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Experience Our Jesuit Tradition

2012-13
A Guide to Your
Electronic Eligibility Notification
FOR RETURNING UNDERGRADUATE STUDENTS

EXPERIENCE OUR JESUIT TRADITION
Dear Student,

Your application for financial assistance has been reviewed carefully. Based on the information submitted in your application materials and in conjunction with University, state and federal guidelines, your eligibility for aid has been determined. If you are eligible to receive financial aid, an electronic eligibility notification has been generated. If you are in receipt of any financial aid, the awards will be listed in the body of the notification. Please note that all returning student notifications are posted in the University Information System (UIS). You may wish to print out a copy for your own records. If you wish to receive printed copies of notifications, you must submit a signed request each academic year to the Financial Aid Office.

We are also aware of the financial difficulties facing some of our students' families due to recent economic conditions. The James P. Sweeney, S.J., Family Outreach Program honors the Provincial of the Society of Jesus who, in a time of great national crisis in 1942, accepted the invitation of the Diocese of Scranton for the Jesuits to assume administration of The University of Scranton. The program was created to reflect our commitment to students and families who have been negatively affected by recent economic conditions. Additional information on this outreach program can be found on page 8.

Please read this Guide to Your Electronic Eligibility Notification for a detailed explanation of your award letter, including the terms and conditions of your award package. After studying the guide, please do not hesitate to call (570) 941-7701 or 1-888-SCRANTON to speak with a member of my staff if you do not fully understand any of the following:

• the meaning of any section in the Electronic Eligibility Notification
• the types of awards offered
• the correct manner in which you are expected to respond to this Electronic Eligibility Notification
• Financing Your Education

The Financial Aid Office is committed to assisting you in the financial aid process.

Sincerely,

William R. Burke
Director of Financial Aid

Important Dates

August 17, 2012 Fall semester payment due date. Reference invoice for actual date.
December 9, 2012 Inter session payment due date. Reference invoice for actual date.
January 12, 2013 Spring semester payment due date. Reference invoice for actual date.
April 15, 2013 Deadline date for filing financial aid forms for 2013-14.

Electronic Eligibility Notification

• Lists offered and recommended aid awards
• Contains messages particular to your awards
• Requests submission of certain documents for individual awards
• Contains general terms and conditions of award package

Award/Status Update Form

Completion of the Status Update Form is necessary only if you must communicate any of the following:

• A decision to reduce or decline selected awards
• Update enrollment and/or housing status
• Notification of other resources or scholarships not listed on the Electronic Notification

Before updating any award amounts or status information, review this brochure, including Terms and Conditions and Costs. You can immediately update your information by logging into https://uis.scranton.edu/pls/prod/yaward.verify. To enter the site, use your Royal ID number and date of birth.

Terms and Conditions

General Provisions

In accepting the award package offered, you indicate that you understand and agree to abide by the following terms and conditions:

1. All students must maintain satisfactory academic progress in order to remain eligible for financial aid. The satisfactory progress requirement for students at the University is to maintain PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students). In addition, all students must maintain a minimum cumulative GPA of 2.00. Presidential and Dean's Scholarship recipients are required to maintain a minimum cumulative GPA of 3.25. Loyola Scholarship recipients are required to maintain a minimum cumulative GPA of 3.00. Recipients of the Arrupe Award are required to maintain a minimum cumulative GPA of 2.50.

2. Students who withdraw or transfer from the University and subsequently are readmitted forfeit a previously awarded merit scholarship. Students will be reviewed for University need based funds provided that a current FAFSA is on file.

3. All forms of need-based financial aid must be reapplied for annually. Renewal of awards will be based on continued eligibility and the timely completion of all required documents.

4. All financial aid applicants are required to apply for a Pell Grant. Pennsylvania residents must apply for the state grant. Out-of-state residents must also apply for their state's grant, if its use in Pennsylvania is allowed.

5. If a student receives additional aid from outside sources, the financial aid awarded may be subject to adjustments according to the University's Gift Aid Policy. Receipt of outside awards must be reported to the Financial Aid Office.

