aid granted by **University of Saint Mary** will be adjusted in amount, if need be, so as to not exceed maximum limits specified by federal and state regulations.
4. Those not interesting in applying for State or Federal Aid programs should contact our Financial Aid office to see how you can apply for school grants and scholarships.

USM Scholarships and Grants

USM awards a number of academic scholarships to high school graduates and transfer students who demonstrate a high level of accomplishment and potential. [Click here](#) to view a list of USM scholarships and grants. Many recipients are selected on the basis of high school and college records and ACT or SAT scores. Some scholarships require demonstration of leadership and service. All USM scholarships are awarded on a one-year basis and are renewable as long as the student maintains eligibility.

Maintaining Eligibility: Freshman and transfer full time main campus students are considered for USM scholarships and grants upon completion of their application for admission and the Free Application for Federal Student Aid.

- **Academic Scholarships** - renewable each year as long as the student enrolls full time (12 credit hours or more each semester) and maintains the required GPA. Academic progress is monitored at the end of each semester after grades are posted. A student who does not maintain the required GPA will be placed on a scholarship warning (probation) for one semester. At the end of the probationary period, if the required GPA is not met, the student's scholarship will be reduced and will not be reinstated. Contact the financial aid office regarding the appeal process.
 - Presidential Scholarship \$9,000 – 3.3 GPA
 - Dean Scholarship \$8,000 – 3.0 GPA
 - Honor Scholarship \$6,500 – 2.5 GPA
 - Transfer \$5,000 – 3.3 GPA
 - Transfer \$4,000 – 2.8 GPA
 - Transfer \$3,000 – 2.3 GPA
- **Athletic Awards** – awarded by the Athletic Department and are renewable each year as long as the student maintains a 2.0 GPA, enrolled full time and meets other criteria determined by the Athletic Department
- **Spire Award** – renewable each year as long as student demonstrates financial need. The award amount varies depending on student's need and other grants and scholarships.
- **Departmental Awards** – these scholarships policies and procedures are administered by the Academic departments. The Financial Aid Office is notified when a student is awarded or, if a student did not maintain eligibility. Any questions about a departmental scholarship should be directed to the Academic Chair or Dean.
- **International Grant** – awarded to international students who demonstrate a financial need.

Cost of Attendance (COA)

Definition of Cost of Attendance posted on www.studentaid.ed.gov...“The total amount it will cost you to go to school—usually expressed as a yearly figure – is called a Cost of Attendance [or a Budget]. It’s determined using rules established by law. The COA includes tuition and fees; on-campus room and board (or a housing and food allowance for off-campus students); and allowances for books, supplies, transportation, loan fees...it also includes miscellaneous and personal expenses...”

Below are the Cost of Attendance/Budgets for various degree programs at USM. These are standardized budgets based on averages. USM offers several meal plans and different rates for on-campus housing, thus, items such as room and board are averaged in the chart below. Budgets can be adjusted based on a major within a degree. For example, the budget for a graduate Psychology program that is 10 months in length each year, (two 16 week semesters and one 8 week semester), will be less than the graduate Business program which is 12 months.

Direct Costs are costs that can be charged to your USM account (i.e. costs for which you will receive a bill). Other costs are ‘indirect’ which means they are not payable to USM and are estimated to help you plan for the overall cost of your education. If there are unusual documented expenses, the Financial Aid Office can sometimes allow a higher individualized

All figures are averages and subject to change	Tuition & Fees	Room & Board	Books & Supplies	Misc & Personal Expenses	Transportation	Loan Fees	Total COA or Budget
Main Campus Residential- Full Time	\$ 20,770	\$ 6,800	\$ 1,200	\$ 2,060	\$ 1,780	\$ 32	\$ 32,642
Main Campus living with Parents/Relatives- Full Time	\$ 20,770	\$ 2,800	\$ 1,200	\$ 2,060	\$ 1,780	\$ 38	\$ 28,648
Main Campus Off Campus- Full Time	\$ 20,770	\$ 5,560	\$ 1,200	\$ 2,060	\$ 1,780	\$ 28	\$ 31,398
Accelerated Nursing - Full Time	\$ 32,025	\$ 5,560	\$ 2,250	\$ 2,060	\$ 1,780	\$ 28	\$ 43,703
Undergraduate Accelerated- Part Time	\$ 7,020	\$ 4,200	\$ 900	\$ 2,060	\$ 1,558	\$ 38	\$ 15,776
Graduate - Part Time	\$ 9,000	\$ 10,866	\$ 900	\$ 1,545	\$ 1,334	\$ 60	\$ 23,705
Doctorate Program	\$ 24,643	\$ 12,590	\$ 1,968	\$ 1,115	\$ 1,395	\$ 60	\$ 41,771

Please refer to the [academic catalog](#) for specific costs and more information about institutional expenses.



