SCHOLARSHIP AND FINANCIAL AID  
www.slu.edu/financial-aid

LEADERSHIP  
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PHILOSOPHY
+ Our first responsibility is to assist the most economically disadvantaged student, so the University makes available a wealth of merit and unique characteristic/talent award programs.
+ Self-help (loans and work) should be part of the University's scholarship/financial aid award.
+ Students and their families should make a commitment to their education with both current and future earnings, which means both working and borrowing to pay for their Saint Louis University education.
+ Student budgets should reflect reasonable allowances for average student expenses.
+ The Free Application for Federal Student Aid (FAFSA or Renewal FAFSA) is designed to provide an equitable formula for evaluating a student's financial need.
+ The FAFSA's need eligibility formula may not address each family's situation. Therefore, the University's Special Circumstance Review is provided for the student and family to address and document their special needs.
+ Funding is limited and may not meet a student's total need for assistance. It should be noted that the Office of Student Financial Services will award need-based aid to the neediest students on a first-apply, first-awarded basis, and then continue until funding is exhausted.
+ The Office of Student Financial Services has a responsibility to provide information and develop policies that minimize defaults on student loans.
+ The Scholarship/Financial Aid packaging process ensures the effective use of available funds, and the fair and equitable treatment of all applicants.

UNIVERSITY SCHOLARSHIP AND FUNDED PROGRAMS' POLICIES AND PRACTICES

The following general policies and practices apply to initial and renewal eligibility for University scholarship and funded programs, in addition to each program's specific eligibility criteria:
+ University funded programs are subject to change. The University reserves the right to change, reduce, or cancel University funded programs.
+ Undergraduate Scholarship/Award eligibility is generally for a maximum of eight semesters of consecutive full-time, undergraduate, day school (non SPS), for credit enrollment or until the completion of a first baccalaureate degree, whichever occurs first.
+ Undergraduate Scholarship/Award eligibility for Transfer scholarships is for a maximum of six semesters for the Phi Theta Kappa and Jesuit Transfer Scholarships or four semesters for the St. Louis Community College Honors and J. Paul Fechter Service Scholarships, or until the completion of a first baccalaureate degree, whichever occurs first.
+ Each Undergraduate Scholarship/Award program requires a minimum cumulative, University grade-point-average and in some instances, service and/or leadership obligations, in order to maintain renewal eligibility.
+ Students who fail to maintain their scholarship renewal criteria as measured at the end of each academic year are permitted one year of scholarship probation. If at the end of the probationary year, the student's academic and/or service/leadership scholarship requirements are still deficient, the student's renewal scholarship eligibility is terminated from that date forward. A student has the right to appeal Scholarship termination. Contact the Office of Student Financial Services for scholarship termination appeal policies and procedures.
+ Scholarship students, who do not enroll as full-time, undergraduate, day school (non SPS) students, forfeit their Scholarship eligibility from that date forward. The exception to this policy is for students approved for a Scholarship Leave of Absence. Contact the Office of Student Financial Services for Scholarship Leave of Absence policies and procedures before enrolling less than full-time or withdrawing from the University for any/all reasons.
+ The award value of University merit-based Scholarship programs is established in the initial Admission entry year and renewed at that same award value, provided the scholar demonstrates renewal eligibility.
+ Undergraduate Scholarship/Award eligibility is only for the Fall and Spring semesters of the academic year.
+ Residence Life Scholarships require housing in University residence halls/apartments and/or billing of Residence Life charges through the Office of Student Financial Services.
+ Students eligible for University Benefit programs (Child/Spouse, Faculty/Staff, SSM, FACHEX, Tuition Exchange) are not eligible to receive other University funded assistance programs.
+ Students eligible for the Child/Spouse, Faculty/Staff, FACHEX, or Tuition Exchange University Benefit will be assessed a per course handling fee each semester.
+ Students eligible for free tuition assistance from non-University and University funded sources (i.e. scholarships, grants, benefits, etc.), which in combination exceeds the enrollment period's tuition charges, will have their University tuition funded sources reduced to the level where the sum of total
Students Have The Right:

+ To know all the federal, state, University and private student financial assistance programs available, including both need-based and non-need-based programs.
+ To know the policies, procedures, forms, deadlines, and eligibility requirements for scholarship/financial aid, and the criteria for selecting recipients and determining the amount of financial assistance to be awarded to a student.
+ To know the policies, procedures, forms, deadlines, and eligibility requirements for a program of study-abroad/away.
+ To know the costs of attending the University, how those costs are determined, and how a student budget is developed.
+ To know how to apply for scholarship/financial aid, what resources were considered in calculating financial need, how FAFSA’s Expected Family Contribution was determined, and how much of the financial need has been met.
+ To know the standards required for maintaining Satisfactory Academic Progress for scholarship/financial aid eligibility, and how to petition for reinstatement of eligibility for Title IV federal and state financial aid.
+ To know how and when disbursement of scholarship/financial aid is made, the University’s refund policy for University costs of attendance, and any refund due to Title IV federal/state and other student assistance programs.
+ To know the institution’s procedures for officially withdrawing from the University.
+ To know the terms and conditions of loans, employment, scholarships, grants, or benefit programs received.
+ To know the policies and procedures used to maintain confidentiality of scholarship/financial aid records. Saint Louis University complies with the Family Educational Rights and Privacy Act of 1974.
+ To know who and how to contact the Student Financial Services staff regarding information on scholarship/financial aid assistance programs, and other offices for more general information.
+ To know the academic programs of the University, the facilities available, and faculty and instructional staff.
+ To expect fair treatment, Saint Louis University’s Office of Student Financial Services does not discriminate on basis of race, color, sex, age, national origin, religion, sexual orientation, disability, or veteran status.
+ To know the names of the agencies that accredit, approve, or license the University and its programs, and how these documents of accreditation may be reviewed.
+ To know the University’s Drug and Alcohol Abuse Prevention Policy.
+ To know the completion or graduation, transfer out, and job placement rates of University students.
+ To know the University’s federal loan default rate.
+ To know the terms of, schedules for, and requirement of loan repayment, along with the importance of loan exit counseling.
+ To know the terms and conditions of available loan deferments.
+ To know the statistics pertaining to the receipt of University athletic-related student aid and the University’s policy of equity in Athletics.
+ To know campus security policies and crime statistics.
+ To know what facilities and services are available to University students with disabilities.
+ To know what student development services are available to University students.