6. Financial aid recipients who plan to withdraw from the University or who change their enrollment to part-time status must notify the Financial Aid Office.
7. Awards funded by state or federal programs are subject to revision due to mandated changes in federal or state regulations or funding levels.
8. Undergraduate Direct Stafford Loan and PLUS Loan recipients must be enrolled on at least a half-time (6 credits fall/spring) basis.
9. Failure to provide all requested documentation will result in the cancellation of the aid awarded.
10. The amount of aid awarded will be divided equally between the fall and spring semesters unless otherwise indicated.
11. Need-based awards are subject to change as a result of verification of financial information.
12. University of Scranton grants and scholarships are limited to eight terms (ten for the Master of Occupational Therapy Program, exclusive of internal transfers).
13. **Undergraduate students** enrolled in combined BA/MA programs will be reviewed each term to determine if the coursework being taken is applicable towards their undergraduate degree program. Students will be sent revised notifications if their eligibility changes.
14. University of Scranton grants and scholarships for students admitted to the College of Arts and Sciences, the Kania School of Management, and the Panuska College of Professional Studies require full-time attendance unless approved by the Financial Aid Office.
15. Recipients of endowed and special awards agree to both acknowledge the donor’s generosity and to have their receipt of those funds publicized.

In addition to the Terms and Conditions listed above, students should refer to the general Scholarship Policy that was provided to all scholarship recipients, which contains additional guidance.

### Maximum Gift Aid

The University of Scranton scholarship aid, including multiple family discounts and grants, combined with federal and state grants and scholarships are limited as follows:
- **Resident Students:** tuition, room and board charges
- **Commuter and Off-Campus Students:** tuition, general fee and a $1,000 allowance for books and supplies.

Please review the Outside Gift Aid Policy to determine the impact of receipt of private scholarships and grants.

### Outside Gift Aid Policy

In recognition of its students’ efforts in securing grants and scholarships from private organizations, the University has developed a Gift Aid Policy that is intended to treat recipients in an equitable manner. The combination of University of Scranton scholarship and grants, federal and state gift aid, and all outside private awards may not exceed tuition, general and course fees, room and board for dormitory students, the maintenance allowance for off-campus students and the home living allowance for commuter students. Furthermore, recipients of University of Scranton need-based administered awards will have their unmet financial need reviewed before adjusting their financial aid package. Private grants and scholarships may be used to replace up to one half of a student’s remaining financial need. If no remaining need exists, University need-based administered aid will be reduced by one-half the amount of the outside award. When a PHEAA Grant and/or federal aid composes any part of a student’s package, state and federal overaward procedures will be followed even after the above policy is applied.

### ROTC Scholarship Recipients

Recipients of ROTC Scholarships and G.I. Bill benefits are subject to a different policy. Please direct all inquiries concerning this policy to the Financial Aid Office.

### Program Descriptions and Instructions

#### Scholarships/Grants

**Gift aid that does not have to be repaid.**

**University of Scranton Scholarships and Grants**

- **Presidential Scholarship** – Renewable, merit-based, full-tuition scholarship. Recipients are chosen on the basis of their exemplary academic record. If the student is eligible for any federal and/or state grant assistance, the combined amount of scholarship and grant aid will not exceed tuition and room and board charges for dormitory students, or tuition, general fees and a $1,000 allowance for books and supplies for commuter and off-campus students. To remain eligible, students must maintain a minimum 3.25 cumulative GPA and maintain PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students).
- **Dean’s Scholarship** – Renewable, merit-based partial-tuition scholarship. Awards are made to students who demonstrate the highest level of academic achievement. Recipients must maintain a minimum cumulative GPA of 3.25 and maintain PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students).
- **Loyola Scholarship** – Renewable, merit-based partial-tuition scholarship. Awarded to students with a strong level of academic achievement. Recipients must maintain a minimum cumulative GPA of 3.00 and maintain PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students).
- **Arrupe Award** – Renewable, merit-based partial-tuition scholarship. Awards are made to underrepresented groups of students who demonstrate academic potential. Recipients must maintain a minimum cumulative GPA of 2.50
and maintain PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students).

- Xavier Grant – Renewable, need-based grant. Recipients are chosen based on demonstrated financial need. Renewal of the grant requires a minimum cumulative GPA of 2.00, and maintaining PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students).

The FAFSA must be filed each academic year.

