



## INTRODUCTION

This guide was developed to provide a clear understanding of The University of Scranton's administration of student assistance programs. It is important for you to review the guide and educate yourself about the programs.

The University of Scranton's Financial Aid Office administers a full spectrum of programs: scholarships, grants, loans and part-time employment. Program funds are made possible by the University's participation in Federal Student Grant and Loan Programs, Pennsylvania and other state grant programs, as well as University funded and endowed scholarships and grants. A description of these programs is contained in this publication. Additional information on endowed awards is contained in the University's undergraduate catalog.

Financial Aid Office | 100 University Drive | Scranton, PA 18510 | Phone: 717.345.1234 | Fax: 717.345.5678 | Email: [financialaid@universityofscranton.edu](mailto:financialaid@universityofscranton.edu) | Website: [www.universityofscranton.edu/financialaid](http://www.universityofscranton.edu/financialaid)

above, must complete the Free Application for Federal Student Aid (FAFSA) which is available on-line at [studentaid.gov/fafsa](https://studentaid.gov/fafsa).

When a determination of eligibility is made, an e-mail will be sent to the student advising to view their Electronic Eligibility Notification on the University's Self Service System via [my.scranton.edu](https://my.scranton.edu) portal.

International Students may apply for a Private Educational Alternative Loan to help finance their educational costs. Information is available at [scranton.edu/financialaid](https://scranton.edu/financialaid), select Loans & Financing Options, and click on Alternative Loan Programs. Students must be credit-worthy and must also apply with a credit-worthy U.

## 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 \$3,772 per academic year or the maximum allowed by the Department of Education for a total of \$16,000. Incoming first-year students 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.

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 Nursing Loan

Program currently not available. Federal Nursing Loan is a low interest (5%) loan that is administered by The University of Scranton for undergraduate students who demonstrate financial need.

Repayment begins nine months after graduation, withdrawal or change to less than half-time status. Interest accrues in the student’s name beginning on the tenth month after the student ceases to be enrolled on at least a half-time basis. The maximum repayment schedule is ten years.

### *Entrance/Exit Counseling and Master Promissory Note (MPN) Requirement*

Any new borrower will be required to complete an electronic Federal Nursing Loan Entrance Counseling and Master Promissory Note (MPN) before receiving the loan. The MPN will be valid for 10 years. If eligible for subsequent years, the

loans will be added to your MPN. The MPN explains the terms and conditions of your loan and is your legally binding agreement to repay your loan to the servicer, ECSI. Exit counseling for student borrowers who are graduating, leaving school or dropping below half-time enrollment will be notified on the procedures for completing Exit Counseling.

To satisfy the counseling and MPN requirements, you will need your FSA ID and Password to complete the process. Read and complete all required information. Please visit, [scranton.edu/financialaid](http://scranton.edu/financialaid), select Loans & Financing options, and click on Federal Nursing Loan.

## Federal Direct Stafford Student Loan

Direct Stafford Student Loans are available to students enrolled at least half-time (six credits per semester for Undergraduate students and three credits for Graduate students) in their program of study. In order to determine eligibility, all applicants must submit the Free Application for Federal Student Aid (FAFSA).

The Financial Aid Office certifies Direct Stafford Loans for all students who complete the FAFSA.

There are two types of Federal Direct Stafford Loans: the Subsidized Federal Direct Stafford

## Loans for Students Enrolled in Teacher Certification or Pre-Professional Course Work

Students admitted in a Teacher Certification program and not in a master's degree program are eligible to borrow up to \$5,500 in the Stafford Loan and up to \$7,000 in the Additional Unsubsidized Stafford Loan (if eligible under this program).

Students admitted under a Pre-Professional status who are enrolled in pre-requisite courses for admission into an eligible graduate or professional program, are eligible to borrow up to \$5,500 through the Direct Stafford Loan program and \$7,000 through the Unsubsidized Direct

## Federal Work Study

The Federal Work Study Program provides on-campus employment during the summer and academic year to students who demonstrate financial need. 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. Students can work up to a maximum of 19 hours per week during the academic year and 35 hours per week during the summer. Students are paid on a biweekly basis for the hours worked the previous two weeks. Work study earnings are not deducted from the student's charges. The student may, however, make a payment to the University as payment toward the balance due. The minimum hourly rate paid is \$7.25 per hour. Some rates will be higher depending upon the type of work performed and skills required.

