



Understanding Your  
Financial Aid Award Letter  
**2011–2012**





Cost of Attendance  
– Family Contribution  
Maximum Financial Need / Eligibility

The information here will help you understand your financial aid award from Saint Mary's College and the different types of programs that can assist you in financing your education.



## YOUR FINANCIAL AID ELIGIBILITY

### Determining Your Aid

This is how Saint Mary's College determines your financial aid: Your family's resources (known as the Expected Family Contribution, or EFC) are subtracted from your expected cost of attending Saint Mary's College. The difference between costs and ability to pay is your family's financial need, and it represents your maximum eligibility for aid.

To determine your aid, we evaluated the information you (and your parents or spouse) provided on the Free Application for Federal Student Aid (FAFSA), in accordance with the methodology currently approved by federal law. Our analysis indicated the amount you and your family should be able to contribute to your cost of education for the 2011–12 academic year. By law, Saint Mary's College cannot offer you assistance that exceeds your determined financial need.

Saint Mary's requires all undergraduate applicants to apply for California (Cal) Grants and/or Federal Pell Grants before any other aid is offered. If the Financial Aid Office determines that you would have been eligible for government aid but did not apply for it, the College will not be able to increase the amount of your financial aid package to make up for your inaction.

### Special Circumstances

If your own or your family's financial situation has changed for the worse since you filed your financial aid application or received your award letter, please write to the Financial Aid Office explaining the change and its effect on your estimated income. Examples of typical changes that may influence your aid include:

- Loss of employment
- Death of a parent or spouse
- Separation or divorce
- Loss of benefits



## YOUR AWARD LETTER

Your award letter may include an offer of assistance from one or more of the programs listed here. Before you accept any funds from any of these programs, be sure that you understand the related terms or responsibilities.

### Cal Grants

#### NEW CAL GRANT RECIPIENTS

If you are a new Cal Grant applicant for 2011–12 and an estimated Cal Grant appears on your award letter, this estimate is based on your academic record and the financial data on your FAFSA form. Although this should be a reasonable estimate, please remember that the California Student Aid Commission determines your Cal Grant eligibility.

#### RETURNING CAL GRANT RECIPIENTS

If you are applying for a Cal Grant renewal for 2011–12, the Saint Mary's College award letter will serve as your official Cal Grant notification. Saint Mary's College will report your financial need and your satisfactory academic progress to the Commission to confirm your award. If documentation of either your need or progress is missing, the award will appear on your award letter as an estimate.

#### CAL GRANT B RECIPIENTS

Your Cal Grant B award includes a \$1,551 access allowance. Your "access allowance" will be automatically applied to your billing account at the Business Office. You have the option to have your access allowance refunded to you and not applied to your billing account. To do this, contact the Financial Aid Office to request the Cal Grant B Payment Authorization form.

#### CAL GRANTS AND REGISTERED DOMESTIC PARTNERSHIPS

Assembly Bill (AB) 205, known as the California Domestic Partner Rights and Responsibilities Act, became effective January 1, 2005. The act extends new rights, benefits and obligations to individuals in California Registered Domestic Partnerships. If you or your parent(s) are in a Registered Domestic Partnership at the time you filed your 2011–12 Free Application for Federal Student Aid (FAFSA), you are required to contact the California Student Aid Commission to ensure compliance under this act. Contact the Commission toll-free at (888) 224-7268.

### Federal Pell Grant Estimates

If a Federal Pell Grant estimate appears on your award letter, this estimate is based on the income and asset information you provided on your FAFSA. You will be notified during the summer if this estimate changes because of changes in your reported family income information.



SAMPLE REPAYMENT OF PERKINS LOAN		
	Example 1	Example 2
Total Loan	\$ 4,500.00	\$ 9,000.00
Number of Payments	120	120
Monthly Payment	\$ 47.73	\$ 95.46
Total Interest	\$ 1,227.60	\$ 2,455.20
Total Repaid	\$ 5,727.60	\$ 11,455.20

### Federal Supplemental Educational Opportunity Grant (SEOG)

Saint Mary's College awards Federal SEOG funds to undergraduate students with exceptional need. Priority is given to Federal Pell Grant recipients and is based on available funding.