- Claver Award – Renewable, need-based award to minority students. Awards assist underrepresented groups of students who demonstrate financial need. Renewal is contingent upon continued need, a minimum of 2.00 cumulative GPA and maintaining PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students).

The FAFSA must be filed each academic year.

**Adult Undergraduate Students Admitted through the College of Graduate and Continuing Education**

Adult Undergraduate Students Admitted through the College of Graduate and Continuing Education

- Dexter Hanley Full Time Grant – For undergraduate students enrolled for a minimum of 12 credits per term. Recipients are chosen based upon demonstrated financial need. Renewal of this award is contingent upon the students maintaining a minimum cumulative GPA of 2.0 and maintaining PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students).

- Dexter Hanley Part-Time Grant – For undergraduate students enrolled for fewer than 12 credits per term. Recipients are chosen based upon demonstrated financial need. Renewal of this award is contingent upon the students maintaining a minimum cumulative GPA of 2.0 and maintaining PACE (earn 65% of total attempted credits for freshman and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students).

Students must file the FAFSA each academic year.

**Federal Pell Grant**

Federal, renewable, need-based grant. The actual amount is contingent upon verification of the information provided on the aid application. Upon verification, the actual amount of the Pell Grant will be credited to the student's account. All necessary corrections will be made by the Financial Aid Office through the Electronic Pell Processing System.

**The Teacher Education Assistance for College and Higher Education (TEACH) Grant**

Federally funded, renewable grant. Program was established to benefit current and prospective teachers. The award amount is up to $4,000 per academic year for a total of $16,000. Incoming freshmen must have a minimum of 3.25 high school GPA on a scale of 4.0 or score in the 75th percentile on an admission test, such as the SAT or ACT. Incoming transfer students must have a cumulative minimum GPA of 3.25 for all accepted credits or score in the 75th percentile.

Students must sign an understanding of terms to certify that they are aware of the terms of the grant and the terms of their teaching service requirements. The recipient must teach full-time for at least four years within eight years of completing the program as a highly qualified teacher at a Title I school in a specified subject area (mathematics, science, a foreign language, bilingual education, special education, as a reading specialist, and other "high-need" fields). If service is not met, the grant must be repaid as an Unsubsidized Direct Stafford Loan, with interest from the date(s) of original disbursement(s).

**Federal Supplemental Educational Opportunity Grant (SEOG)**

Federally funded, renewable, need-based grant. Awards are made on a funds-available basis to students who demonstrate extreme financial need and who qualify for the Federal Pell Grant.

**PHEAA Grant**

Renewable, need-based grant for Pennsylvania residents. Final determination of the grant amount is made by PHEAA, who will notify students of their eligibility beginning in mid-May.

**Summer State Grant**

Available for combined summer enrollment of at least 6 credits. The application deadline is August 15. A separate application is required. The application and additional information are available online at www.pheaa.org.

**Payment Plan**

**ECSI Payment Plan**

A convenient and low cost option for families is to use the monthly installment payment plan with ECSI that allows families to spread lump sum payments at the beginning of each term. A $60 enrollment fee is charged to participate in the payment plan, but no interest is charged by ECSI. Visit www.scranton.edu/financialaid, select Loans & Financing Options.

**Loans**

**Federal Perkins Loan**

Federally funded, need-based 5% loan. The amount of the loan is credited to the recipient's account when a Master Promissory Note, issued by the Bursar's Office, is signed. All new recipients will be notified to complete the Perkins Master Promissory Note and Perkins Entrance Counseling online. Failure to do so will result in the cancellation of this award. Further instructions will be given.

**Direct Stafford Loan**

The Direct Stafford Loan allows students to borrow in their own name and requires no credit evaluation. A Free Application for Federal Student Aid (FAFSA) is required for all loan applicants. The U.S. Department of Education is the lender. Stafford loans have a fixed interest rate. The Subsidized Direct Stafford Loan interest rate for the 2012-2013 academic year is 3.4%. The loan can be either interest subsidized (federal government does not change interest rate while in school) or unsubsidized (interest accrual begins immediately during in-school and grace period. Interest accruing during these periods...
Loans should be applied for the academic year. The U.S. Department of Education and all other aid the student is receiving. PLUS applicants. PLUS Loans have a fixed interest rate of 7.9%. Parallel Federal Student Aid (FAFSA) is required for all PLUS Loan borrowers.