It is Students Responsibility:

+ To read and consider all information about the University before enrollment.
+ To complete all University applications thoroughly and accurately, and submit them to the appropriate office(s) by required deadlines.
+ To accurately and honestly complete a Free Application for Federal Student Aid (FAFSA or Renewal FAFSA), and all academic and scholarship/financial aid eligibility information submitted to the University. Providing false or misleading information is a criminal offense, subjecting individuals to a $10,000 fine, imprisonment, or both.
+ To use any federal, state, University, or private scholarship/financial aid received solely for expenses related to attendance at Saint Louis University or an approved study-abroad/away program.
+ To comply with aid verification requirements by
Eligibility for University Scholarship/Financial Aid

Requirements for all particulars.

A student is eligible for scholarship/financial aid if he/she meets the Academic Progress Policy. See the section entitled Satisfactory Academic Progress Requirements for all particulars.

Bank Loan Proceeds Payment Procedures

Student/parent bank loan proceeds are paid to the student's University account by Electronic Funds Transfer (EFT) in two equal installments for the academic year. Bank loan proceeds are held by the lender until Scholarship/Financial Aid disbursement requirements are met, and the University requests disbursement. General disbursement dates are as follows:

Date for Loan Proceeds Disbursement Per Enrollment Period

Summer Sessions after May 1 but no earlier than 10 days before the start of classes.

Fall Periods after August 1 but no earlier than 10 days before the start of classes.

Spring Periods after January 1 but no earlier than 10 days before the start of classes.

NOTE: Bank loan proceeds not paid to the student within 3 days of the Office of Student Financial Services receipt must be returned to the lender, which may result in loan cancellation.

Enrollment and Academic Criteria

All University scholarship/financial aid is awarded subject to acceptance and admission to the University. A student is eligible for scholarship/financial aid if he/she maintains satisfactory academic progress and adheres to all other pertinent University regulations and policies per each Scholarship/Financial Aid program. To maintain satisfactory academic progress, a student must meet the Academic Progress Policy. See the section entitled Satisfactory Academic Progress Requirements for all particulars.

Enrollment Status

Eligibility for University Scholarship/Financial Aid programs requires a minimum period enrollment status depending on the Scholarship/Financial Aid program. In general, University and state scholarships/grants require consecutive full-time, undergraduate day school (non SPS) enrollment, and federal programs require at least a half-time enrollment status, except for the Pell Grant program. See each Time Status policy for additional information.

Experimental Sites Program Participation

Saint Louis University participates in the Department of Education's Experimental Sites Program, which allows greater flexibility in delivering federal Title IV aid funds to students. Schools with a proven record of delivering federal student aid without risk to taxpayers' dollars were selected to participate in this program. Under this program, schools are excused from certain regulatory requirements and permitted to use innovative strategies designed to better meet students' needs.

Faculty and Staff Children Exchange Program (FACHEX)

The faculty and staff children exchange program (FACHEX) is an undergraduate tuition remission program for children of current full-time faculty, administrators and staff. The program is established and managed by the Association of Jesuit Colleges and Universities.

Through the FACHEX program, employees who have a tuition remission benefit for their children at their home institution can apply to receive the same benefit at participating Jesuit colleges and universities if there is space available and the student meets that school's requirements for FACHEX applicants.

Each institution determines the number of FACHEX awards granted each year. As a result, they are highly competitive and there are no guarantees to the children of any given faculty or staff member that they will be able to utilize the FACHEX benefit at the institution of their choice.

Eligibility

Eligibility requirements are determined by the home institution. If the home institution grants a full-tuition remission benefit to the child of a faculty or staff member, then the child is eligible to apply for a possible FACHEX award at the participating Jesuit institution of their choice.

It is important to realize that each institution sets their own rules about how students are selected for a FACHEX award. Many schools use academic achievement as a determining factor and will only consider incoming freshmen as applicants.

At Saint Louis University, an employee must have completed at least three years of continuous full-time service to be considered eligible to apply for FACHEX at participating institutions.
Deadlines
FACHEX certification letters must be submitted to the desired institution by Dec. 15 before a child's fall semester of enrollment. There is no guarantee that a late certification will be honored by the institution. We strongly recommend a request for the letter from the Student Financial Services office to be no later than Dec. 1.

