Award Packaging
Eligibility is based on the information provided on the FAFSA and enrollment. Funds awarded are determined by following the federal and school guidelines based on need. Financial need is the difference between the cost of attendance and the expected family contribution (EFC) which is calculated based on the information provided on the FAFSA.

Full-time undergraduate students may be awarded up to the full cost of attendance. Part-time graduate and undergraduate students are awarded based on books and tuition/fees costs. Upon request, funds may be awarded to cover transportation and/or living expenses by contacting the Financial Aid Office. At no time can a student be awarded more than the cost of attendance.

Award Declination Form
This form is submitted when you want to revise or decline any of the aid awarded to you at any time.

Conditions of Financial Aid
All financial aid funds must be used solely for expenses related to attendance to CSJ. You must notify the Financial Aid office of scholarships, grants, and other assistance you receive that is not listed on your award letter. The school is required by federal regulations to consider these resources when determining your need for federal student aid. All efforts will be taken to reduce loans and work study before adjusting grants or scholarships.

The Financial Aid office may modify your award at any time during the year due to; a change in the EFC, notification of a scholarship, tuition assistance, living arrangement (on vs. off campus), enrollment, and academic performance.

Enrollment
Your financial aid may be revised or canceled if you withdraw or reduce your credit hours. You may be required to repay aid that cannot be reasonably attributed to your educational expenses. This can result in you owing the college.

Satisfactory Academic Progress
Federal financial aid regulations require that aid recipients maintain a satisfactory rate of progress toward completion of a degree and must be in good academic standing based on a cumulative GPA.

Disbursement of Aid
Aid is applied to the student’s account electronically after the start of the term for which the aid is awarded. Other funding such as state grants and scholarships will be applied to the student’s account as funds are received from the outside source. Note: All financial aid files must be complete and loans certified no later than the last day of the academic year.

Federal Student Loans
First-time borrowers must complete a master promissory note and loan entrance counseling online at www.studentloan.gov, before funds can be disbursed. Monitor how much you borrow online at www.nslds.ed.gov. Repayment begins when the borrower is enrolled less than six credits. Generally, there is a six month grace period.

Work Study
The Work Study program is money you may earn by obtaining a job on campus. You will receive a paycheck for hours worked bi-weekly. Employment is not guaranteed. Available to full-time undergraduate students not in an accelerated program of study.

Vermont State Grant
Apply online at www.vsac.org. The actual amount a student is eligible to receive is determined by VSAC. Contact VSAC grant program at 1-800-882-4166 for any assistance. If your actual Vermont State Grant is not the same as our estimate, other components have been taken into consideration.

Institutional Aid
Go to www.csj.edu for undergraduate scholarships and grant opportunities. CSJ does not offer scholarships to students in the graduate programs.

Unmet Need
At times there is not enough financial aid awarded to cover the full amount needed to cover the cost to attend. This is referred to as unmet need or a gap.

Funding Options for Unmet cost

Federal PLUS Loan
This Federal Loan is:
- fixed 7.9% interest rate*(subject to change July 1)
- available upon credit approval
- for parent(s), stepparent(s) of a dependent undergraduate and graduate students
- may request payment is deferred while student is enrolled at least half-time
- long term repayment

Graduate students must be enrolled in a Graduate program at least half-time (six credits) and are required to apply for the Federal Unsubsidized Loan first to be considered an applicant for the Federal Grad PLUS. Loan Entrance Counseling is required as well.

Federal PLUS Loan Application Process
1. Must have a FAFSA on file with CSJ.
2. Complete and submit the PLUS Loan Request Form which is available at www.csj.edu under Forms You Need.
3. CSJ will review the request to process the loan.
4. The Department of Education, the lender, will perform a credit check.
5. If not approved the student will be awarded an additional unsubsidized loan. Approved and not approved the student will be notified.

Loan requirement includes a Master Promissory Note must be on file with the Department of Education before funds can be disbursed.