An origination fee of 1.00% will be deducted from each loan disbursement.

The aggregate maximum for undergraduate study is $31,000 for dependent students and $57,500 for independent students. Of these maximums, no more than $23,000 can be subsidized.

Students will be required to complete an electronic Federal Direct Stafford Loan Application/Master Promissory Note (MPN). Visit www.scranton.edu/financialaid, select Loans & Financing Options.

**Additional Direct Unsubsidized Stafford Loan**

Unsubsidized loans have a fixed interest rate of 6.8%.

Increased loan limits under the Unsubsidized Stafford Loan program are available to independent undergraduate students and depend on undergraduate students whose parents are unable to obtain a Direct PLUS Loan. An origination fee of 1.00% will be deducted from each loan disbursement.

The annual maximum amounts available through the Direct Unsubsidized Stafford Loan are: $4,000 for freshmen and sophomores, $5,000 for juniors and seniors, and up to $12,000 for graduate students. Repayment of principal begins six months after completion of the program of study or leaves for more than six months. Interest accrual begins immediately during in-school and deferment. Interest accruing during these periods may be paid or capitalized.

**Entrance Interview and Master Promissory Note**

All first-time Stafford Loan borrowers are required by the federal government to complete an entrance interview and master promissory note. Until these requirements are fulfilled, Direct Stafford Loan proceeds cannot be disbursed to the borrower’s account. Visit www.scranton.edu/financialaid, select Loans & Financing Options.

**Direct PLUS Loans**

The Direct PLUS Loan is available to credit-worthy parents of dependent undergraduate students. A free Application for Federal Student Aid (FAFSA) is required for all PLUS Loan applicants. PLUS Loans have a fixed interest rate of 7.9%. Parents may borrow the difference between the student’s total cost of education and all other aid the student is receiving. PLUS Loans should be applied for the academic year. The U.S. Department of Education is the lender. An origination fee of 4.0% will be deducted from each loan disbursement.

For parent borrowers, interest will accrue after the first disbursement and repayment of interest and principal begins 60 days after the second disbursement. Parents can apply for a deferment to delay making payments. While you are in deferment, you will receive interest statements. Paying the interest as it accrues will save you money over the repayment term of the loan.

Parents should apply for the Direct PLUS Loan beginning in June. The loan cannot be applied for more than 90 days before the start of the academic year. The Direct PLUS Loan process will be completed online. Parents who have previously borrowed and any new borrower will need to complete the annual direct PLUS Loan Request Form which includes the requested loan amount and authorizes a credit check through the Department of Education. Only new borrowers and loans approved with an endorser will be required to complete an electronic Federal Direct PLUS Loan Application/Master Promissory Note (PLUS MPN). Please visit www.scranton.edu/financialaid, select Loans & Financing Options.

**Alternative Loans**

Many programs are available to families ineligible for financial aid or those who need additional funds for education. These alternative sources may be a line of credit extended to the family for four years or a supplemental loan processed on a yearly basis.

In most cases, eligibility for alternative loans is based on the personal credit history and financial circumstances of the family. Since a credit rating is a required part of the loan approval process, the borrower for most programs is typically the student with the parent as a co-signer. Alternative Loans should be a last option loan. Loans cannot be applied for more than 90 days before the start of the academic year. Visit www.scranton.edu/financialaid, select Loans & Financing Options.

**Employment**

**Federal Work Study**

This program is partially subsidized by federal funds and offers students the opportunity to help pay for their college education through part-time employment. Also, as part of its commitment to the community, the University is providing federal work study opportunities both on and off campus in community service learning positions. In addition to jobs under the federal program, the University annually provides a number of jobs in various departments and administrative offices for qualified students. The amount indicated on the Financial Aid Notification is the maximum amount a student may earn under this program.

Eligibility for college work study is based on need. If an amount is included in your award package, it is an indication of your eligibility to participate. It is not a guarantee of employment. Job placement will depend upon the number of jobs available. A student’s earnings will depend on the number of hours available within a particular department.

In order to participate in the Work Study program, you will be required to complete an online Work Study Application.
Work Study awards should not be deducted when calculating the amount to be paid to the University. Upperclass students who previously worked at the University will not need to complete a new I-9 or W-4 form.