### Saint Mary's College Need-Based Scholarships

Saint Mary's College offers tuition scholarship funds to entering and continuing students who are enrolled full-time and have been determined to have financial need. If the monies for these scholarships come from a specific gift to the College or from an endowed scholarship account, we will notify you of the exact source of your funds after the start of the academic year. A donor-funded scholarship is a special gift to the College and its students. Students receiving scholarship funds from specific donors are expected to write a thank-you letter to that donor. You will also be invited to a donor appreciation event later in the year. Saint Mary's scholarships may be used only for Saint Mary's tuition charges.

Students entering as freshmen may receive institutional scholarships for full-time enrollment for a total of four years or until they complete their degree, whichever comes first. Transfer students may receive institutional scholarships for full-time enrollment for the number of terms required to complete their degree, as determined at the time of their admission to the College.

## MERIT SCHOLARSHIPS

Merit scholarships are awarded at the time of acceptance and are based on records submitted at the time of admission to Saint Mary's. Merit scholarships are renewable annually. If additional financial assistance is not desired above the merit award(s), the FAFSA (Free Application for Federal Student Aid) is not required for scholarship renewal.

**Presidential Scholars scholarship** is competitively awarded to first-time freshmen admitted with an academic cumulative 3.8 GPA in a demanding college prep program and similarly competitive ACT or SAT scores. Presidential Scholars also receive the Honors at Entrance Scholarship.

**Freshman Honors at Entrance scholarship** is automatically given to first-time freshmen with at least a 3.7 GPA in a demanding college prep program and similarly competitive ACT or SAT scores.

**Gael Scholar's award** is given to academically talented freshman students admitted to the College.



**Transfer Honors at Entrance scholarship** is automatically awarded to transfer students entering with 30 or more transfer academic semester units or the equivalent and a 3.5 college GPA.

**Lasallian Leadership scholarship** is awarded to first-time freshmen with an academic GPA of 3.3 from a Christian Brothers high school in the United States.

**Performing Arts scholarships** are competitively awarded to first-time freshmen enrolling for the fall semester based on an application and audition for the dance, theater and music programs.

### Athletic Grants

Athletic grants are assigned by the College's Department of Athletics. If you have any questions concerning your status, please contact the Department of Athletics at (925) 631-4383.

## LOANS AND OTHER AID

### Tuition Allowance

Families may request a tuition allowance for the fourth child in their family attending Saint Mary's College by applying in writing to the Financial Aid Office each year. Eligible students may receive this benefit for courses taken in a single degree program for a maximum of four years.

### Federal Work-Study and Employment

The Federal Work-Study program provides part-time employment to undergraduates who need the income to help meet college costs. It is based on available funding and students must be Pell-eligible. If you accept the Federal Work-Study award you will be required to complete an employment contract, which will be sent to you. As you calculate the amount that you and your family will need to pay each term, please note that your Federal Work-Study award is not credited to tuition accounts as the money is not yet earned. Earnings from work-study are paid directly to the student for work completed.

Students accepting Federal Work-Study awards and any students interested in employment at Saint Mary's College should visit the Career Development Center in Brother Urban Gregory Hall for information on job openings.

### Federal Perkins Loans

If you have exceptional financial need, a fixed low-interest 5 percent Federal Perkins Loan can assist with your college expenses, based on available funding. The maximum that you may borrow for all years of undergraduate study is \$15,000. As these funds are limited, the annual amount the College awards is usually less than the maximum allowed by law. If you are enrolled at least half-time, you will have a "grace period" of nine months after you graduate or leave school before you must start repaying this loan. The amount of your monthly payment will depend on the amount of your debt, but it must be at least \$40 per month. This loan is given to low-income students on a first-come, first-served basis.

If you have been selected to receive Federal Perkins Loan funds, your award letter will indicate the amount. If you accept these funds, you will be required to participate in an entrance loan counseling session and complete a Master Promissory Note (MPN), which will be mailed to you. As a student borrower under the Federal Perkins Loan Program, you will sign one MPN. This MPN will be used for all your Federal Perkins Loans over multiple academic years.