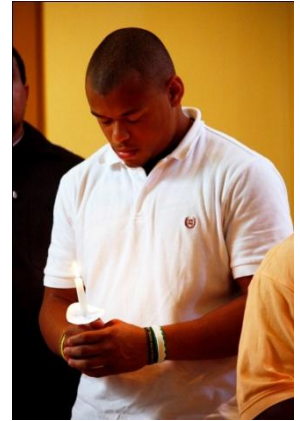
Seating about 500 people, Annunciation Chapel was built between 1914 and 1916 and is a replica of the Church of San Alfonso in Rome.

Searching for Outside Scholarships

“Outside scholarships may be available to students whose parents work for a particular company or to students who are eligible for scholarships sponsored by church or civic organizations... You should also become familiar with any scholarships available through your company or community”
Student Aid on the Web – www.studentaid.ed.gov

The Financial Aid Office receives scholarship information on a regular basis – stop by anytime to browse through our scholarship book AND be sure to check your USM email for scholarship information. Here are a few free scholarship search websites

1. Studentaid.ed.gov
2. Fastweb.com
3. Scholarshipamerica.org
4. Sallie Mae.com
5. ScholarshipExperts.com



State of Kansas Financial Aid Programs

USM participates in the following programs offered through the State of Kansas. To be eligible for a Kansas grant or scholarship, students and families must establish residency in Kansas. More information about residency and other scholarships deadlines go to www.kansasregents.org.

Kansas Comprehensive Grants are available for full-time undergraduate Kansas students. The 2009-2010 average award was \$3,000. The exact value is based on financial need and availability of funds; priority is given to those who complete the Free Application for Federal Student Aid by April 1.

Kansas State Scholarships are available for Kansas high school graduates who rank high in their classes and receive high scores on the ACT or SAT. The award is based on financial need and completion of the Free Application for Federal Student Aid. The priority date for application is March 15 for the following academic year.

Federal Student Financial Aid (Title IV)

USM participates in the following financial aid programs through the U.S. Dept of Education. The application process begins by filing the Free Application for Federal Student Aid online at www.FAFSA.gov

Federal Pell Grants - The Pell Grant Program is a federal aid program designed to provide financial assistance to those who need it to attend college. Pell Grants are direct aid which the student is not required to repay. To qualify for these awards, students must demonstrate financial need as well as a promise of academic success. A direct application is required. Authorized maximum awards for 2011-2012 were \$5,500.

Federal Supplemental Educational Opportunity Grants - These federal grants are available for students who have demonstrated high financial need. Amounts usually range from \$600 to \$1,500. Funding is limited.

Federal Work Study (Student Employment) - USM offers part-time employment to help offset educational, living, and social expenses. Positions are available in the gym, offices, laboratories, library, reception desks, and switchboard. Assignments are based on the student's total financial package. Earnings range from \$800 to \$1,500 for the year. Funding is limited.

Federal Perkins Loan - USM participates in the Perkins Loan program. Eligibility is based on need. The loan ceiling for undergraduates is \$27,500; annual loan limits are \$5,500 for undergraduates. No interest accrues on these loans before graduation or withdrawal from university. Interest thereafter is paid at the rate of 5% per year. The loan can qualify for cancellation under certain conditions as long as the borrower is not in default. Contact the Financial Aid Office for the list of cancellation conditions. Funding is limited. (Coming soon – information about the Perkins Loan Entrance and Exit Counseling)

Federal Stafford Loans - There are two kinds of federal Stafford loans. The subsidized loan is based on need; the federal government "subsidizes" the interest on this loan while the student is in school. The unsubsidized is not need-based; it is available to students regardless of personal or family income, but the student pays the interest on it while he/she is in school. Students are under full obligation to repay either loan six months after graduation or when they drop below the required course load.

Master Promissory Note - Both the Stafford Loans and the PLUS Loan require you to complete a Master Promissory Note (MPN). To complete an MPN, follow the instructions on www.studentloans.gov. You will need your Federal Student Aid PIN to use the studentloans.gov site.



