Who We Are: The Jesuit Tradition
Affordability is a big reason for turning to Scranton for a quality education. The University of Scranton’s Financial Aid staff is dedicated to helping each student become aware of the financial aid programs for which students are eligible. Our knowledgeable Financial Aid professionals will walk students through the process of financing a Scranton education.

Basic Eligibility Requirements
Federal sources of assistance require that certain basic eligibility criteria be met. In general:
- Be a U.S. citizen or eligible non-citizen
- Not be in default on a federal student loan
- Be registered with the Selective Service, if required to register
- Be enrolled at least half time (Undergraduate-six credits; Graduate-three credits)

Free Application for Federal Student Aid (FAFSA)
To apply for the Federal, State and Institutional need base aid programs, review the following steps:
- Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov.
- The University of Scranton Title IV School Code to be used on the FAFSA is: 003384.
- The FAFSA should be completed approximately a week before the start of the Term of enrollment.
- Students must use their Federal Student Aid ID, FSA ID, with the U.S. Department of Education to electronically sign their FAFSA form. To apply for a FSA ID online, go to: www.fsaid.ed.gov.
- For more information on the FAFSA, please call toll-free 1-800-4-FED-AID.

<table>
<thead>
<tr>
<th>If you Plan to Attend College From</th>
<th>FAFSA Year</th>
<th>Using Tax Information From</th>
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<tbody>
<tr>
<td>Fall 2015, Spring 2016, Summer 2016</td>
<td>2015-2016</td>
<td>2014</td>
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FAFSA filing deadline for each FAFSA year is June 30th

Financial Aid
Once the FAFSA is received, you will be reviewed for Federal and State aid. University of Scranton Institutional Assistance is not available.

Federal Aid
Federal Pell Grant - Eligibility for half-time (six credits) and less than half-time (three credits).
EFC - zero $722 to EFC 3500 $290 per term as less than six credits
EFC - zero $1,444 to EFC 4600 $306 per term as half-time

Federal Direct Stafford Loan - Eligibility for half-time (six credits) only.
Based on student’s grade level. Visit www.scranton.edu/financialaid, Loans & Financing Options, select Federal Direct Stafford Loans, and scroll to Maximum Academic Year Loan Limits.

Employer reimbursement, scholarships and outside awards will be included as a resource when determining the loan eligibility.

Maximum Spring Loan (for Intersession/Spring enrollment) $12,500.
Maximum Summer Loan $7,146.
State Aid

PHEAA State Grant—Eligibility for half-time (six credits) only.
Must have a completed FAFSA.
Must have a completed PHEAA State Grant Notice at www.PHEAA.org.
At least 50% of the credits must be in the classroom.
EFC- zero $1,092 to EFC 11000 approximately $250 per term based on six credits per term

Summer:
Must be enrolled for minimum of eight weeks to qualify.
Must have a summer State Grant Application. Not available until mid-March 2016 at www.PHEAA.org or www.scranton.edu/financialaid, under forms.
Summer funding has not been determined.

Note: Intersession is combined with Spring for half-time (six credit) enrollment.

Financial Aid Notifications
- Located at My.Scranton
- Click on the Student Tab
- Click on Self-Service
- Under Student Services & Financial Aid Tab
- Click on Financial Aid to gain access to the Electronic Eligibility Notification

Electronic Eligibility Notification
- Lists offered and recommended aid awards
- Contains messages particular to students’ 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 a student must communicate any of the following:
- A decision to reduce or decline selected awards
- Notification of other resources or scholarships not listed on the Electronic Notification

2015-2016 Tuition and Fees
Undergraduate Courses within Plan.................................$500 per academic credit
Graduate Courses within Plan.............................................$650 per academic credit

The University of Scranton Invoicing
The University of Scranton Bursar’s Office will send paper and electronic invoice notification to students’ Royal e-mail address prior to each term and the payment due date is at the beginning of each term. Processed financial aid will be listed on the invoice as pending until the start of the term. The student will be able to pay the invoice online via an ACH debit from their bank account, or by credit card (applicable processing fees apply). When mailing payment directly via check or money order, please include your Royal ID in the memo of the check, Explanation of payment (i.e. Stafford Loans Pending) can be written on the remittance advice at the bottom of the invoice and returned to the Bursar’s Office. If the tuition or an explanation of payment is not provided, the student will not be allowed to register for a subsequent term, receive a diploma or obtain an official transcript.
Financing Your Scranton Education

1. ECSI Payment Plan
The University of Scranton provides for a monthly installment payment plan through ECSI that allows students to spread payments over a 10 to 12 month period. This eliminates the need to make lump sum payments prior to the beginning of each semester. Please visit www.scranton.edu/financialaid, select Loans & Financing Options.

