



FINANCIAL AID
School Code 003685

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.

FINANCIAL AID AT A GLANCE

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 or give us a call (802) 776-5262

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

Other programs:

- Veteran's Benefits- Payment Plan

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.

STEPS TO APPLY

STEP 1 Get a Federal Student Aid PIN, a personal identification number. 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.

Go to www.pin.ed.gov to get one.

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 2011-2012 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.vsac.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. Financial aid eligibility is based on the FAFSA information, enrollment status and cost of attendance.

Federal Aid Program	Program Details
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with exceptional financial need; based on federal guidelines
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: 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 while attending school; does not have to be repaid	For undergraduate students; job generally on campus; 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
Subsidized Direct Student Loan \$3,500–\$8,500, depending on grade level	Subsidized: U.S. Department of Education pays interest while borrower is in school during grace and deferment periods; enrolled at least half-time and have financial need; fixed rate (set annually) for new borrowers; not based on credit review
Unsubsidized Direct Student Loan \$5,500–\$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status	Unsubsidized: Borrower responsible for all interest; student must be at least half-time; financial need not required; fixed rate (set annually) for new borrowers; not based on credit review
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; financial need not required; based on credit review

- Helpful**
- **New Students**-Stay in touch with your Admissions Office to make sure they have everything needed to make a decision on your application.
- Hints**
- **Contact** the Financial Aid Office to check on the status of your Financial Aid or to share a special circumstance to be taken into consideration.
 - **Upon request** have federal tax (1040) returns and W-2's available should supporting documentation be required by the financial aid office.