Allowances and Duration
FACHEX, should it be granted, only covers tuition (up to 18 credits per semester). Additional expenses such as room, board, travel-related expenses or books are the sole responsibility of the student and/or the student's family. FACHEX is for eight semesters, four years of school or upon completion of a bachelor's degree, whichever comes first.

Application process for eligible employees of Saint Louis University
1. By Dec. 1, submit the FACHEX application to the FACHEX coordinator along with the names of the participating institution(s) to which your child is planning to apply for admission.
2. The FACHEX coordinator will confirm your eligibility and will send a letter to the FACHEX coordinator of the school(s) to which your student is applying, certifying his or her eligibility to participate in that school's FACHEX program. A copy of the letter will also be sent to you.
3. Your student applies to the designated institution(s). We also recommend employees or student contact the FACHEX coordinator at their desired school(s) to inquire about special admissions dates — it's not uncommon to require early applications, and it is your responsibility to follow those admission guidelines.
4. The FACHEX coordinator at each institution where your child applied will inform students whether or not he/she will receive a FACHEX award. Most schools make FACHEX decisions after March 1.

If your student receives a FACHEX award, students must be re-certified every year. A FACHEX application with the name of the school your student is attending is sent to the FACHEX coordinator with the words "re-certify." This must be done every year that the student is attending the institution.

Application process when your child is applying to Saint Louis University
Saint Louis University only awards FACHEX to incoming freshmen students. We do not award to transfer students or current students whose parent becomes eligible for the benefit after they have started college.

1. Before Feb. 1, eligible employees at participating universities must notify the FACHEX coordinator at your home institution with your child's legal name, mailing address, Social Security number and the names of the participating institution(s) to which your child is planning to apply for admission.
2. By Feb. 1, the coordinator at the home institution will confirm your eligibility and will send a letter to Saint Louis University's FACHEX coordinator, certifying your student's eligibility to participate in the FACHEX program. We will confirm with both student and their home institution's coordinator that we have received an eligibility letter.
3. Your student applies to Saint Louis University.
4. Saint Louis University makes FACHEX decisions after March 1. After decisions have been made, the FACHEX coordinator informs each eligible student whether or not he or she will be offered a FACHEX award.

FEDERAL WORK-STUDY (FWS) EMPLOYMENT PROCEDURES/DEADLINES
Eligible FWS students must work for a University FWS employer in order to earn their awarded FWS eligibility. Eligible students initiate the employment process by contacting the University FWS employer. Office of Student Financial Services. Career Services has FWS job postings through Career Sleuth. To learn about FWS opportunities, job descriptions and rates of pay, visit: www.careersleuth.org. Job postings are available after June 1.

FEDERAL WORK-STUDY (FWS) EMPLOYMENT PROCEDURES/DEADLINES-1
If federal or state aid is being sought for any of the University's academic enrollment periods, file completion deadline dates have been established to better ensure funds availability and adequate processing time. Failure to complete your federal/state aid application file by the following deadline date per enrollment period will result in the denial of federal/state aid for that enrollment period.
+ Summer Sessions: July 1
+ Fall Periods: November 1
+ Spring Periods: March 31

Upon federal/state financial aid application file completion, the Office of Student Financial Services reviews the student's application for award eligibility, and assembles an assistance package based on all pertinent regulations, academic standing, eligible programs, and funds availability. If the Office of Student Financial Services believes certain eligibility items, are suspect, incomplete, or inconsistent, all such items must be resolved, corrected, and/or updated, as appropriate, before a student will be eligible to be paid any federal/state aid. If aid eligibility changes result due to the Verification/Audit process, the student will be informed of these changes by a Revised Award Notification. If a student receives any federal/state aid being sought for any of the University's academic enrollment periods, file completion deadline dates have been established to better ensure funds availability and adequate processing time. Failure to complete your federal/state aid application file by the following deadline date per enrollment period will result in the denial of federal/state aid for that enrollment period.

Office of Student Financial Services has FWS job postings available through Career Sleuth. To learn about FWS opportunities, job descriptions and rates of pay, visit: www.careersleuth.org. Job postings are available after June 1.
LOAN ENTRANCE AND EXIT INTERVIEW

REQUIREMENTS
Students are required to complete an online Loan Exit Interview if receiving their first Perkins or Nursing loan at Saint Louis University. Loan entrance/exit interview resources are available through the Office of Student Financial Services.

OTHER SCHOLARSHIP/FINANCIAL AID

Recipients of Scholarship/Financial Aid from the University are required to notify the Office of Student Financial Services of any other scholarships, grants, loans, or employment offered to them from all sources outside or within the University. Failure to do so will result in the cancellation of all or a portion of the award. The University reserves the right to make warranted changes in a Scholarship/Financial Aid package whenever necessary.

QUALITY ASSURANCE PROGRAM (QAP) PARTICIPATION

Saint Louis University participates in the U.S. Department of Education’s Quality Assurance Program (QAP). This program was designed to assure accuracy in the administration of federal financial aid. The long term goals of this QAP are to simplify the aid application process, improve and expedite the financial aid delivery process and reduce the amount of documentation that families must submit in order to receive their federal financial aid. Participation for students who have been randomly selected to participate in this program is mandatory in order to receive federal student aid. A University QAP team has been assembled to work with these selected students and their families. If students have any questions regarding this program, please contact the Office of Student Financial Services.