### Federal Direct Loans

Federal Direct Loans are low-interest loans for students to help pay for the cost of their education. Funds for a Direct Loan are disbursed directly from the federal government. The program has two types of student loans, Subsidized and Unsubsidized Direct Loans. The Financial Aid Office will determine which loans are available to you.

### Subsidized Federal Direct Loans

A subsidized loan is awarded on the basis of financial need. If you are eligible for a subsidized loan, the government will pay, or subsidize, the interest on your loan while you are in school, as well as for the first six months after you leave school and if you qualify to have your payments deferred. Depending on your financial need, you may borrow subsidized loans for any amount up to the annual loan borrowing limit for your academic class standing (see borrowing limits on page 4). No interest accrues and no repayment is required while you are enrolled at least half-time. After you graduate, withdraw or enroll less than half-time, you will have a six-month "grace period" before your repayment begins.



## SAMPLE COLLEGE BUDGET

### DIRECT COSTS

SCHOOL YEAR 2011–12	Fall Term/January Term	Spring Term
Tuition	\$ 18,500	\$ 18,500
Student Activity Fee	\$ 75	\$ 75
Health Insurance (estimated; optional if covered by own insurance)	\$ 413	\$ 413
Orientation Fee (new students only)	\$ 250	\$ 0
Registration Fee (new students only)	\$ 30	\$ 0
Campus Room*	\$ 3,520	\$ 3,520
Meal Plan*	\$ 2,900	\$ 2,900
<b>Total Direct Cost</b> (payable to Saint Mary's College)	<b>\$ 25,688</b>	<b>\$ 25,408</b>

### ESTIMATED INDIRECT COSTS

SCHOOL YEAR 2011–12	Fall Term/January Term	Spring Term
Books/Supplies	\$ 828	\$ 828
Transportation	\$ 409	\$ 410
Personal Expenses	\$ 1,138	\$ 1,139
<b>Indirect Cost Total</b>	<b>\$ 2,375</b>	<b>\$ 2,377</b>
<b>Total Direct and Indirect Costs</b>	<b>\$ 28,063</b>	<b>\$ 27,785</b>

\* Double room and Carte Blanche meal plan.  
See your housing contract for housing and meal plan options.

**Interest Rates and Fees:** The interest rate for 2011–12 is fixed at 3.4 percent for undergraduates and 6.8 percent for graduate students. An origination fee of up to 1 percent may be deducted from each loan payment.

**To Apply:** If you are eligible for a subsidized loan, your award letter will indicate an estimated amount of eligibility. You may request up to the amount on the award letter. Upon receipt of your signed award letter accepting your Direct Loan, instructions on applying will be mailed to you.

#### Unsubsidized Federal Direct Loans

The unsubsidized loan provides loan funds if you do not qualify, in whole or in part, for the need-based subsidized loan. You may receive both subsidized and unsubsidized loans, up to the total annual federal loan limit, if you do not qualify for the full amount permitted under the subsidized loan program. Unlike a subsidized loan, you are responsible for the interest from the time the unsubsidized loan is disbursed until it is paid in full. You can choose to pay the interest or allow it to accumulate and be added to the principal amount of your loan (capitalized). Capitalizing the interest will increase the amount you have to repay.

Independent students and student whose parents are unable to secure loans through the Federal Parent Loans for

Undergraduate Students (PLUS) program may also borrow from the unsubsidized loan program. (Maximum limits are shown below.)

**Interest Rates and Fees:** The interest rate for 2011–12 is fixed at 6.8 percent. An origination fee of up to 1 percent may be deducted from each loan payment.

**To Apply:** If you are eligible for an unsubsidized loan, your award letter will indicate an estimated amount. You may request a loan up to the amount indicated on the award letter. Upon receipt of your signed award letter accepting your Direct Loan, instructions on applying will be mailed to you.

## BUDGETING FOR COLLEGE

#### How Much You Need

The budget for students living on campus shown on page 5 consists of direct costs and indirect costs. Direct costs are those you are charged to attend Saint Mary's College. Indirect costs are your books and supplies, transportation and personal expenses. Your financial aid funds are applied to your direct costs first. If any funds remain, they are given to you to cover your indirect costs. Students are advised to ensure they have funds available to purchase books prior to school starting each semester.

