

COST SHOULD NEVER BE A DECIDING FACTOR.

IF YOU'RE GOOD ENOUGH TO GET IN, WE'LL HELP YOU GET HERE.

We are selective about the students we admit. So if you make the cut – if you seem like you would be a great fit for Saint Mary's – we will do everything we can to make it happen. Members of our financial aid staff will sit down with you, in person, and go through the financial aid process step by step. They will make sure you're aware of every scholarship, loan and grant you're qualified for. And they'll help you navigate the paperwork, from FAFSA to tax returns.

In general, students should apply for financial aid if there is a difference between the expense of tuition (including room and board) and the amount they and their family can afford to pay. Currently nearly 74 percent of our students receive some sort of aid (grant, loan, scholarship or combination of all three), with the average amount of the package being \$29,754.

The process.

The first thing you will need to do is fill out a Free Application for Federal Student Aid (FAFSA), making sure to include the Saint Mary's College of California code (001302). California residents should also submit the GPA Verification Form to the State Commission by March 2nd, which will ensure that they are considered

for a Cal Grant. Forms can be obtained from your high school guidance counselor; from official websites (www.fafsa.ed.gov); or from college financial aid offices, including ours. The deadline for priority financial aid consideration is February 15. And the earlier you file, the better; it's not a good idea to wait and see if you have been admitted first.

Scholarships.

If you are eligible for a scholarship, you will automatically be considered. All scholarships are renewable for up to four years.

Presidential Scholars Scholarships

Competitive scholarships of \$10,000 annually. To be eligible to compete, first-year students must be admitted with a GPA of at least 3.8 and similarly competitive test scores. Eligible students must also participate in the Honors Overnight Program scheduled in the spring. Recipients also qualify for and receive the \$12,000 Freshman Honors at Entrance Scholarship, for a total of \$22,000.

Freshman Honors at Entrance Scholarship

\$12,000 annually. Qualifications: all first-year students admitted with a GPA of at least 3.7 and similarly competitive test scores. Recipients are also invited to live in the Honors Living & Learning Community.

Transfer Honors at Entrance Scholarship

\$10,000 annually. Qualifications: transfer students entering with 30 or more transfer academic semester units or the equivalent, and a 3.5 academic GPA.

Lasallian Leadership Scholarship

\$10,000 annually. Qualifications: first-year students from a Lasallian high school with a GPA of at least 3.3.

International Honors Scholarship

\$10,000 annually. Qualifications: a minimum academic score of 3.3 GPA or equivalent, and a minimum TOEFL score of 80-iBT or 213-CBT or equivalent. The scholarship is offered to new incoming bachelor-degree-seeking students only. All equivalencies will be determined by the Saint Mary's College of California Admissions Office.



Performing Arts Scholarship

\$12,000 annually. Scholarships are available in music, dance and theatre and are offered to incoming freshmen. Awards are renewable for four years, and are merit-based for demonstrated artistic excellence.

Other Scholarships

Most of our scholarships are restricted to students who demonstrate need. Several have additional criteria, such as geography or ethnicity. Please contact the Admissions Office for details.

Need-based grants and loans.

Saint Mary's College General Scholarships

\$1,000 to \$28,000 annually. Amount of award depends on demonstrated financial need.

Federal Pell Grants

\$890 to \$4,731 annually. Provided to high-need families who qualify based on a federally established formula.

Cal Grants

Up to \$9,708 annually. Provided to California students who qualify based on financial need and academic achievement. Typical GPA is 3.0 or higher.

Federal Work-Study

Provides part-time employment on campus. Average work load: 10 hours per week.

Institutional Student Employment

Provides part-time employment on campus.

Federal Perkins Loans

Low interest (5%) student loans; 10-year repayment period; payment deferred until after graduation.

Federal Subsidized Stafford Loan

\$3,500 to \$5,500 annually. Variable interest rate student loans (recent rate: 6%); 10-year repayment period; repayment deferred until after graduation.

Non need-based loan programs.

Federal Unsubsidized Stafford Loans

\$5,500 to \$7,500. Available to students who have not borrowed up to the annual loan limit on Subsidized Stafford Loan program. Allows students to borrow the remaining amount at an interest rate of 6.8%. Freshmen may borrow up to \$5,500. Sophomores may borrow up to \$6,500. Juniors and seniors may borrow up to \$7,500.

Federal PLUS Program

Variable interest rate loans (recent rate: 8.5%); 10-year repayment period; repayment begins immediately. Available to creditworthy parents of undergraduate students. Parents may borrow up to the cost of attendance per year less the amount of other financial aid received by the student.

Private Educational Loans

Students with creditworthy co-signers may borrow up to the cost of attendance per year less the amount of other financial aid received. For a current list of private companies and their terms, please contact the Financial Aid Office.

2009-2010 Tuition & Fees

Tuition	\$33,760
Room & Board	\$11,790
Miscellaneous	\$4,410
Total.....	\$49,960

Questions (about anything)? Call the Financial Aid Office at 1-866-306-0390 or e-mail finaid@stmarys-ca.edu.