

ST. MARY'S
UNIVERSITY



San Antonio, Texas

Founded in 1852



GRADUATE FINANCIAL AID GUIDE

UNDERSTANDING YOUR AWARD

Your financial aid award represents the type of financial assistance you are eligible to receive based on information supplied on the Free Application for Federal Student Aid (FAFSA).

Graduate and professional students may be eligible for federal student loans, which are a form of self-help aid and require repayment.

You are encouraged to pursue all possible outside scholarship opportunities before borrowing from an alternative loan program.

More information on additional sources of financial assistance can be found at www.stmarytx.edu/finaid or at www.law/stmarytx.edu/financial-aid/.

KEEPING YOUR AWARD

Once enrolled at St. Mary's, you must meet the Satisfactory Academic Progress (SAP) requirements to remain eligible to receive your financial aid award. The SAP requirements are:

- Maintain a minimum 2.0 GPA (for law students) or a 3.0 GPA (for graduate students) to retain federal financial assistance
- Complete at least 67 percent of all credit hours attempted each academic year

PLANNING AHEAD

Your full student account balance is due by the start of classes each semester. Balances not paid in full by this date are automatically placed on the St. Mary's Installment Plan, which is free-of-charge and allows students to make payments on the balance on specific dates throughout the semester.

To find your estimated balance, look for the Direct Cost section of your award letter. Your official balance will be posted on Gateway after you register for classes but will not immediately reflect the financial aid offered in your award letter.

For questions about payment plan options or student account balances, please contact the Business Office at 210-436-3731 or visit www.stmarytx.edu/businessoffice.



MISSION

St. Mary's University,
as a Catholic Marianist University,
fosters the formation of people in faith
and educates leaders for the common good
through community, integrated liberal arts
and professional education,
and academic excellence.

INSTALLMENT PLAN PAYMENT DATES

FALL

Sept. 1, Oct. 1, Nov. 1 and Dec. 1

SPRING

Feb. 1, March 1, April 1 and May 1

SUMMER

June 1, July 1 and Aug. 1

Payments not received by the listed due dates will incur a \$50 late fee and a hold will be placed on your student account.

ACCEPTING YOUR AWARD

Accepting your financial aid award is an easy process.

Be sure to complete each step below before the first day of class. Your award(s) will not be directly applied to your student account until you have accepted your award items and have completed all necessary documents.

Accept Your Award(s) Online

1. Access Gateway using the credentials provided by the Office of Graduate Admission.*
2. Navigate to the Launchpad menu on the left-side of the screen and select *Financial Aid*.
3. Click on *Award* and then *View Award Offer*.
4. Select the appropriate academic year.
5. Tabs will specify details on each award. To accept your award, click on *Accept Award Offer*.

*Note: Law students should contact the Office of Law School Admissions.

Federal Stafford Loan

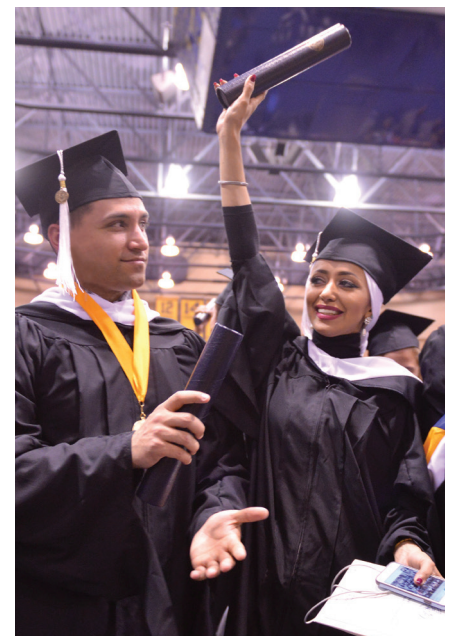
The Federal Unsubsidized Stafford Loan is offered at a fixed-interest rate and interest accrues on the loan while the student is in school. Students may borrow Unsubsidized Stafford Loans up to the academic-year limit of \$20,500.

All students who wish to accept the Unsubsidized Stafford Loan are required to:

- Complete a Master Promissory Note (MPN)
- Complete the Entrance Counseling Session

You can complete the MPN and Entrance Counseling Session at www.studentaid.gov.

For more information on the current interest rate and the Stafford Loan academic-year limit, go to www.studentaid.gov or contact a Financial Assistance representative.



Credit-Based Loans

Graduate and professional students can apply for federal, state or private credit-based loans to help cover educational expenses. A student can borrow up to the cost of attendance less any financial assistance received.

1. The Federal Direct Plus Loan has a fixed interest rate and the student can apply at the lender's website, www.studentaid.gov. A MPN and Entrance Counseling Session must also be completed on the same website.
2. The College Access Loan is an option for Texas resident students and the loan has a fixed-interest rate. The student can apply at the lender's website, www.hhloans.com. The lender will require a MPN and other documents to be completed.
3. Private lenders are also an option and they offer various student loans. For more information on these lenders, go to www.stmarytx.edu/finaid or contact a Financial Assistance representative.



CHOOSING ST. MARY'S

We know your financial aid award may be one of many important factors when deciding if you will attend St. Mary's. We also know that getting a quality college education is an investment in your future.

At St. Mary's, students experience the personalized attention that challenges them to reach toward their highest levels of achievement and the result is powerful: Our graduates find career success and personal fulfillment as they enter all walks of life.

Students may view the 2020-2021 costs online on Gateway. To view a full list of tuition, fees, room and board, and meal plan cost, visit www.stmarytx.edu/tuition.

QUESTIONS

If you have questions about your award or need additional information to help make this important decision, please contact us.

Office of Graduate Admission

210-436-3101

graduate@stmarytx.edu

Office of Law School Admissions

210-436-3523

lawadmissions@stmarytx.edu

Office of Financial Assistance

210-436-3141

finaid@stmarytx.edu

ST. MARY'S
UNIVERSITY



The Catholic and
Marianist University

One Camino Santa Maria
San Antonio, Texas 78228

www.stmarytx.edu