## PAYING YOUR BILL

Before each term starts, the College's Business Office will e-mail you an electronic bill for charges that have not been covered by financial aid or other payments. You should be prepared to pay this amount at that time. If you are unable to pay this amount in full, please review the financing options below, which include monthly payment plans and other programs for students and their parents.

#### Disbursement of Funds

The financial aid shown on your award letter will be credited to your billing account at the Business Office before you register for each term. One-half of the award amount will be credited to your fall semester statement in July, and the balance will be credited to your spring semester statement in January. If you submitted all the required documents before you registered for the term, your aid credit will include any scholarships or grants from the College as well as federal grants, Cal Grant and federal loan funds.

Federal Work-Study is not credited to tuition accounts. You will receive paychecks biweekly for work completed.

Federal regulations require Saint Mary's College to apply your federal and state financial aid funds to "allowable charges," which include tuition, mandatory fees, on-campus housing and board charges. Saint Mary's allows College departments to assess charges to your student account in order to consolidate billing—these are considered "non-allowable charges." Non-allowable charges might include late fees, traffic fines, parking citations, library fines and other miscellaneous fees. Your federal and state financial aid will be automatically applied to allowable and non-allowable charges. You have the option to request that your financial aid be applied only to allowable charges. To do this, contact the Saint Mary's Business Office at (925) 631-4209.

#### Refunds and Repayment

If you receive financial aid and subsequently do not enroll, or you enroll and then withdraw from the College, you may be required to return the financial aid funds you have received. Refunds and repayment of financial aid are based on published schedules and the date on which you officially withdraw or cancel your enrollment. Tuition refund schedules are published in the College catalog.

When you withdraw from a residence hall, you will forfeit that term's fees and there will be no refund. If you receive funds from federal student aid programs, you will be subject to the refund calculations prescribed in the federal regulations in effect when you withdraw. This is described in "Information for Title IV Recipients on the Withdrawal and Refund Process," available in the Financial Aid Office.

## THREE FINANCING OPTIONS

#### Saint Mary's College Tuition Payment Plan

Whether you use current income, savings or loans to pay all or part of your educational expenses, enrolling in the interest-free monthly payment option may be the best way for your family to pay. Tuition Management Systems (TMS) charges a small annual enrollment fee and no interest charges are assessed. You may begin payments in June, making five monthly payments to meet the fall charges, or you may begin in July, making four monthly payments. For spring charges, you make a total of five monthly payments (November through March).

You receive a bill each month and may pay by check, money order, automatic deduction or online. A service charge will be assessed if monthly payments are received after the due date.

### SUBSIDIZED DIRECT LOAN BORROWING LIMITS

#### Undergraduate Dependent

Freshman	\$ 3,500 + \$ 2,000*
Sophomore	\$ 4,500 + \$ 2,000*
Junior	\$ 5,500 + \$ 2,000*
Senior	\$ 5,500 + \$ 2,000*
5th Year Senior	\$ 5,500 + \$ 2,000*

\* Additional unsubsidized loan eligibility.

### ADDITIONAL UNSUBSIDIZED DIRECT LOAN BORROWING LIMITS

#### Undergraduate Independent

Freshman	\$ 4,000
Sophomore	\$ 4,000
Junior	\$ 5,000
Senior	\$ 5,000



**To Apply:** Tuition Management Systems mails information to all students in May. You may enroll by calling TMS directly or online at [www.afford.com](http://www.afford.com). TMS education payment counselors are available at (800) 722-4867 to assist with the enrollment process.

### Federal Direct Parent Loans for Undergraduate Students (PLUS)

PLUS Loans are for parents, stepparents and adoptive parents of dependent children who are undergraduate students attending school at least half-time. Federal PLUS Loans carry a fixed interest rate of 7.9 percent. An origination fee of up to 4 percent may be deducted from each loan disbursement. The maximum annual loan amount equals the cost of attending Saint Mary's College, less any other financial aid received, such as grants, scholarships and other student loans (including the Federal Subsidized and Unsubsidized Direct Loans). As the government does not pay the interest on this loan, family income does not influence how much you can borrow.