Pay rates are recommended by the employing department. **Due to funding limitations and job availability, the Financial Aid Office cannot guarantee job placement for all eligible applicants.**

## Application

The online electronic work study application is available to current students beginning in April for the next academic year. New students are able to complete the application after confirmation. The electronic work study application is completed through the University's Self Service System via [my.scranton.edu](http://my.scranton.edu) portal, enter Royal ID and password, click on Student Tab, click on Self Service, select Student Services and Financial

Aid, then click on Financial Aid, complete Work Study Application, and submit. Students will be referred to jobs beginning in August and continuing through the academic year unless the student indicates that they wish to be reviewed for a summer position.

## Employment Paperwork

All students who are new to the work study program must first document that they are eligible to work in the U.S. by completing the U.S. Department of Justice Form I-9. At the time they are completing the I-9 form, students must have original form(s) of identification with them. Acceptable forms of identification are listed on the I-9. Payroll will require completion of a W-4 form. Both the I-9 and W-4 forms are completed in Human Resources.

## Pennsylvania State Financial Aid Programs

### PA State Grant

The Pennsylvania State Grant Program is administered by the Pennsylvania Higher Education Assistance Agency (PHEAA) and provides grant assistance to undergraduate students enrolled in at least a two-year program and who are Pennsylvania residents and enrolled at least half-time. Eligibility is based on financial need as determined by PHEAA, and awards range between \$532 and \$5,000. Eligible students who, in their senior year, enroll for nine or more credits in one of their last two semesters may receive a full-time PA State Grant even though they are not enrolled full-time. Reduced tuition cost must be reported to the Agency and may result in adjustment to the grant

amount. Recipients must also be high school graduates or have a Pennsylvania GED. Receipt of PA State Grant assistance may not exceed the equivalent of eight semesters of full-time awards. The filing deadline for the 2022-23 academic year is May 1, 2022. PA State Grant recipients who have received two full-time semesters of awards must complete 24 credits. Part-time students are prorated.

### Ready to Succeed Scholarship (RTSS) Program

The program is administered by PHEAA in close cooperation with the Pennsylvania Department of Education. The student must meet all other Pennsylvania State Grant eligibility requirements to qualify for RTSS. This includes the submission of a FAFSA and Pennsylvania State Grant Form. The student must have completed one academic year defined as having earned 24 semester credits or the equivalent by the time that the student's school checks academic progress for the Pennsylvania State Grant. Attain a minimum cumulative Grade Point Average (GPA) of 3.25 for 2022-23. Have a family income that does not exceed \$110,000. Additional information can be obtained online at [pheaa.org](http://pheaa.org) by selecting RTSS under the Funding Opportunities heading or by calling 1-800-692-7392 and choosing Special Programs at the prompt.

### PA State Grant and Ready to Succeed Scholarship Enrollment Mode Reporting for Online Courses

Students who may be eligible for a PA State Grant and Ready to Succeed Scholarship who are interested in taking on-line courses enrollment mode reporting is required for all awarded students on a term-by-term basis for students that are in a mode other than **Enrollment Mode 1** — 100% Classroom.

**Enrollment Mode 2** — Up to 50% distance education. No adjustment will be made to the PA State Grant and/or RTSS Scholarship. Example: Student enrolled in 15 credits classroom and 3 credits online.

**Enrollment Mode 3** — Greater than 50%, but less than 100% distance education. Changes will be made to the PA State Grant and/or RTSS Scholarship. Example: Student enrolled 6 credits classroom and 9 credits online.

**Enrollment Mode 4** — 100% Distance education. Changes will be made to the PA State Grant and/or RTSS Scholarship. Changes will be made to the PA State Grant and/or RTSS Scholarship. Example: Student enrolled 0 credits classroom and 12 credits online.