PAYMENT OF SCHOLARSHIP/FINANCIAL AID

The total amount of awarded assistance as shown on the Award Notification is paid in enrollment period installments. A portion of each award (with the exception of the Federal Work-Study Program and any other work program) is credited to the student’s account per awarded enrollment period. If a credit balance remains in the student’s account after all charges have been paid, student aid refunds are mailed to the student within two weeks.

PERSONAL STATUS CHANGES

Any change in name, address, aid sources, enrollment or other changes to student status must be reported immediately to the Office of Student Financial Services. Changes in the family’s financial circumstances may be submitted to the Office of Student Financial Services at any time for review, to receive consideration for assistance adjustments.

REFUND POLICY

If a student reduces registration credits or withdraws completely from all classes within an enrollment period, the student’s awarded scholarship/financial aid assistance may be subject to adjustments in order to comply with funding agency/program regulations (University, Federal, State, Private).

Federal, University, State and Private Aid Refund Policies and Procedures:

All Federal and Missouri need-based Student Aid Refund Policies and Procedures require that if a student withdraws from all classes prior to the date when 60% of the enrollment period’s class days have passed, a student’s federal/state student aid for that enrollment period is subject to adjustment. The adjustment of the student’s federal/state student aid is determined by calculating the percentage of federal/state aid earned for the number of class days the student was enrolled for the enrollment period. This percentage is calculated by counting the number of class days the student was enrolled, as measured from the first day of classes of the enrollment period to the class date of the student’s withdrawal, divided by the number of total class days within the enrollment period. This percentage determines the amount of federal/state student aid the student earned for the enrollment period with the unearned balance being returned to the federal/state aid program(s).

University and Private-Funded Aid Refund Policy and Procedures mandate that if a student withdraws from all classes within an enrollment period, aid programs funded from these sources are adjusted by the percentage, if any, used to adjust the student’s tuition charges for the enrollment period. This University and Private Funded Aid Refund Policy and Procedure do not apply to Residence Life dorm specific aid. Residence Life dorm aid is adjusted by the same percentage, if any, used to adjust the student’s Residence Life room and board costs for the enrollment period.

Students who reduce registration credits, but do not completely withdraw from all courses, within an enrollment period may have their federal, state, university and private scholarship/financial aid assistance adjusted based on the percentage, if any, used to adjust the student’s tuition charges for the enrollment period, subject to each aid program’s refund policies and procedures. If, after all required Refund adjustments are made, a student account balance results, the student will be mailed a student account bill detailing all adjustments (scholarship/financial aid, tuition).

Note: If a student’s federal aid adjustment requires the return/refund of loan funds previously refunded to the student, the student will be responsible to repay these funds to the lender as delineated on the loan’s promissory note. Excess loan funds not previously refunded to the student would be returned to the lender. Worksheets used to determine the amount of funds to be returned to aid programs are available upon request.
SATISFACTORY ACADEMIC PROGRESS
Federal and state regulations require that educational institutions measure students' quantitative and qualitative progress toward a declared educational objective.

Saint Louis University has established the following standards to measure a student's academic progress. These standards will be applied uniformly to all students when determining their eligibility for federal-, state- and University-administered funds and/or other funds regardless of whether the student previously received these funds.

Maximum Attempted Enrollment Credits Time Frame
The maximum attempted enrollment credits for which a student may enroll to complete their University program of study must not exceed 180 attempted enrollment credits for the completion of a 120-credit degree program. For students who transfer into the University, the 180 attempted enrollment credits' maximum includes attempted credits at other colleges/universities attended that were accepted by the University as transfer credit.

For academic programs requiring fewer or more than 120 credits for degree/certificate completion, the maximum attempted enrollment credits for program completion is 150 percent of required credits for the program.

Completion Percentage
To maintain measurable progress toward the completion of their degrees, students must successfully complete 67 percent of all credits attempted (credits attempted include repeated courses, dropped courses, withdrawals and incomplete courses).

Qualitative Requirement: Cumulative University Grade Point Average (GPA)
Students must also maintain a cumulative University GPA of 2.00 to demonstrate Satisfactory Academic Progress. The University cumulative 2.00 GPA requirement applies to all federal/state student aid programs and for certain University scholarship programs as detailed within each scholarship/award program.

Certain University scholarship/award programs require a higher minimum University cumulative GPA that must be maintained to maintain renewal eligibility in addition to other program requirements. See each scholarship/award program description for the minimum renewal University cumulative GPA requirement, other requirements and maximum duration of award eligibility.

Changing Majors, Repeat and Remedial Coursework, Incompletes, Withdrawals and Second-Degree Coursework
In the case where a student changes degree programs, courses taken that do not contribute to the new degree program do not count toward the 150 percent completion time frame, but is counted toward the qualitative 2.00 GPA requirement.

Any remedial coursework (including English as Second Language coursework) do not contribute toward the 150 percent completion time frame, but is counted toward the qualitative 2.00 GPA requirement.

Any non-credit coursework, repeat coursework or coursework for which a grade of incomplete or withdrawn is given counts toward both the quantitative and qualitative measures for calculating SAP.

Any student pursuing a second-degree program is subject to both the 150 percent timeframe and the 2.00 cumulative GPA requirements.

Federal Title IV/State Eligibility
Effective July 2011, at the end of each semester, the student's academic record will be reviewed for satisfactory academic progress. If a student exceeds the maximum attempted enrollment credits requirement for federal Title IV/state eligibility, that student will be terminated from receiving federal Title IV/state funds for future enrollment periods.