Loan approval is subject to credit criteria established by the U.S. Department of Education. A credit report will be obtained from a national credit bureau once you apply. Generally, borrowers must not have any debts that are delinquent or in default, excessive credit card debt, outstanding tax liens, unpaid judgments, or any bankruptcy, foreclosure or wage garnishment within the past five years. Those who do not pass the credit check may still be able to receive a PLUS Loan if someone creditworthy is willing to endorse the loan.

PLUS Loans are disbursed in at least two equal payments directly into the student's school account once the student's enrollment is verified. Interest begins accruing from the date loan funds are first disbursed until the loan is repaid in full. The first payment is due within 60 days of the loan's last disbursement.

**To Apply:** Go to [studentloans.gov](http://studentloans.gov).

### Private Educational Financing Plans

If the Saint Mary's College monthly payment plan and/or the Federal PLUS Loans do not complete your financing package, you may want to investigate private educational financing programs. Thousands of private scholarships are available through community organizations, foundations, religious organizations and businesses, as well as professional and trade organizations. Use free scholarship directories and search engines on the Web. Research and apply for private scholarships throughout your college years.

A family may decide that obtaining a home-equity loan is the best alternative financing. These loans often have the added incentive

of tax-deductible interest payments—and the interest rate may be lower than what they or you would pay for a private loan.

Private loans often carry higher interest rates and fees than federal loans or home-equity loans, and they may have less attractive repayment terms. Typically, the interest rates on private loans are variable and can change from month to month. Private loans are often based on your credit rating and income-to-debt ratio—not financial need—and may require a co-signer. The information in your credit report will determine your interest rates. To view a list of private loans that have been selected by Saint Mary's College students, go to [www.elmselect.com](http://www.elmselect.com), select your state and Saint Mary's College, and click the Private tab. The loan programs displayed on this website are for informational purposes only. You are free to choose any lender you wish. Compare lenders and ask questions to make the best choice for you.

## VERIFICATION

Verification is the process used to check the accuracy of the information you give when you apply for federal aid. Applications are selected for verification when they are submitted to the FAFSA processing agency for determination of your family contribution. If your application is selected for verification, you will be mailed a verification worksheet and a list of documents you will need to provide to the Financial Aid Office. Once you receive the list, you will have 30 days to provide the documents. Your financial aid will not be credited to your bill until this process is completed.

### Award Changes and Revisions

Your financial aid offer is subject to revision if you enroll less than full-time or if you receive unanticipated funds, including Cal Grants, Federal Pell Grants or athletic grants. You will be notified if any changes are required. Saint Mary's College cooperates with the California Student Aid Commission's award coordination program by reporting all gift aid to Cal Grant recipients. When necessary, Saint Mary's College aid is reduced to conform to the commission's estimate of financial need.

If you mistakenly receive more financial aid than your financial need indicates, your aid package will be adjusted by reducing awards in the following order:

1. Federal subsidized/unsubsidized Direct Loans and/or Perkins Loans
2. Federal work-study
3. Saint Mary's College scholarships
4. Federal SEOG
5. Saint Mary's College athletic grants
6. Scholarships from state or private sources

## CALCULATE YOUR PAYMENTS

### PAYMENT CALCULATION WORKSHEET

This worksheet will help you calculate the amount that you and your family will need to pay each term.

SCHOOL YEAR 2011–12	Fall Term/January Term	Spring Term
<b>Estimated Charges</b>		
Tuition	\$ 18,500	\$ 18,500
Student Activity Fee	\$ 75	\$ 75
Health Insurance (optional)	\$ 413	\$ 413
Registration Fee (new students only)	\$ 30	\$ 0
Orientation Fee (new students only)	\$ 250	\$ 0
Campus Room*	\$ 3,520	\$ 3,520
Meal Plan*	\$ 2,900	\$ 2,900
<b>Total Estimated Charges (line A):</b>	<b>\$ 25,688</b>	<b>\$ 25,408</b>