### Partnerships for Access to Higher Education (PATH) Grant Program

Students are nominated by a participating PATH organization. They must be PA State Grant recipients the year for which PATH aid is requested, demonstrate financial need and be enrolled in a Pennsylvania postsecondary institution. Additional information can be obtained online at [pheaa.org](http://pheaa.org) by selecting Other Educational Aid under the Funding Opportunities heading or by calling 1-800-692-7392 and choosing Special Programs at the prompt.

### Blind or Deaf Higher Education Beneficiary Grant Program (BDBG)

BDBG is a state-funded program administered by PHEAA that provides financial aid to blind or deaf students who are Pennsylvania residents and are enrolled at least half-time in a Pennsylvania postsecondary institution. To be considered for the grant, students must provide PHEAA with either written documentation stating that they have been evaluated and are eligible to receive benefits from the Pennsylvania Office of Vocational Rehabilitation (OVR) or PHEAA's Medical Professional Certification Form completed by the students' physician. The maximum award is \$500. Additional information can be obtained online at [pheaa.org](http://pheaa.org)

dents who enter into a commitment with the Pennsylvania National Guard for a period of 6 years and are enrolled in a degree or certificate granting program of study at an approved Pennsylvania institution. Students, who do not honor their service commitment, will be required to repay the total EAP

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attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

### Mathematical Sciences Scholarship

Renewable, merit-based scholarship awarded to



and board are not included in the calculation of the discount.

The discount is not automatic. An application must be filed with the Bursar's Office each academic year to receive the discount. Forms and additional information may be obtained from the Bursar's Office.

Visit [scranton.edu/bursar](http://scranton.edu/bursar), click Tuition Discount Programs and select Family Tuition Reduction Program.

### Royal Financial Wellness Program

The University of Scranton's Royal Financial Wellness Program is a comprehensive financing assistance program providing guidance to students and their families to better meet college educational expenses. The program is administered by our Student Financing Counselor who oversees all components of the program and monitors students' continued financing of educational expenses. The program began in 2020-2021 academic year.

#### Initial Enrollment Qualifications

- Meet all requirements for the Federal Pell Grant Program as an incoming first-year student.
- Student must attend a virtual one-on-one meeting with a financial aid counselor to discuss Book and Supply Award Requirements, review/sign the Book and Supply Agreement and go over payment options - (Parents are welcome to attend the virtual meeting with the student) prior to August 1, 2022
- Submit the Royal Plan for Payment form indicating planned financing choices prior to August 1, 2022.
- If accepting the Federal Direct Loans, complete federal loan entrance course.

## Veterans Education Programs

The University of Scranton is partnering with the federal government and Department of Defense to help fund the cost of tuition for military veterans, their eligible dependents, members of the Guard Reserves and Active Duty personnel by offering VA Education Benefits and Tuition Assistance. Further, the University proudly participates in the Yellow Ribbon Program along with the VA and has chosen to contribute the maximum 50% funding for eligible recipients. 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. In the event that 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 have met the delimiting date.

*Service members, veterans and eligible dependents* should consult their regional Veterans Administration (VA) counselor to establish their eligibility for veterans' education benefits or apply online. Information is available on the Veterans Administration website at [va.gov](http://va.gov). Once eligibility is established through the VA, students must submit a copy of their Certificate of Eligibility or Statement of Benefit to the Financial Aid Office. (Students need only to submit another copy of their Letter of Eligibility if they elect benefits under a different chapter of the GI Bill® at a later date.) In addition, veterans or their dependents must submit a University of Scranton Request for Certification form to the Financial Aid Office prior to each term for which they wish Scranton to certify their enrollment to the VA. This form must be submitted and fully completed to the Financial Aid Office.

eight weeks. Loans are scheduled to be disbursed on August 31, 2022 and October 26, 2022 for the fall terms; February 1, 2023 and March 29, 2023 for the spring terms; May 24, 2023 and July 12, 2023 for the summer terms as long as all requirements/documents have been satisfied.