Loan Entrance Counseling - Students who borrow under the Federal Family Education Loan Program or the Federal Direct Loan Program are required to complete counseling before loans can be certified. You may complete your counseling requirements online at www.studentloans.gov. The purpose of entrance counseling is to ensure you understand the terms, conditions and your rights/responsibilities. Click here to [watch an Entrance Counseling](#) video.

Loan Exit Counseling – Borrowers who drop below half time, withdraw or graduate are required to complete an online exit counseling before they can receive their USM transcripts. The purpose of the Exit Counseling is to select a repayment plan; review deferment, forbearance, and cancellation provisions; review loan consolidation; and review the serious consequences of delinquency and default. You may complete the exit counseling requirements online at www.studentloans.gov. Click here to [watch an Exit Counseling](#) video.

William D. Ford Federal Direct Loan Program Direct Subsidized Loan and Direct Unsubsidized Loan Borrower's Rights and Responsibilities Statement - <http://www.direct.ed.gov/pubs/dlrights.pdf>

PLUS Loans - A Federal PLUS loan is a low interest rate installment loan to help graduate students and parents/legal guardians of undergraduate students pay for post-secondary education. The loan application is available online at www.studentloans.gov. To qualify the borrower must not have adverse credit, must not be in default on a federal student loan and must be a U.S. citizen. The Financial Aid office will receive your application results usually within 24 hours. If you are approved, we will send you a revised award letter showing the maximum that you are eligible to borrow (unless you specify a lesser amount on your application). The maximum listed in the award letter is the cost of attendance/budget less any other estimated financial aid. The budget includes direct and indirect costs. You can reduce the amount listed in your award letter to meet your educational needs. Students of parents/legal guardians who are not approved can apply for an additional unsubsidized Stafford loan.

National Student Loan Database System (NSLDS) – NSLDS is the U.S. Department of Education's central database for federal student financial aid records. When USM disburses funds for a federal educational program (Perkins, Direct Loans, Pell etc) the transactions will be submitted to NSLDS and will be accessible by guaranty agencies, lenders, institutions or other authorized users of the database. The web site also allows borrowers to track and manage their federal student loans. Borrowers can access NSLDS online at <http://www.nsls.ed.gov>.

Federal financial aid websites for students and families:

- Free Application for Federal Student Aid – www.FAFSA.ed.gov
- Student Aid on the Web - <http://studentaid.ed.gov>
- Federal Student Aid Info - <http://federalstudentaid.ed.gov/>
- PIN site – www.pin.ed.gov

Satisfactory Academic Progress (SAP) - Regulations of the U.S. Department of Education require that colleges establish specific standards of satisfactory progress for students receiving either federal or state financial aid. All students receiving assistance through the Pell Grant, FSEOG, Kansas Comprehensive Grant, Federal Work Study, Perkins Loan, or Stafford Loan programs must maintain satisfactory progress as defined by their college in order to remain eligible for these aid programs.

At USM, students receiving aid must maintain satisfactory academic progress according to a scale for minimum progress (shown below). Progress for part-time students will be measured on a full-time equivalency basis.

A student's progress will be monitored on a per semester basis. If the student has not maintained satisfactory progress, he/she will be placed on Financial Aid Warning, but may still receive aid for the following semester. If after a semester on Financial Aid Warning a student does not make minimum progress in hours or grade points, that student will be placed on Financial Aid Suspension for one semester. At the end of that semester, the student's performance will again be measured, and the student will either be reinstated or placed on Financial Aid Suspension. Once a student is placed on Financial Aid Suspension, his/her aid will not be reinstated until satisfactory progress is made. However, a student on financial aid suspension for a spring semester may receive financial aid during the summer, if aid has been approved during the previous school year.

Undergraduate Satisfactory Academic Progress – All undergraduate financial aid recipients must complete 67% of hours attempted (not to exceed 192 hours attempted). In addition, students with less than 60 cumulative hours must maintain a cumulative GPA of 1.75 or higher. Students with 60 or more cumulative hours must maintain a cumulative GPA of 2.0 or higher.

Graduate/Professional Satisfactory Academic Progress – All graduate/professional financial aid recipients must complete 67% of hours attempted (not to exceed 54 hours attempted). In addition, students must maintain a cumulative GPA of 3.0 or higher.