**State Work-Study Program (SWSP)**

The State Work-Study Program is a PHEAA-sponsored program. The purpose of the SWSP is to provide students with an opportunity to gain career-related work experience and, at the same time, earn funds to assist them in meeting today's costs for postsecondary education. The student must be a Pennsylvania resident, be enrolled at least half-time (6-11 credits) in a PHEAA-approved higher education institution, in a program of study at least two years in length, and be a State Grant recipient, be able to benefit from a career-related work experience in a high-tech or community service job, and not owe a State Grant refund or have defaulted on any student loan.

**Changes in Financial Aid Awards**

Awards may be revised for a variety of reasons, such as a change in the family's financial situation, a change in enrollment or housing status, receipt of outside sources of aid, verification of application information or other reasons.

In determining your awards, we are governed by federal, state and institutional regulations which may limit the type and amount of assistance you are eligible to receive.

**Family Tuition Discounts**

Whenever two or more dependents from the same family attend the University as full-time undergraduate students in the same semester or session, a Family Tuition Reduction will apply. Each student will receive a 10% discount on total tuition charges. Fees and room and board are not included in the calculation of the discount.

**Employer Tuition Reimbursement**

Employee Deferment Forms are available online at [www.scranton.edu/bursar](http://www.scranton.edu/bursar). An authorized representative of your employer must complete the form and communicate to the Bursar's Office what the employer will cover.

Forms can be returned to the Bursar's Office via mail or fax to (570) 941-7595. A new form must be completed for each semester. Please note that only the employer's portion is deferred, and all other charges such as partial tuition or uncovered fees must be paid by the due date of the invoice.

**ROTC Scholarship Opportunities**

**Army ROTC**

The Army provides ROTC Scholarships based on merit. Army ROTC Scholarships provide full tuition and fees, $1,200 for books and a monthly stipend based on grade level. There are two types of scholarships: High School and College Campus. Winners of High School level (four-year and three-year advanced designee) ROTC Tuition and Fees Scholarships also receive free on-campus room and board at The University of Scranton. Contact the Financial Aid Office for further details.

University freshmen and sophomores, as well as prospective graduate students, can apply for College Campus Scholarships. Most cadets win a scholarship by their junior year. For additional information, contact our Military Science Department by phone at (570) 941-7457, fax (570) 941-4340 or e-mail at ROTC@scranton.edu.

**Air Force ROTC**

Air Force ROTC Scholarships provide up to $18,000 in tuition, a monthly stipend and a $900 yearly book allowance. Four-year Air Force ROTC Scholarship recipients will also receive free on-campus housing at The University of Scranton. Combination of Air Force Tuition Scholarship and University scholarship, grants and/or any other aid (exclusive of loans or work study funds) will not exceed the student's tuition cost. For additional information, contact the regional office (Wilkes University) at (570) 408-4862.

**Office of Vocational Rehabilitation (OVR)**

OVR provides educational assistance to medically qualified students. When determining the amount of assistance, OVR requests information from the Financial Aid Office pertaining to the student's eligibility for state and federal grant assistance. To find out more about OVR requirements, contact the OVR representative in your area.

**Veterans Rehabilitation Benefits**

Students eligible to receive Rehabilitation Educational Benefits due to their Veteran Status are still subject to the federal, state and University gift aid policy. Their monthly educational benefits must be excluded in the total resources received.

**Veterans Education Programs**

The University of Scranton is partnering with the federal government to help fund the cost of tuition for military veterans and their eligible dependents by participating in the federal Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program). The University of Scranton has chosen to contribute the maximum 50% funding. When matched by the VA, this contribution, plus the Post 9/11 GI Bill, will fund the full cost of tuition at The University of Scranton. Therefore, any student that is receiving funding such as merit based scholarship and/or grants automatically forfeit this funding. In the event Post 9/11 GI Bill funds are exhausted, it is the student's responsibility to provide documentation to the financial aid office that their benefits are exhausted. The student will be evaluated for reinstatement of University funding such as merit based scholarships and/or grants provided that they are maintaining Satisfactory Academic Progress and have completed the current academic
The Billing Process

In late July, you will receive your fall semester student invoice and schedule. Intersession and spring invoices are mailed in December. The invoice will list your actual tuition charges, fees, and if you will live on campus, room and board charges. Financial aid awarded to you will also be indicated on the invoice and deducted from your total charges.