2. Federal Direct Stafford Loans
The Federal Direct Stafford Subsidized and Unsubsidized Loan program is the primary source of financial aid for many students and requires a minimum half-time enrollment. The Federal Direct Stafford Loans have a fixed interest rate of 4.29% and have an origination fee of 1.068%. Annual loan limits are tied to the cost of attendance and individual eligibility. The aggregate loan eligibility for Undergraduate students is $31,000 for a Dependent Undergraduate student (only $23,000 of this amount may be in subsidized loans) and $57,500 for an Independent Undergraduate student (only $23,000 of this amount may be in subsidized loans). The aggregate loan eligibility for Graduate students is $138,500 (only $65,500 of this amount may be in subsidized loans). Graduate students are only eligible for unsubsidized loans. The annual loan limits are tied to the cost of attendance and individual eligibility. The debt limit includes any Stafford Loans received for undergraduate study. Repayment begins six months after students complete a program of study, take a leave of absence or enrollment is less than half-time for more than six months.

Federal Direct Stafford Electronic Master Promissory Note and Entrance Counseling
For new Stafford Loan borrowers, you will be required to complete an electronic Federal Direct Stafford Loan Master Promissory Note and must complete Entrance Counseling requirements before receiving the loan funds. Both can be completed prior to receiving the Financial Aid package. Visit www.scranton.edu/financialaid, select Loans & Financing Options.

Deferment of Stafford Loans
Students may qualify for an In-School Deferment which temporarily suspends payments on student loans while a student is attending school. To qualify, a student must be registered for at least half-time status. The Registrar's Office reports enrollment for all students at the beginning of each term to the National Clearinghouse. In-school deferments last as long as a student is attending at least half-time.

3. Alternative Loan Programs
In addition to the Federal Direct Stafford and Direct Parent PLUS Loans, there are other private loan programs available to students in need of additional funding for educational costs. These programs require a favorable credit rating. The borrower for most programs is typically the student and may need a co-signer. Students may borrow up to the cost of attendance for the period of enrollment, minus other estimated financial assistance received for that period. Visit www.scranton.edu/financialaid, select Loans & Financing Options.

4. Employer Deferment from Bursar
Defer tuition until the end of the semester in conjunction with your employer’s tuition payment program. Visit www.scranton.edu/bursar, select Common Forms, select Employer Deferment Form.

Loan Certification
The Financial Aid Office originates Stafford Loans for all confirmed students who complete the Free Application for Federal Student Aid (FAFSA) form. You must meet the basic eligibility requirements and not be at the loan aggregate to qualify for the Stafford Loan. Loan proceeds are made in multiple disbursements and delivered electronically when the term begins. Loan proceeds will then be used as payment to the University for all tuition charges and fees before a refund is processed.

Satisfactory Academic Progress
Each student is responsible for achieving Satisfactory Academic Progress. Guidelines are found in the Comprehensive Guide to Financial Programs located at www.scranton.edu/financialaid, select Publications.
Getting More Help
If you have any questions concerning your Financial Aid or Invoice, you may contact a representative of the appropriate office by using the directory information below.

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<thead>
<tr>
<th><strong>Financial Aid Office</strong></th>
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<tbody>
<tr>
<td><strong>Office Hours</strong></td>
<td>Monday-Friday, 8:30 a.m.-4:30 p.m.</td>
</tr>
<tr>
<td><strong>Telephone</strong></td>
<td>(570) 941-7701 or 1-888-SCRANTON</td>
</tr>
<tr>
<td><strong>Fax</strong></td>
<td>(570) 941-4370</td>
</tr>
<tr>
<td><strong>E-mail</strong></td>
<td><a href="mailto:finaid@scranton.edu">finaid@scranton.edu</a></td>
</tr>
<tr>
<td><strong>Web</strong></td>
<td><a href="http://www.scranton.edu/financialaid">www.scranton.edu/financialaid</a></td>
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<tr>
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<tr>
<td><strong>Office Hours</strong></td>
<td>Monday-Friday, 8:30 a.m.-4:00 p.m.</td>
</tr>
<tr>
<td><strong>Telephone</strong></td>
<td>(570) 941-4062 or 1-888-SCRANTON</td>
</tr>
<tr>
<td><strong>Fax</strong></td>
<td>(570) 941-7595</td>
</tr>
<tr>
<td><strong>E-mail</strong></td>
<td><a href="mailto:bursar@scranton.edu">bursar@scranton.edu</a></td>
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<tr>
<td><strong>Web</strong></td>
<td><a href="http://www.scranton.edu/bursar">www.scranton.edu/bursar</a></td>
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