Alternative Student Loans
Alternative loans should only be used as a last resort after exploring all other financial aid options. We do not recommend any particular lender. In most instances, a co-signer is required to getting approval for an alternative student loan.

Keep in mind…
What you borrow you must pay back
Payment Plan
The Business office at the College of St. Joseph is happy to work with you in creating a payment plan that works for you! You may reach the Business office to discuss this option by calling (802) 776-5218.

Health Insurance
All full-time students are billed for health insurance. By submitting an Insurance Selection Card you may have this charge waived from your bill. Contact the Business office for details at (802) 776-5218.

Billing
Students are billed by semester. Fall semester bills will be sent out after July 1st for students that have registered. Payment for any outstanding balance is due by August 15 for fall and January 1 for spring.

Contact us
Most office hours are from 8:00 a.m. – 4:30 p.m.

Main College Phone (802) 773-5900
Toll Free (877) 270-9998
Admissions (802) 776-5286
Athletics (802) 776-5247
Business office (802) 776-5218
Technology Dept (802) 776-5261
Financial Aid (802) 776-5262
Learning Center (802) 776-5239
Registrar’s office (802) 776-5241
Student Services (802) 776-5276

Fax:
Admission (802) 776-5310
Business Office (802) 776-5282
Financial Aid (802) 776-5275

Let CSJ staff assist you.
No question is too silly.

Federal Student Aid Programs

<table>
<thead>
<tr>
<th>Grants – Do not have to repay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund</td>
</tr>
<tr>
<td>------</td>
</tr>
</tbody>
</table>
| Pell Grant | Undergrad | Up to $5550 | -EPC  
                   -Cost of Attendance  
                   -Enrollment Status |
| Supplemental Educational Opportunity Grant (FSEOG) | Full time Undergrad | Up to $1000 | -Pell eligible  
                                                              -Funds Limited  
                                                              -School determines |

Work Study – Need to earn

| Work Study | Full time Undergrad | Up to $1500 | -Funds limited  
                                                     -Accl program  
                                                     students not eligible |

Federal Student Loans – Need to repay

Subsidized - No interest while enrolled 6 credits

Current Interest Rates (subject to change July 1)

<table>
<thead>
<tr>
<th>Year</th>
<th>Dependent Undergrad Except students whose parents are unable to obtain a PLUS loan</th>
<th>Independent Undergrad Except students whose parents are unable to obtain a PLUS loan</th>
<th>Graduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>Up to per year $3,500 sub plus $2,000 unsub</td>
<td>Up to per year $3,500 sub plus $6,000 unsub</td>
<td>Up to $20,500 unsub per year</td>
</tr>
<tr>
<td>0-29.9 credits</td>
<td>$3,500 sub plus $2,000 unsub</td>
<td>$6,000 unsub</td>
<td></td>
</tr>
<tr>
<td>Year 2</td>
<td>Up to per year $4,500 sub plus $2,000 unsub</td>
<td>Up to per year $4,500 sub plus $6,000 unsub</td>
<td>Up to $20,500 unsub per year</td>
</tr>
<tr>
<td>30-59.9 credits</td>
<td>$4,500 sub plus $2,000 unsub</td>
<td>$6,000 unsub</td>
<td></td>
</tr>
<tr>
<td>Year 3 &amp; beyond 60+ credits</td>
<td>Up to per year $5,500 sub plus $2,000 unsub</td>
<td>Up to per year $5,500 sub plus $7,000 unsub</td>
<td>Up to $20,500 unsub per year</td>
</tr>
<tr>
<td>Aggregate Limits</td>
<td>$31,000 with up to $20,000 in sub</td>
<td>$37,500 with up to $23,000 in sub</td>
<td>$138,500</td>
</tr>
</tbody>
</table>

Perkins Loan

| Full time Undergrad Prior Jr/Sr Not accel | Up to $1000 5% fixed interest No interest while enrolled | -Need Based -Funds limited |