In addition, you will receive information concerning payments and due dates. When submitting payment to the University, you may indicate any pending aid — including Federal Direct Stafford Loans, PLUS Loans and private scholarships — that has not yet been deducted from your charges. If you are enrolled in a payment plan for the academic year, one-half of the budgeted amount should be reflected as a deduction from your first semester’s charges.

Disbursement of Financial Aid

Financial aid is disbursed directly to the student's account the day prior to the beginning of each term. Please review the

Undergraduate Catalog for dates. Disbursement is contingent on the student’s enrollment status, the timely completion and submission of documents and continued eligibility.

Financing Your Education

The University of Scranton recommends students and their parents develop a financing plan for all expected years of attendance. A sound approach is to limit the amount of total interest expense in the chosen plan. Whenever practical, students and parents should pay as much of remaining educational expenses from savings and current income.

The recommended steps are:
1. ECSI Payment Plan
2. Direct Stafford Loan Program
3. Direct Parent PLUS Loan
4. Alternative Loans

Please refer to pages 4-5 for additional information on these programs. Specific application procedures are provided at www.scranton.edu/financialaid, select Loans & Financing Options. Loan processing will begin at the end of June.

Third-Party Access to Financial Aid and Billing Information

You will be able to grant access to selected personal information located on the University Information System (UIS) to parents, spouses or other third parties. This capability is being offered to allow your educational partners to view, and have access to, information that otherwise is protected from release by the University in accordance with the Family Educational and Privacy Rights Act (FERPA). You may authorize access to financial records located in the Bursar and Financial Aid sections of UIS. That would include student account balances, payment history, financial aid award notifications and current financial aid award statuses. You control access to specific areas and will be able to add or rescind authorization. A third-party access authorization must be granted to any person you wish to have electronic access to designated UIS records as well as to allow University personnel to discuss your billing and financial aid information with third parties over the telephone. Please visit the Student tab of my.scranton.edu to grant authorization. Access will be verified via phone by user name.

Royal ePay

Royal ePay is a partnership between the University of Scranton and PNC Bank. Royal ePay replaced the pickup or mailing of refund checks from the Bursar’s Office. Refunds will still be requested from the Bursar’s Office, but the refund will come from PNC Bank.

Activating the Direct Deposit will allow you to receive your funds within 2-3 days. You will receive an email when a deposit is made through the Royal ePay system. If you do not select the Direct Deposit option, PNC Bank will automatically send a paper check to your mailing address which could take 7-10 days. Emails are sent by the Bursar’s Office to activate Royal ePay or visit www.scranton.edu/bursar, select Refund Information or call 1-800-745-7577.

Financial Aid Renewal Process

Application Deadline: April 15, 2013

All forms of need-based financial aid must be reapplied for annually. Renewal of awards will be based on the timely completion of all required documents and continued eligibility.

To be considered for assistance for the 2013-14 academic year, all recipients of need-based aid (including Pell, PHEAA, Xavier, Claver, SEOG, Perkins, Direct Stafford Loans and Federal Work Study) must reapply. Any students receiving need-based federal, state or University of Scranton funding must file the Free Application for Federal Student Aid (FAFSA). Application instructions will be mailed in January and will also be available in the Financial Aid Office and online. Students whose records don’t become complete until close to the end of the Fall term will be reviewed for funds available for the following semester. Extenuating circumstances for late filing will be evaluated on a case by case basis.

Financial Aid is disbursed directly to the student's account the day prior to the beginning of each term. Please review the
The University of Scranton
James P. Sweeney, S.J.
Family Outreach Program

In 1942, Most Rev. William J. Hafey, Bishop of Scranton, invited the Society of Jesus to assume administration of The University of Scranton. It was a time of great uncertainty for the nation and for higher education with college enrollments dropping dramatically due to enlistments and the draft. In today’s uncertain economic times, the University finds great relevance in the words of Very Rev. James P. Sweeney, S.J., Provincial of the Society of Jesus’ Maryland/New York Province, as he accepted Bishop Hafey’s invitation:

“...acceptance of your invitation is of course a challenge in these abnormal times, when all colleges are facing a crisis. Even the fate of well established institutions is in the balance and many smaller colleges may be pushed to the wall during the next six months. However, St. Ignatius was never one to run away from a difficult proposition, and we are supposed to imitate his example.”

