



School Code 003685
 Contact us at 802-776-5262

FINANCIAL AID AT A GLANCE

At the College of St. Joseph, we are committed to providing a quality education at a reasonable cost. CSJ is in fact one of the most affordable private Catholic colleges in New England. We believe that no student should be denied a college education because of lack of financial resources, and we work hard to meet the individual needs of our students and their families through our extensive financial aid programs.

HOW TO APPLY

STEP 1 Get a Federal Student Aid PIN, a personal identification number at www.pin.ed.gov. A PIN lets you apply, “sign” your online Free Application for Federal Student Aid (FAFSA), make corrections to your application information and more—so keep it safe.

STEP 2 Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.

STEP 3 Complete the FAFSA for 2012-2013 as soon as possible after Jan. 1 to meet school and state aid deadlines. Apply online at FAFSA on the Web - www.fafsa.ed.gov. If you don't already have your PIN, you can get it when you complete the online FAFSA.

STEP 4 The U.S. Department of Education will send you your Student Aid Report (SAR)—the result of your FAFSA. Review your SAR and, if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.

State Grant -VT residents who do not have a bachelor's degree should apply for the VT state grant at www.v sac.org.

-Non-residents inquire with your state agency.

Financial Aid Eligibility Notification

Determined when: -the student is *officially accepted* for admission to the College of St. Joseph and a *valid FAFSA* along with any requested supporting documents have been received. A Financial Aid award package will be sent to your home for new students and to the CSJ email for our continuing students. Financial aid eligibility is based on the FAFSA information, enrollment status and cost of attendance.

College of St. Joseph Scholarship Programs

Visit the Financial Aid section on our website - www.csj.edu for detailed information and eligibility criteria on our scholarship program

Full-time Undergraduate Students

College of St. Joseph Grant
 College of St. Joseph Work Scholarship
 Transfer Student Scholarship

Full-time Freshman

Blue and White Academic Scholarship

Continuing Student (full-time undergraduate)

Special College Scholarships

Note: The College of St. Joseph does not offer scholarship assistance to undergraduate students enrolled in the accelerated program of study or to graduate level programs as well as athletic scholarships.

Other programs: Yellow Ribbon program for Veteran's
 College of St. Joseph Payment Plan

Federal Aid Program	Program Details
Federal Pell Grant - does not have to be repaid	For undergraduates with exceptional financial need; based on federal guidelines
Federal Supplemental Educational Opportunity Grant (FSEOG) -does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; subject to availability of funds
Federal Work-Study -Money earned working on campus while attending school	For undergraduate students; students are paid at least federal minimum wage; employment not guaranteed; subject to availability of funds
Federal Perkins Loan -Up to \$1,000 per year	For upper level undergraduate; must be repaid to school that made the loan; 5% rate; subject to availability of funds; not based on credit review
Federal Direct Subsidized/Unsubsidized Direct Student Loan - Amount and type is dependent on grade level and dependency status and financial need. Starting July 1, 2012 graduate level student is no longer eligible for the Federal Direct Subsidized Loan.	Subsidized: U.S. Department of Education pays interest while borrower is in school during grace and deferment periods; Unsubsidized: Borrower responsible for all interest; enrolled at least half-time in classes that count toward the degree program only and have financial need; fixed rate (set annually) for new borrowers; not based on credit review
Federal Direct PLUS Loan Maximum amount is cost of attendance minus any other financial aid student receives	For parents of dependent undergraduate students and for graduate and professional students; students must be enrolled at least half-time in classes that count toward the degree program only; financial need not required; based on credit review