If a student fails to meet the minimum cumulative GPA requirement or does not earn the minimum number of credits for federal Title IV/state eligibility, that student will be on academic progress warning for the succeeding semester. If at the end of the warning semester, the student is still below the minimum University cumulative GPA requirement of 2.00, and/or has not earned sufficient credits, the student's eligibility for federal Title IV/state aid will be terminated for future enrollment periods.

University Scholarships and Awards
At the end of each academic year (spring enrollment period), the student's academic record will be reviewed for satisfactory academic progress.

If a student fails to meet the minimum cumulative GPA requirement, that student will be on academic progress provisional status for the succeeding academic year. If at the end of the provisional academic year, the student is still below the GPA requirement, depending on the scholarship/award program's minimum cumulative GPA, the student's eligibility for University scholarships/awards will be terminated for future enrollment periods.

Appeal Procedures for Students Terminated from Title IV, State and/or University Scholarship and Award Eligibility
A student terminated from receiving federal Title IV/state and/or University scholarship/award programs due to failure to meet the satisfactory academic progress requirements may appeal this termination in accordance with the following guidelines:

+ An Appeal for Termination of Saint Louis University Scholarship form must be submitted to the Office of Student Financial Services and will be reviewed by the appeal committee.
+ Appeal forms for federal Title IV aid must be signed...
by a faculty mentor or academic adviser signifying that a written academic plan is approved and in place.
+ Extenuating circumstances include death of a family member, illness or injury, or other circumstances beyond the student's control. Appropriate documentation of the circumstance must be provided.
+ The appeal must include a statement as to why the student did not meet SAP and an explanation of what has changed to allow the student to meet SAP standards at the end of the next evaluation period.
+ Students who have reached the maximum timeframe due to switching majors, second majors or additional degrees will be evaluated on a case-by-case basis through the appeal process.
+ Incomplete appeals will not be reviewed.

Students will be contacted via their SLU.EDU email account regarding the appeal committee decision. Students whose appeals are approved will be awarded aid conditionally based on their academic plan. The terms and conditions of the appeal approval will be included in the appeal approval email.

Regaining Eligibility For Students Terminated From Title IV Aid
A student terminated from receiving Title IV aid may regain eligibility upon obtaining a cumulative GPA of at least 2.00 and/or increasing their course completion rate (defined as credits earned/credits attempted) to at least 67 percent. Repeated coursework and courses not taken for credit do not contribute to reestablishing eligibility.

Scholarship/Financial Aid Renewability
No University, federal, state or private need-based assistance programs awarded on FAFSA information are automatically renewed from year to year. These funds are limited and subject to the availability of funds. A FAFSA or Renewal FAFSA must be submitted each new academic year, on or as soon after January 1 as possible, and in no event later than March 1. The FAFSA must be submitted to the federal FAFSA processor to establish new academic year, need-based assistance eligibility. While the need-based SLU Grant does require annual FAFSA filing between January 1 and March 1 and a showing of financial need for award consideration, the majority of University merit, characteristic and talent Scholarships are renewed each year without Scholarship re-application or FAFSA filing, assuming the scholar has maintained the minimum renewal criteria required for the specific scholarship program.

Study Abroad/Away Programs
Students enrolling in the University's approved study-abroad/away programs are eligible to receive scholarship/financial aid programs but with certain limitations. Students considering enrollment in the University's study-abroad/away programs must contact the International Center before registering for any University study-abroad enrollment periods, and complete a study abroad checklist. To complete the checklist, students must also contact the Office of Student Financial Services for information regarding eligible financial aid programs and award limitations.

A student pursuing an approved study-abroad away educational experience not offered/sponsored by Saint Louis University may still be eligible to utilize non-University financial aid programs to assist in paying for such an experience. In order to obtain such eligibility a student must initiate a Saint Louis University Financial Aid Consortium Agreement, to be entered into between Saint Louis University and the school sponsoring the study abroad opportunity. The following conditions must be present in regard to that study abroad experience for Saint Louis University to enter into a consortium agreement:

Saint Louis University may enter into Financial Aid Consortium Agreements with other institutions, which provide sound, and unique, full-time, full-semester educational experiences, which are not available at Saint Louis University. These agreements allow Saint Louis University to process certain types of financial aid for a student's use for no more than one year at the other institution. The deans of individual colleges must evaluate and may approve, on a case-by-case basis, the academic merit of the study-away experience/course work and its transferability to the student's University degree program. Such Financial Aid Consortium Agreements will allow students, contingent on aid program regulations, to utilize only the federal Pell grant, federal Stafford loan, federal Parent loan, and any state or private (non-University) student aid programs in meeting the costs of attendance at the consortium institution.

Students interested in exploring a non-University study-away enrollment are strongly encouraged to discuss the experience thoroughly with the Dean's Office before beginning the application process. Afterwards, the student may pick up the Financial Aid Consortium Agreement form that is available in the Office of Student Financial Services.

Tuition Exchange
The Tuition Exchange program is a reciprocal scholarship program for children and other family members of faculty and staff employed at more than 590 participating institutions. The Tuition Exchange Inc. association serves higher education by making careers at colleges and universities more attractive.

Each participating institution determines the number of tuition exchange scholarships it will grant to incoming students each year. As a result, they are highly competitive, and there are no guarantees to the children of any given faculty or staff member that they will be able to use the tuition exchange scholarship at the institution of their choice.