Inspired by this example of hope and faith, the University has established the James P. Sweeney, S.J., Family Outreach Program, which reflects the University’s commitment to students and families who have been negatively affected by recent economic conditions and contains the following:

* Responsiveness to reductions in family income due to unemployment, underemployment and other losses of income. The Financial Aid Office’s Special Condition Form gives families an opportunity to update income information when current year income is less than what was collected on the Free Application for Federal Student Aid (FAFSA). The Financial Aid Office will review and verify updated information to determine if any increases can be made to need-based federal, state and University of Scranton financial aid programs.

* The Father Sweeney Grant will be used to supplement students’ regular financial aid packages based on the reporting of families’ financial difficulties. The grant is intended to provide immediate short-term assistance. Renewal of the grant will be based on a family’s continued financial difficulties.

* The University will offer financing counseling to families requesting special assistance to meet their financial educational expenses. Financial Aid and Bursar staff will work with students and their families on the development of financing plans, which will include a combination of federal student and parent loans and may allow for the development of special payment plans outside of the University’s normal payment policy.
To estimate what you will be expected to pay for direct expenses at The University of Scranton, a worksheet is provided for your use. If you are under the flat-rate tuition policy, tuition charged is for enrollment between 12 and 18 credits during fall and spring semesters. Credits taken during Intersession or those taking above 18 credits in one semester are charged at the rate of $955 per credit. Credits taken during the Summer will be charged at the rate of $783 per credit. Depending on the courses you enroll in, additional fees may be charged.

There is no Intersession dormitory charge for students residing in University housing. Students will be responsible for the Intersession meal plan.

Please reference the charts below to determine your expected cost of attendance. Use that figure in the worksheet to calculate your anticipated financial obligation to The University of Scranton for the academic year.

By referring to your Electronic Award Notification and using the worksheet below, you can estimate your cost of attendance by subtracting the financial aid you will accept from the total direct cost.

Remember, these cost estimates are for the entire year. You will be billed, however, on a semester basis. Your aid will be divided equally between the fall and spring semesters. Aid is not applied toward Intersession and/or summer costs.

### Expense Worksheet for Returning Undergraduate Students, 2012-13 Academic Year

#### I. Tuition and Fees (Fall, Intersession, Spring)*

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate (per credit)</th>
<th>Credits</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Flat-Rate Tuition and Fees (CAS, KSOM, PCPS)</strong></td>
<td>$34,564</td>
<td>$35,366</td>
<td>$37,106</td>
</tr>
<tr>
<td>Students first enrolled prior to 2007-08</td>
<td>$34,564</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td>Students first enrolled during 2007-08</td>
<td>$35,366</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td>Students first enrolled during 2008-09</td>
<td>$37,106</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td>General Fee</td>
<td>$350</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td><strong>B. Per-Credit Rate (Adult Undergraduates in CGCE)</strong></td>
<td>$955</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td>Full-time per-credit tuition</td>
<td>$955 × credits</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td>Full-time students mandatory fee</td>
<td>$300/year</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td>Part-time per-credit tuition</td>
<td>$783 × credits</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td>Part-time students mandatory fee</td>
<td>$50/year</td>
<td>___________</td>
<td></td>
</tr>
<tr>
<td><strong>PART I TOTAL</strong></td>
<td>$___________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### II. Room and Board (Dormitory Students)

