

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 over 75 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 \$27,954.

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 2, 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.

Freshmen

Presidential Scholars Scholarships

Competitive scholarships of \$11,000 annually for first-time freshmen. Nominated students typically have grade point averages of at least 3.8 in demanding college preparatory programs that include rigorous senior year schedules, with similarly strong performance on either the ACT or the SAT I. They will also have noteworthy extracurricular involvement. Nominees must participate in the Spring Honors Overnight Program to compete for these awards. Selected students also receive the \$13,000 Honors at Entrance scholarship, for a total of \$24,000 per year.

Freshman Honors at Entrance Scholarship

\$13,000 annually; renewable for each of four years of full-time study. Awarded to first-time freshmen at acceptance. Selected students typically have grade point averages of at least 3.7 in demanding college preparatory programs that include rigorous senior year schedules, with similarly strong performance on either the ACT or the SAT I. They also have noteworthy extracurricular involvement. Recipients are invited to apply to live in the Honors Living and Learning Community.

Gael Scholars Award

\$11,000 annually; renewable for each of four years of full-time study. Awarded to first-time freshmen at acceptance. Selected students have noteworthy extracurricular involvement and demanding college preparatory schedules that include rigorous senior schedules. Competitive candidates typically have either a 4.0 grade point averages, or solid B (greater than 3.26) averages combined with very strong ACT or SAT performance (greater than 1200 on the critical reading and writing sections of the SAT I or ACT composite scores of greater than 26)

Lasallian Leadership Award

\$11,000 annually; renewable for each of four years of full-time study. Awarded to first-time freshman applicants from Lasallian high schools with cumulative grade point averages greater than 3.5 at the time of acceptance. Recipients of the Lasallian Leadership Award may also qualify for the Gael Scholars, Honors at Entrance or Presidential Scholars Scholarships.

Transfers

Transfer Honors at Entrance Scholarship

\$11,000 annually; renewable for up to three additional years of full-time study. Awarded to transfer students at the time of acceptance who enter with cumulative grade point average greater than 3.5 and with 30 or more transferable semester credits, or the equivalent.

International Students

International students are eligible to be considered for all Saint Mary’s College merit scholarships; ACT or SAT scores are not required of international freshmen for scholarship consideration. Instead decisions will be based on the results of the appropriate national examinations and/or mark sheets.

Need-based grants and loans.

Saint Mary’s College General Scholarships

\$1,000 to \$27,000 annually. Amount of award depends on demonstrated financial need.

Federal Pell Grants

\$1,176 to \$5,550 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 Direct Loan

\$3,500 to \$5,500 annually. Variable interest rate student loans (3.4%); 10-year repayment period; repayment deferred until after graduation.

Non need-based loan programs.

Federal Unsubsidized Direct 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: 7.9%); 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.

2011–2012 Tuition & Fees

Tuition	\$37,000
Student Activity Fee.....	\$150
Room & Board	\$12,840
Miscellaneous.....	\$4,752
Total	\$54,742

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