For more information on the number of tuition exchange
scholarships available at a particular institution, contact the institution's tuition exchange coordinator.

Eligibility
Eligibility requirements are determined by the home institution. If the home institution grants a full-tuition remission benefit to the child of a faculty or staff member, then the child is eligible to apply for a possible tuition exchange award at the participating institution(s) of their choice.

It is important to realize that each institution sets their own rules about how students are selected for a tuition exchange scholarship. Many schools use academic achievement as a determining factor and will only consider incoming freshmen as applicants.

At Saint Louis University, an employee must have completed at least three years of continuous full-time service to be considered eligible to apply for tuition exchange at participating institutions. However, three or more years of service does not automatically guarantee certification for tuition exchange.

Deadlines
Each participating institution sets its own deadline for tuition-exchange certifications. It is imperative that students follow each school's deadline, as there is no guarantee that a late certification will be honored.

Allowances and Duration
Scholarships can cover full tuition or a rate set by the tuition exchange. For 2016-2017, private institutions that charge more than $34,000 for tuition are permitted to award less than their full tuition, but must award at least $34,000.

Some colleges allow the scholarship to cover other expenses, such as room and board, while others do not. Any expenses incurred by the student but not covered by the scholarship — such as room, board, travel related expenses or books — are the sole responsibility of your student and/or you. Tuition exchange is for eight semesters, four years of school or upon completion of a bachelor degree, whichever comes first.

Application process for eligible employees of Saint Louis University

1. By Oct. 1, submit the Tuition Exchange application to the benefits specialist in human resources, along with the names of the participating institution(s) to which your child is planning to apply for admission. Applying for tuition exchange to human resources any time after Oct. 1 will result in a $35 processing fee being charged. Students must provide that information to the tuition exchange coordinator.

2. The benefits specialist will confirm your eligibility and provide that information to the tuition exchange coordinator. If students are eligible, a $35 processing fee will be requested. Students must pay the fee before the tuition exchange coordinator will send information to the prospective institutions.

3. Once the fee is received, the tuition exchange coordinator notifies each of the participating schools where your student is applying, certifying the student's eligibility to participate in that school's tuition exchange program.

4. Your student will apply to the participating institution(s). We also recommend the employee or student contact the tuition exchange coordinator at their desired school(s) to inquire about special admissions dates — it's not uncommon to require early applications, and it is your responsibility to follow those admission guidelines.

5. The tuition exchange coordinator at each institution where your child applied will inform students whether or not he/she will receive a tuition exchange scholarship. Most schools make tuition exchange decisions after March 1.

6. Once awards are given, students will need to notify Saint Louis University’s tuition exchange coordinator of the results and which school your student will attend.

If given a tuition exchange scholarship, students must be re-certified each year. Students will notify the benefits specialist in human resources and provide another $35 processing fee each year you'd like to have certification.

UNIVERSITY WITHDRAWAL/ENROLLMENT CHANGES
If students withdraw from the University or drop classes within an enrollment period, keep the following points in mind:

1. To officially withdraw or drop classes, students must contact Academic Services, which is located in the Academic Resources Center or your Dean's office, and follow all required official withdrawal/drop procedures.

2. Consult your school/program's policies and practices regarding grades when withdrawing or dropping classes. If students leave the University and do not formally withdraw, students will be assigned a grade of "F" (failure).

3. Withdrawal or dropping classes does not eliminate your financial obligation to the University. Students are still responsible for any charges owed to the University at the time of course withdrawal or drop, based on the University's tuition and housing refund policies.

4. There are specific federal, state, and University withdrawal/drop policies regarding tuition and fees, housing charges, refunds to scholarship/financial aid programs, and repayments, which result from withdrawal from enrollment. Consult the Office of Student Financial Services for all particulars.

5. When withdrawing or dropping classes, there are two situations, which may require an immediate repayment of scholarship/financial aid funds. + If your University charges are reduced because of withdrawal or dropping classes, and it creates a credit balance in your student account,
these funds may be used to repay your scholarship/financial aid awarded programs. This will depend on the amount of your scholarship/financial aid and the date of your withdrawal.

+ Students are no longer eligible to receive any scholarship/financial aid payments from the date of complete withdrawal forward. Federal Work-Study money earned before withdrawal will be paid. Students may not work on Federal Work-Study after withdrawing from the University.

6. Information regarding the federal/state and University regulations for calculating scholarship/financial aid refunds and repayments and the order of programs to which we restore aid is described in the section entitled, Scholarship/Financial Aid Withdrawal/Drop Refund Policy.

7. Students receiving a University funded merit-based Scholarship program must request a Scholarship Leave of Absence before withdrawing from the University. Failure to obtain an approved Scholarship Leave of Absence before withdrawing from the University terminates the student's renewal scholarship eligibility. Contact the Office of Student Financial Services for the Scholarship Leave of Absence Request form.

Students may be required to immediately repay scholarship/financial aid funds when withdrawing or dropping classes in the following situations:

1. If a credit balance is created in your student account due to your withdrawal or dropped classes, these funds may be used to repay your scholarship/financial aid awards. This will depend on the amount and type of your scholarship/financial aid and the date of your withdrawal.

2. Students are no longer eligible to receive any scholarship/financial aid payments from the date of complete withdrawal forward. Federal Work Study money earned before withdrawal will be paid. Students may not keep Federal Work Study jobs after withdrawing from the University.