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room – Costs include fall, intersession, spring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Class AA (single)</td>
<td>$8,718/year</td>
<td>___________</td>
</tr>
<tr>
<td>Class AA (double)</td>
<td>$7,930/year</td>
<td>___________</td>
</tr>
<tr>
<td>Class B</td>
<td>$7,500/year</td>
<td>___________</td>
</tr>
<tr>
<td>Class C (double)</td>
<td>$593/month</td>
<td>___________</td>
</tr>
<tr>
<td>Class C (triple)</td>
<td>$593/month</td>
<td>___________</td>
</tr>
<tr>
<td>Board – Annual costs for fall and spring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited plan</td>
<td>$5,304</td>
<td>___________</td>
</tr>
<tr>
<td>14-meal plan</td>
<td>$4,482</td>
<td>___________</td>
</tr>
<tr>
<td>10-meal plan</td>
<td>$3,700</td>
<td>___________</td>
</tr>
<tr>
<td>(Note: New Flex Meal Plans, additional $200)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intersession Board</td>
<td>$662</td>
<td>___________</td>
</tr>
<tr>
<td>14-meal plan</td>
<td>$528</td>
<td>___________</td>
</tr>
<tr>
<td>10-meal plan</td>
<td>$391</td>
<td>___________</td>
</tr>
<tr>
<td><strong>PART II TOTAL (Room and Board)</strong></td>
<td>$___________</td>
<td></td>
</tr>
</tbody>
</table>

#### III. Financial Aid

Refer to Financial Aid Award Letter. Use total award for each program.

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$___________</td>
</tr>
<tr>
<td>Federal TEACH Grant</td>
<td>$___________</td>
</tr>
<tr>
<td>PHEAA Grant</td>
<td>$___________</td>
</tr>
<tr>
<td>Other State Grants</td>
<td>$___________</td>
</tr>
<tr>
<td>University Scholarship</td>
<td>$___________</td>
</tr>
<tr>
<td>University Grant</td>
<td>$___________</td>
</tr>
<tr>
<td>Federal SEOG Grant</td>
<td>$___________</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>$___________</td>
</tr>
<tr>
<td>Private Scholarships</td>
<td>$___________</td>
</tr>
<tr>
<td>Direct Stafford Loan (if you intend to borrow)</td>
<td>$___________</td>
</tr>
<tr>
<td><strong>PART III TOTAL</strong></td>
<td>$___________</td>
</tr>
</tbody>
</table>

#### IV. Indirect Costs

Other annual costs to take into account when determining your total cost of attendance:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>Average of $1,200</td>
</tr>
<tr>
<td>Transportation</td>
<td>Average of $700</td>
</tr>
<tr>
<td>Personal</td>
<td>Average of $1,000</td>
</tr>
<tr>
<td>Average Course Fees</td>
<td>$100</td>
</tr>
<tr>
<td><strong>PART IV TOTAL</strong></td>
<td>$___________</td>
</tr>
</tbody>
</table>

**TOTAL DIRECT COSTS (Parts I + II) $___________**

**TOTAL FINANCIAL AID (Part III) $___________**

**TOTAL INDIRECT COSTS (Part IV) $___________**

**ESTIMATED AMOUNT TO BE PAID BY STUDENT AND FAMILY $___________**

(Note: Payment plans and/or parent loans may be used to help finance remaining costs. See pages 4-5.)

*Individual course fees are not included in this figure.
Getting More Help

If you have questions concerning your Pell Grant, PHEAA Grant, Stafford Loan, University aid, admission status, or billing, you may contact a representative of the appropriate office or agency using the directory information below.

Financial Aid Office
Office Hours ...... Monday - Friday, 8:30 a.m. - 4:30 p.m.
Telephone .......... (570) 941-7701 or 1-888-SCRANTON
Fax ..................... (570) 941-4370
E-mail .................. finaid@scranton.edu
Web ...................... www.scranton.edu/financialaid

Admissions Office
Office Hours ...... Monday - Friday, 8:30 a.m. - 4:30 p.m.
Telephone .......... (570) 941-7540 or 1-888-SCRANTON
Fax ..................... (570) 941-5928
E-mail .................. admissions@scranton.edu
Web ...................... www.scranton.edu/admissions

Bursar’s Office
Office Hours ...... Monday - Friday, 8:30 a.m. - 4:00 p.m.
Telephone .......... (570) 941-4062
Fax ..................... (570) 941-7595
E-mail .................. bursar@scranton.edu
Web ...................... www.scranton.edu/bursar

Federal and State Grant Programs
Federal Student Aid Programs .................. 1-800-4-FEDAID
PHEAA State Grant Program ............... 1-800-692-7392

Federal Loan Program
Federal Direct Loan Programs
Telephone ........................................ 1-800-848-0979
Web ............................................. www.studentloans.gov

ECSI Payment Plan
Telephone ........................................ 1-866-927-1438