## SPECIAL CONDITIONS

If a student filing for financial aid, you or your parents experience a reduction in income due to unemployment, divorce or separation, death, loss of untaxed income, or other circumstances you should contact the Financial Aid Office. You may be eligible to receive increased financial assistance due to a special condition and will need to find out what information is required in order to determine your eligibility.

Visit [scranton.edu/financialaid](http://scranton.edu/financialaid), and select Forms.

## GIFT AID POLICY

### Maximum Gift Aid

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 \$1000 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

Students should notify the Financial Aid Office if they are receiving any privately funded scholarships or grants by submitting a photocopy of any scholarship notification and information on availability to the Financial Aid Office.

**Effective 2018-2019 Academic Year:** For new recipients of the ROTC College Campus Three ½ Year, Three Year, Two ½ Year and Two Year Scholarships are ELIGIBLE for ROOM ONLY provided that they are living in the dormitories.

*Terms and Conditions are as follows:*

- Recipients do not qualify for any other University of Scranton Scholarship grant, or discount.
- Free Housing in University owned residences for eligible fall and spring terms.
- January intersession housing is provided free to all students on room contract for the academic year. NO ALLOWANCE IS MADE FOR NON UNIVERSITY OWNED HOUSING UNDER ANY CIRCUMSTANCES.
- ~~NO MONEY IS PAID BY HOA~~ University of Scranton ~~IS~~ considered taxable income ~~under~~ any CIRCUMSTANCES.

interim, all students are responsible to monitor their compliance with all satisfactory academic progress requirements for receipt of aid funds. Students not meeting PACE and/or the minimum grade point average for receipt of federal aid must earn the sufficient number of credits and/or meet the minimum cumulative grade point average requirements before having aid reinstated, or have successfully appealed for an exception to the requirements.

student is enrolled.

### Financial Aid Suspension

**In the event a student's federal and/or University aid is canceled, a formal notice will be sent to the student informing him/her of the action and requirements for reinstatement and procedures for appeal.**

**Students who have their Presidential Scholarship canceled but have at least a minimum 3.00 cumulative GPA will be awarded a Loyola Scholarship in the amount \$16,000; students who have their Deans' Scholarship canceled but have a minimum cumulative GPA of 3.00 will be awarded a Loyola Scholarship in the amount of \$12,000 for the academic year.**

### Effective for New First-Year Students starting in the 2019-2020 academic year:

**Students who have their Presidential Scholarship canceled but have at least a minimum 2.5 cumulative GPA of 2.5 will be awarded a Faber Scholarship in the amount of \$13,000; students who have their Dean's Scholarship canceled will be awarded a Faber Scholarship in the amount of \$13,000; students who have their Loyola Scholarship canceled will be awarded a Faber Scholarship in the amount of \$13,000 for the academic year.**

**Students of color that have their Dean Scholarship cancelled, but have at least a 2.5 CGPA will be awarded an Arrupe Scholarship of \$12,000.**

**Students of color that have their Loyola scholarship cancelled, but have at least a 2.5 CGPA will be awarded an Arrupe Scholarship as follows:**

**Loyola Scholarship of \$11,000 and up-Arrupe Scholarship of \$10,000.**

**Loyola Scholarship of \$10,000 and below-Arrupe Scholarship will be \$2,000 less the original Loyola amount. For example: Loyola of \$10,000 will be awarded \$8,000 Arrupe and Loyola of \$8,000 will be awarded \$6,000 Arrupe.**

**Students who have their Loyola, Arrupe, Faber, or endowed award(s) canceled, but have a minimum cumulative GPA of 2.0 and have filed the FAFSA application, will be reviewed for need-based assistance, provided they meet the minimum PACE requirement.**

### Reinstatement of Aid

Financial aid eligibility may be reinstated when the student has reestablished satisfactory academic standing. It is the student's responsibility to notify the Financial Aid Office in writing when cumulative GPA requirements have been met and/or PACE deficiencies are corrected.

Once matriculated at the University of Scranton, credits taken at another institution must be approved by the dean of the college in which the

## Change of Major

The maximum time frame will be calculated using the current major and all credits attempted and earned, including those from prior major(s) will be part of PACE and cumulative grade point average calculations.