Information regarding the federal/state and University regulations for calculating scholarship/financial aid refunds and repayments and the order of programs to which we restore aid is available from the Office of Student Financial Services.
TUITION AND FEES

Tuition and Costs

Students enrolled in Fall or Spring semesters are assessed tuition associated with their primary college or school regardless of the course(s) taken.

Students enrolled full time (12 to 18 credits) in Fall or Spring semesters will be assessed the full time undergraduate tuition rate. Undergraduate students registered for less than 12 credits in Fall or Spring semesters will be assessed the undergraduate credit-rate of their primary college or school regardless of the course(s) taken. Undergraduate students registered for over 18 credits in Fall or Spring semesters are charged full-time undergraduate tuition plus the applicable credits rate for each credit over 18.

Students enrolled in Summer semester courses are assessed tuition and fees associated with the college, school or center of the course(s) taken with the only exception being those programs that are assessed flat tuition.

Once a student registers for a course—or is registered by the Office of the University Registrar—the student remains financially obligated for the course unless and until he or she drops the course by the prescribed deadlines for dropping and adding courses.

Undergraduate Tuition

Undergraduate $40,100 per year
School for Professional Studies $630 per credit
Active-duty and veteran SPS students who are TA or GI Bill benefit-eligible $400 per credit
1818 Advanced College Credit Program $65 per credit

Graduate/Professional Tuition

Graduate $1,075 per credit
Athletic Training (M.A.T.) $37,170 per year
Business (MBA full-time one-year) $56,860 per year
MIB - Executive Program $24,810 per year
Business (MBA part-time, M.Acc., MS-AFE., MS-SCM.) $1,015 per credit
Center for Advanced Dental Education $35,700 per year
Health Informatics $1,300 per credit
Law (full-time) $39,600 per year
Medical $51,650 per year
Occupational Therapy (M.S.O.T.) $37,170 per year
Physical Therapy (D.P.T.) $37,170 per year
Physician Assistant $36,520* per year
Social Work (M.S.W.)/Applied Behavior Analysis $925 per credit
School for Professional Studies $770 per credit

Madrid, Spain Campus Tuition

Four-year program (permanent students) 9,580 Euros per semester
Study abroad, visiting and transfer students 11,340 Euros per semester
Master of Arts in English or Spanish 700 Euros per credit

Mandatory Fees

Students enrolled in Fall and Spring semesters are assessed mandatory fees associated with their primary college or school, regardless of the course(s) taken.

Students with full-time status will pay full-time fees while students with less than full-time status will pay part-time fees.

General Student Fees (Full-time students $312.50 per semester, part-time students $77.50 per semester)
Wellness Fee (Full-time students $70 per semester, part-time students $45 per semester)
Funds the Simon Recreation Center and programs provided by the Student Health and Counseling Center.
Technology Fee (Full-time students $100, part-time students $50)
Funds the University's campus-wide wireless network.
Union Fee (Full-time students $50, part-time students $25)
Supports Busch Student Center.
Student Activity Fee (Full-time students $55 per semester, part-time students $25 per semester)
Funds student organizations and campus programming. This fee is $30 for graduate students.
Readership Fee (Full-time students $2.50 per semester)
Provides daily copies of The New York Times, St. Louis Post-Dispatch and USA Today on campus. The etic Fee (Full-time students $15 per semester)
Provides the undergraduate student population admission to all Billiken athletic events, including 1,000 seats in the student section of Chaifetz Arena for men’s basketball games.

The Union Fee and Wellness Fee are waived for:
+ Students in online only programs
+ Students in the School for Professional Studies

Additional Fees

Orientation and Fall Welcome Fee ($200)
Covers the cost of student development programs aimed at the retention of students. The fee is charged to new freshman and transfer students during their first semester.

International Orientation Fee ($150)
This is a mandatory program fee which helps to subsidize the cost of international student orientation. Workshops, transportation from the airport, shuttle transportation to local shopping, several social activities as well as meals will be provided. The fee is charged to all new international students.

Commuter Meal Plan ($200)
All full-time undergraduate students are required to have a meal plan, including commuter students. The plan gives $200 in flex dollars and is assessed in the fall and spring semesters.

Graduation Fee
This fee is assessed to all graduating students, regardless of participation in commencement activities. The amount of the fee varies based on degree program.

- Baccalaureate and master's students: $75
- Juris and medical doctoral students: $100
- Doctor of Philosophy and Doctor of Education students: $75

Business School Software Fee ($20)
The Richard A. Chaifetz School of Business provides its students access to several specialized software tools that allow them develop real-world skills and to be competitive in the job market and their professions. The fee is assessed in the fall and spring semesters to all business students.

Doisy Technology Fee ($30)
This fee covers the costs of implementing ExamSoft throughout the Doisy College of Health Sciences. ExamSoft provides software and analytics for electronic testing. This software will allow for online testing throughout all departments and levels within the college with better ability to vary test questions, analyze results automatically and allow for off-site testing. The fee is assessed in the fall and spring semesters to all students in the Doisy College of Health Sciences.

Parks Technology Fee ($310)
Provides funding for software and developmental tools used by aviation and engineering students at Parks College of Engineering, Aviation and Technology. The fee is assessed in the fall and spring semesters to all students in the Parks College of Engineering, Aviation and Technology.