Definition of Grades and Grade Point Averages		
Grade	Definition	Grade Points
A	Superior; signifies work of distinctly superior quality	4.0
B	Very good – signifies work of above average quality	3.0
C	Satisfactory – indicates work of satisfactory quality	2.0
D	Minimum Passing – indicates some deficiencies in mastering the course content but overall quality is passing	1.0
F, WF	Failure	0.0 - No grade points but the semester hours are included in calculating the GPA
P	Pass – All internships, practicums, and weekend workshops are graded Pass or Fail	0.0 No grade points earned and not included in GPA calculation
W, WP	Withdrawal, Withdrawal Passing	0.0 Not included in GPA calculation
I	Incomplete	Not considered until the course is complete
Cumulative GPA is computed by dividing the total grade points earned by the total semester hours attempted		
Grades of A, B, C, D, F, P, I, W, WP and WF are included in calculating the hours attempted.		
Grades of A, B, C, D, and P are included in calculating the hours completed.		

If extenuating circumstances have prevented a student from maintaining satisfactory progress, the student may submit to the Financial Aid Office an appeal in writing explaining the circumstances in sufficient detail. If the circumstances are due to health problems, the student must submit, along with his/her own letter, a note from his/her doctor that verifies that the problem was sufficient to interfere with satisfactory progress. The academic dean, the student's academic advisor or program director, and the director of financial aid will review the appeal.

Return (Refund) of Federal Title IV Federal Student Aid - Federal regulations require the use of the Return of Title IV Funds Policy to be used for all students receiving any type of federal aid when calculating the aid a student can retain after withdrawing. This policy relates to Federal Pell and FSEOG Grants, as well as Federal Perkins, Federal Direct Stafford and Federal Direct PLUS loans. The same policy will be used for state and institutional aid.

Title IV regulations govern the return of aid disbursed for a student who completely withdraws from a term or semester. During the first 60% of the term or semester, a student "earns" aid in direct proportion to the length of time the student remains enrolled. A student who remains enrolled beyond the 60% point earns all aid for that period.

Financial Aid Penalties for Drug Law Violations – "The Higher Education Act of 1965 as amended (HEA) suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study). If you have a conviction(s) for these offenses, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) or [click here](#) to complete the "Student Aid Eligibility Worksheet" to find out how this law applies to you. If you have lost federal student aid eligibility due to a drug conviction, you can regain eligibility if you pass two unannounced

drug tests conducted by a drug rehabilitation program that complies with criteria established by the U.S. Department of Education.” For more information, go to www.studentaid.ed.gov.

Disbursement for books and supplies - Anticipated aid will be applied to the student’s account after the student has finalized the financial aid application and awarding process. Pell grant eligible students and all other aid recipients are eligible for a book voucher as long as they have sufficient financial aid in place to cover all of their institutional charges (tuition/fees, housing, meal plan, etc.). Book vouchers can be issued as soon as anticipated aid is reflected on the student’s account. The charge for books will be applied to the student’s account after the student finalizes their book order. Requesting a voucher is OPTIONAL - books or other supplies are not automatically charged to the student account. Students should contact the Business Office to request a voucher.

Study Abroad Information - USM encourages students to take advantage of study abroad opportunities that enrich their academic programs. Students may use their financial aid to help pay for the program costs **if** they are eligible for financial aid for the semester/year that they plan to enroll in a study abroad program. Interested students should consult their academic advisor and the Registrar’s Office for more information. The Financial Aid Office can help students determine their financial aid eligibility.

Private/Alternative Lenders – Educational loans are available from alternative (private) lending institutions. Students can consider private loans when school, state and federal aid is not enough to cover the estimated cost of attendance. Before you apply for a private loan, be sure to check with the Financial Aid Office to make sure you have maximized your federal loan eligibility. Each lender has its own criteria you must meet to qualify for a loan – all will require a credit check some will require a co-signer depending on your credit standing. USM has created a Lender List available on our website – www.stmary.edu/finaid. We recommend these lenders based on the quality of products and services they provide to students and families. We have carefully considered our selections in order to provide you with the best possible list of suggested lenders. However, if you wish to use another lender that is not on this list, you have the right to do so. You can find alternative lenders by clicking the ‘Search For Other Lenders’ link on the website or searching on your own. **REMEMBER THAT LOANS THROUGH A PRIVATE AGENCY ARE NOT THE SAME AS BORROWING FROM THE FEDERAL U.S. DEPT OF EDUCATION.**

USM’s Private Lender Code of Conduct - coming soon.