## Subsequent Degrees

Measurement of maximum time frame and PACE will be calculated based on the requirements of the subsequent degree.

## Consortium Agreement

Credits taken at another institution under an approved Consortium Agreement will be used when determining the student's number of credits earned. They will not affect a student's cumulative grade point average.

## STUDENT'S RIGHTS AND RESPONSIBILITIES

### Student's Rights

You have the right to ask for the following information about the University and financial aid:

- What federal, state, institutional and private financial aid programs are available?
- What must students do to apply for aid and how is eligibility determined?
- How is aid distributed to students?
- What are the rights and responsibilities of aid recipients?
- How and when is financial aid awarded?
- What are the terms and conditions of any work program that is included in your financial aid award notification?

After determining the distribution of funds to Title IV programs, the Financial Aid Office is required to calculate the PA State Grant refund if a PA State Grant was received for the payment period. Other state grants will be adjusted according to each state's refund policy and will equal the refund percentage applied to the student's tuition charges.

After determining the Title IV refund and percentage to be returned to PA State Grant programs, the Financial Aid Office will calculate the refund of University of Scranton funds up to the amount of the tuition refund percentage made.

**Additional examples of refund calculations, are**

## Handicapped Services

In compliance with the requirements of Section 504 of the Rehabilitation Act, The University of Scranton has modified existing physical facilities and has developed special coordination services in order to effectively accommodate the academically qualified students with disabilities as defined by applicable law. The Center for Teaching and Learning Excellence (CTLE) maintains and provides information, accommodations, tutoring, coordination, referral and counseling services for students with disabilities. Elizabeth M. Garcia, Executive Director, Office of Equity and Diversity, and Title IX Coordinator, is the ADA Compliance Officer.

## Non-Discrimination Statement

The University is committed to providing an educational, residential, and working environment that is free from harassment and discrimination. Members of the University community, applicants for employment or admissions, guests and visitors have the right to be free from harassment or discrimination based on race, color, religion, ancestry, gender, sex, pregnancy, sexual orientation, gender identity or expression, age, disability, genetic information,

national origin, veteran status, or any other status protected by applicable law.

Sexual harassment, including sexual violence, is a form of sex discrimination prohibited by Title IX of the Education Amendments of 1972. The University does not discriminate on the basis of sex in its educational, extracurricular, athletic, or other programs or in the context of employment.

Inquiries regarding non-discrimination and sexual harassment and sexual misconduct policies may be directed to Elizabeth M. Garcia, Executive Director, Office of Equity and Diversity, Title IX Coordinator, ADA Compliance Officer, The University of Scranton. Contact information is [elizabeth.garcia2@scranton.edu](mailto:elizabeth.garcia2@scranton.edu) or by calling 570.941.6645. [scranton.edu/equity-diversity/](http://scranton.edu/equity-diversity/)

## Accreditation

The University of Scranton is accredited by the

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Prepared by the Financial Aid Office, University of Scranton, Scranton, Pennsylvania, 18510-4689.

Program rules and regulations are current as of the date of publication and are subject to change by the Federal and State governments.

The University of Scranton is an Affirmative Action/Equal Opportunity Employer and Educator.

June 2022



## FINANCIAL AID TERMS

**Academic Year** Definition of academic year at The University of Scranton is 30 weeks of enrollment.

**Citizen/Eligible Non-Citizen** must be in one of the following categories to receive federal student aid: U.S. citizen or national, U.S. permanent resident, citizens of the Freely Associated States: the Federated States of Micronesia and the republics of Palau and the Marshall Islands; other eligible non-citizens.

**Cost of Education** Total estimated expenses for one year to attend a specific university and is used to determine your eligibility for financial aid, such as grants and loans. COA includes tuition, room and board, books, supplies, transportation, loan fees, and miscellaneous expenses that you may incur.

**Dependency Status** Depending upon how you answer certain questions on your financial aid application you may be considered dependent upon parental support or independent. Your dependency status determines what information must be reported on your aid application.

**Expected Family Contribution (EFC):**