Flight Fees ($3,605 per credit)
This fee, applicable only to those studying aviation at Parks College of Engineering, Aviation and Technology, covers the cost of providing a hands-on flight experience.

Nursing School Fee ($30 per credit)
The fee is assessed on all courses taught in the School of Nursing, regardless of the primary college or school of the student.

Course Fees (Various amounts)
These fees cover the cost of materials for individual courses. These fees are assessed based on registration in courses listed in the Schedule of Course Fees.

**FEDERAL REGULATIONS: CASH MANAGEMENT**
In accordance with the U.S. Department of Education, on October 30, 2015, new cash management regulations were published via the Federal Register (34CFR688.161-167). The Program Integrity and Improvement rules require the Saint Louis University to account for, and disburse Federal Title IV funds in accordance to these regulations. This information is published to comply with these regulatory reporting requirements.

On March 23, 2001, Saint Louis University entered a banking services agreement with U.S. Bank. The agreement, and subsequent amendments, do not include services for handling student related Title IV credit balance refunds. However, since many students bank with U.S. Bank, the U.S. Department of Education requires that we publish the contract for public review by Sept. 1, 2018 (See below).

Saint Louis University is contracted to market and directly offer enrolled students the option to open an account with U.S. Bank. While your student ID includes the U.S. Bank logo, students are not obligated or required to open or maintain a financial account with U.S. Bank; nor are students required to open or maintain a financial account with U.S. Bank in order to receive your refund via direct deposit. Students are also not required to obtain an access device offered by or through U.S. Bank. (Federal Regulations §668.184 (d),(e), (f)). Students are to research a financial institution that best fits your financial situation and needs.

This information is included in the University's annual disclosure that is communicated to all enrolled students each academic year. For more information, view the contract established with U.S. Bank.

Note that all future disclosures relating to these new regulations and banking services contract will be made to this webpage.

**FINANCIAL BILLING ARRANGEMENTS**
After registering for classes each semester students must make financial arrangements regarding their billed costs in order to secure placement within those classes. Students have the option of several payment plans to assist with affording a Saint Louis University education.

The Saint Louis University Budget Plan allows parents and students to pay tuition, fees, and on-campus housing costs on a monthly basis per each period/semester of enrollment. The student's account is assessed a 1% finance charge on the monthly outstanding balance. Students contract for this Budget Plan when students receive the initial bill for each period of enrollment and make the minimum payment.

Pay in Full
Pay your semester bill in full to Saint Louis University. Full payment for the fall semester is due Aug. 1; full payment for the spring semester is due Jan. 1.

**Monthly Payment Plans**
You can also enroll in one of two monthly payment plan options. The deadlines for enrolling in a monthly payment plan are Aug. 1 for the fall semester and Jan. 1 for the spring semester.

Semester Enrollment Fee: If students chose this option, students will make monthly payments that are interest free, but students will be assessed an enrollment fee of $75 each semester.

Interest Charge: If students chose this option, students will be assessed a 1 percent interest charge each month on any unpaid balance.

Typically, students with an outstanding balance of between $4,000 and $5,000 or more benefit from choosing the payment plan with the enrollment fee. Students with smaller outstanding balances are more likely to benefit from choosing the payment plan with the 1 percent interest charge.

**HEALTH INSURANCE**

All full-time undergraduate, graduate/professional students at Saint Louis University are required to have basic health insurance.

Students may submit a health insurance waiver and a copy (front and back) of a valid insurance card. Students must show proof and complete the waiver annually.

To waive UHP coverage, Students must access secure online waiver screens provided by Aetna Student Health, the UHP's administrative partner. The waiver screens require students to enter details regarding their other (non-UHP) coverage. UHP waivers completed on-line are only applicable to the academic year in which they are submitted.

Students will be billed for the University-sponsored health insurance plan on your statement of account if students do not already have health insurance coverage or have not yet submitted an insurance waiver.

The charge will appear as Health Insurance and be billed to your account.

**PAYMENT OF TUITION AND FEES**

Payment of tuition, fees, and deposits (not covered by financial aid awards) must be made after registration for classes. Initial billing statements are mailed to students' permanent address by the Office of Student Financial Services. Subsequent billing statements will be mailed to students' local address, or, if specified, the permanent billing address. For additional information about payment arrangements see Office of Student Financial Services.

Check the webpage for the schedule of Madrid Campus tuition, fees, payment and refund information.

**Late Payments**

Students enrolled in the payment plan with an enrollment fee will automatically be switched to the payment plan with the 1 percent interest charge if they are late making more than one payment. Interest charges and late fees will not be assessed until after Sept. 1 for the fall semester and Feb. 1 for the spring semester.

**Nonpayment on Account**

If any tuition, fees or charges owed to the University are not paid as and when due, we reserve the right to withhold transcripts or diplomas related to your enrollment and cancel your enrollment for a current term and/or registration for future terms. If students no longer plan to attend Saint Louis University, contact the Office of the Registrar for an official withdrawal at 314-977-2269.

**STUDENT FINANCIAL RESPONSIBILITY**

Students are not officially registered until payment or a satisfactory arrangement for payment has been made. All indebtedness to the University must be cleared promptly. Student account balances that are past due result in electronic "holds" that block future registrations and deny the issuance of official transcripts. No refund or reduction is allowed for absences. Please note that if students receive any type of award from the University and have a balance on your account, the balance will be cleared prior to release of the award.