### Credits/Payments

Presidential Scholarship	\$	\$
Honors at Entrance Scholarship	\$	\$
Lasallian Leadership Scholarship	\$	\$
Performing Arts Scholarship	\$	\$
Gael Scholarship	\$	\$
Saint Mary's College Scholarship	\$	\$
Saint Mary's Athletic Grant	\$	\$
Federal Pell Grant	\$	\$
Federal SEOG	\$	\$
Cal Grant A or B	\$	\$
Federal Perkins Loan	\$	\$
Subsidized Direct Loan (deduct 1 percent from total for loan fee)	\$	\$
Unsubsidized Direct Loan (deduct 1 percent from total for loan fee)	\$	\$
Federal Work-Study**	\$ 0	\$ 0
Outside Scholarships/Grants	\$	\$
Tuition Commitment Deposit (new students only)	\$ 300	\$ 0
Room Reservation Deposit (new students only)	\$ 350	\$ 0
<b>Total Estimated Credits/Payments (line B):</b>	<b>\$</b>	<b>\$</b>

**To estimate your amount due, subtract the credits/payments from the estimated charges.**

Total Estimated Charges (line A)	\$	\$
Total Estimated Credits/Payments (line B)	– \$	\$
<b>Total Estimated Amount Due</b>	<b>\$</b>	<b>\$</b>

\*Double room and Carte Blanche meal plan. See your housing contract for housing and meal plan options.

\*\* Federal Work-Study is not credited to tuition accounts. Students receive paychecks biweekly for work completed.



## MAINTAINING FINANCIAL AID ELIGIBILITY

### Satisfactory Academic Progress

You must maintain satisfactory academic progress to continue to receive financial aid. Your academic progress is determined at the end of each academic year.

### DEFINITIONS FOR UNDERGRADUATE STUDENTS ON FINANCIAL AID

The normal full-time undergraduate course load at Saint Mary's College is 4.00 credits in the fall and spring terms, and 1.00 credit during January Term. Accordingly, students will be expected to complete:

- 9.00 credits by the end of the first year;
- 18.00 credits by the end of the second year;
- 27.00 credits by the end of the third year; and
- 36.00 credits by the end of the fourth year.

A financial aid recipient can enroll for less than 4.00 credits for a given term without jeopardizing aid eligibility as long as:

1. a minimum total of 7.25 credits are completed each academic year AND
2. the student enrolls for a minimum of 3.00 credits for any given fall and spring term.

Students only have four years of SMC and state aid eligibility. Half-time enrollment is a minimum of 2.00 credits per term in the fall and spring and 1.00 credit in the January Term.

### STANDARD OF PROGRESS FOR UNDERGRADUATES

- Students must maintain a minimum 2.00 cumulative grade point average in each term they receive aid.
- Students must complete at minimum a total of 7.25 credits (if enrolled full-time) or 5.00 credits (if enrolled less than full-time) during the academic year in which they receive financial aid.
- Full-time undergraduates may receive federal financial aid for a maximum of 10 semesters or until they complete their degree, whichever comes first. Undergraduates enrolled less than full-time may receive federal financial aid for a maximum of 14 semesters.
- Students entering as freshmen may receive institutional scholarships for full-time enrollment for a total of four years, or eight terms. Transfer students may receive institutional scholarships for full-time enrollment for the number of terms required to complete their degree, as determined at the time of their admission to the College.

### FINANCIAL AID PROBATION

If you do not meet the standard for satisfactory academic progress, you will be placed on financial aid probation for one semester. During that time, financial aid may be disbursed, and the standard for satisfactory progress must be met. Failure to regain good standing during a probationary term will result in your dismissal from financial aid.

### FINANCIAL AID DISMISSAL

If you are placed on financial aid probation for a second consecutive term, disqualified from further study at Saint Mary's College, or receive aid but subsequently withdraw from Saint Mary's for a second consecutive term, you will be terminated from financial aid.

### REINSTATEMENT

To be reinstated after you are dismissed from financial aid because of unsatisfactory academic progress, you must:

- Enroll full-time either at Saint Mary's College or another college, without financial aid from Saint Mary's. During that term, you must meet the terms of satisfactory academic progress.
- Apply to the director of financial aid in writing for reinstatement.
- Provide proof from the College's registrar that you have completed one full-time semester successfully. Academic units that you take at another college must receive prior approval from the Registrar's Office and must be transferable to Saint Mary's College.

## RENEWAL OF AWARDS

To be eligible for renewal of financial aid, you must meet the satisfactory academic progress requirements, continue to demonstrate financial need and reapply by March 2. Renewal applications may be filed after January 1. The Financial Aid Office provides individual counseling appointments to assist you with the reapplication process.

### Study Abroad Financing

If you are approved by the Saint Mary's Faculty Programs Abroad Committee, you may use funds from certain financial aid programs for expenses related to your academic program abroad. For study abroad programs administered by Saint Mary's College, the following financial aid may be applied:

- Institutional scholarships
- Cal Grants A and B
- Federal Pell Grants
- Federal SEOG Grants

- Federal Perkins Loans
- Federal Subsidized and Unsubsidized Direct Loans
- Federal PLUS Loans
- private education loans

For study abroad programs administered by other institutions, Saint Mary's College aid may be used only after a consortium agreement between Saint Mary's and the sponsoring institution has been completed. In these cases, all financial aid programs, except institutional scholarships, will apply.

Completing a consortium agreement can be a lengthy process, so you are advised to begin early if you plan to use Saint Mary's College aid for a program sponsored by another organization. For students in programs that are not sponsored by Saint Mary's College, financial aid funds will be paid directly to the sponsoring institution to cover study abroad charges. Any credit balance remaining will be refunded to the student. Funds will be sent to a student's permanent home address. You may wish to consider e-check or granting power of attorney to a parent so that checks can be processed during this period.

If you anticipate additional expenses related to study abroad programs, you are urged to speak with your financial aid counselor six to eight weeks before you need the funds.

## CONTACT US

If you would like assistance with any of the application processes, please contact the Financial Aid Office by phone at (925) 631-4370 or (866) 306-0390, or via e-mail at [finaid@stmarys-ca.edu](mailto:finaid@stmarys-ca.edu).

## IMPORTANT CONTACTS

### SAINT MARY'S COLLEGE OF CALIFORNIA FINANCIAL AID OFFICE

P.O. Box 4530 Moraga, CA 94575-4530  
(925) 631-4370 (866) 306-0390 Fax: (925) 376-2965  
[finaid@stmarys-ca.edu](mailto:finaid@stmarys-ca.edu)

### SAINT MARY'S COLLEGE OF CALIFORNIA VETERANS SERVICES

P.O. Box 4748 Moraga, CA 94575-4748  
(925) 631-8004  
[regoff@stmarys-ca.edu](mailto:regoff@stmarys-ca.edu)

### SAINT MARY'S COLLEGE OF CALIFORNIA DISABLED STUDENT SERVICES

P.O. Box 3326 Moraga, CA 94575-3326  
(925) 631-4358  
[jbilleci@stmarys-ca.edu](mailto:jbilleci@stmarys-ca.edu)

### CAL GRANTS CALIFORNIA STUDENT AID COMMISSION

P.O. Box 919027  
Rancho Cordova, CA 95741-9027  
(888) CA-GRANT (888) 224-7268  
[www.calgrant.org](http://www.calgrant.org)

### U.S. DEPARTMENT OF EDUCATION FEDERAL STUDENT AID INFORMATION CENTER

(800) 4FEDAID (800) 433-3243  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

### SCHOLARSHIP SEARCH

[www.finaid.org](http://www.finaid.org)  
[www.fastweb.com](http://www.fastweb.com)  
[www.finaid.org](http://www.finaid.org)  
[www.fastaid.com](http://www.fastaid.com)  
[www.collegeboard.com](http://www.collegeboard.com)  
[www.scholarships.com](http://www.scholarships.com)

### FINANCIAL LITERACY PROJECT

[www.cashcourse.org/stmarysca](http://www.cashcourse.org/stmarysca)



**Financial Aid**  
**P.O. Box 4530**  
**Moraga, California 94575-4530**  
**(925) 631-4370**  
**(866) 306-0390**  
**email: [finaid@stmarys-ca.edu](mailto:finaid@stmarys-ca.edu)**