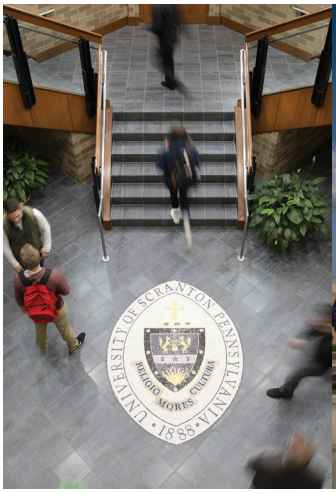

THE UNIVERSITY OF SCRANTON

COMPREHENSIVE GUIDE TO FINANCIAL AID PROGRAMS

2023-2024

Introduction 1
How Financial Aid Eligibility Is Determined 1
Housing Status Changes 1
Financial Aid Application Procedures 1
Financial Aid Notifications 2
Terms and Conditions 2
Financial Aid Program Descriptions 2
Federal Aid 2
Alternative Loan Programs 4
Pennsylvania State Financial Aid Programs 5
University of Scranton Scholarships and Grants 6
Family Tuition Reduction Program 8
Royal Financial Wellness Program 8
Proration of Aid 8
Graduate Assistants 8
Resident Assistants/Community Assistants 8
Tuition Remission 8
Army and Air Force ROTC Scholarships 8
Office of Vocational Rehabilitation (OVR) 9
Veterans 9
Financing Your Education 9
Summer Aid 9
Special Conditions 10
Gift Aid Policy 10
Satisfactory Academic Progress Requirements 11
Student's Rights and Responsibilities 12
Financial Aid Refund Policy 13
Overpayment Policy 14
FAFSA Verification Policy and Procedures 14
Financial Aid for Study Abroad 14
Consortium Agreements with Other Institutions 14
The University of Scranton James P. Sweeney, S.J. Family Outreach Program 14
Consumer Information 15
Non-Discrimination Statement 15
Financial Aid Terms 16
University of Scranton Information Directory 17

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.

Participation in programs funded by federal and state agencies requires that the Financial Aid Office comply with the regulations set forth by each agency concerning student eligibility and academic progress standards. Requirements for each program are addressed in later sections of this publication.

The University of Scranton adheres to the principle that the family has the primary responsibility for educational expenses. Financial aid is regarded as a supplement to the student's and parents' resources.

HOW FINANCIAL AID ELIGIBILITY IS DETERMINED

Financial aid packages for Undergraduate students are developed after first determining the expected family contribution (EFC). The types of aid awarded will vary with the individual student's need and may consist of a combination of grant, loan, work and scholarship assistance. In developing a financial aid package, a basic calculation is used:

	Total Educational Costs
Less	**Expected Family Contribution (EFC)**
Equals	**Student's Total Financial Need**

The total educational costs include all expenses a student will incur and consist of tuition, fees, living expenses, books, transportation and personal expenses.

The expected family contribution is based on several factors that are reported on the FAFSA (needs analysis application). The contribution takes into account parent and student and, if independent, student's spouse, taxable and untaxed income, assets, family size, and number of family members enrolled in college. The EFC is used to determine the student's financial need. It is not necessarily the amount to be paid to the University.

Financial need is the difference between total costs and the student's resources and is the figure used in determining eligibility for need-based aid.

At The University of Scranton, a student's financial need can be met by a variety of financial aid resources, including the federal Pell Grant, TEACH Grant, state grants such as PA State Grant, federal campus-based programs, and University scholarships and grants.

When a financial aid package is developed, the student's eligibility for federal grants is estimated first. It is the foundation upon which all other aid is awarded.

After the student's federal and state grant eligibility is estimated, the student is considered for University of Scranton grant funds. Awards are based on the student's academic record, demonstrated financial need or a combination of both.

In addition, students who demonstrate financial need as defined by the federal government may be considered for one or more of the following federal campus-based aid programs: Supplemental Educational Opportunity Grant (SEOG) and Work Study.

To help meet those costs not covered by the financial aid package, students may borrow under the Direct Stafford Loan, the Direct Parent PLUS Loan programs and the Alternative Loan program.

Awards for students billed on a per-credit basis will be prorated based on those costs. Students must also notify the Financial Aid Office prior to the beginning of the term regarding their part time status. Written request must be submitted to the Financial Aid Office prior to the beginning of the term.

Students enrolling for 3 credits during the Intersession and 9 credits for Spring will be packaged as full-time students for the Spring term. Their aid, however, will be calculated based on the actual per-credit tuition and fees charge. Students must contact the Financial Aid Office regarding this status.

HOUSING STATUS CHANGES

Award amounts are influenced by choice of housing. Students who change from University owned housing to off-campus or commuter housing will have their need-based aid eligibility determined using a lower cost of attendance budget. University of Scranton need-based awards may be reduced on average $5,000 an academic year.

FINANCIAL AID APPLICATION PROCEDURES

Financial aid is awarded for one year only and renewal is not automatic. All forms of need-based financial aid must be reapplied for annually. In addition to complying with renewal criteria for the different aid programs described in the following sections, students who wish to be considered for financial aid must submit all required applications by the filing deadline.

Filing Requirements for First-Year Students

All incoming first-year students are highly encouraged to complete the Free Application for Federal Student Aid (FAFSA). Preference is given to applicants who file by January 15 of the academic year prior to entering the University.

Renewal Application Procedures for Undergraduate Students

Every year, at the end of the fall semester, returning students are notified of the guidelines for the financial aid process for the subsequent academic year. The newsletter, containing required procedures is emailed to students' University of Scranton email and parents' FAFSA email. The newsletter is also available online at scranton.edu/financialaid and select Publications.

The FAFSA application must be completed by April 15 by all students applying for need-based aid programs. Students completing the FAFSA after September 1st, will be considered for University sources of aid for the Spring term only. Any extenuating circumstances for failure to comply with the filing deadline must be submitted in writing. Please attach supporting documentation.

The financial aid review process for returning students begins upon the completion of the spring semester, at which time academic progress is evaluated.

Financial Aid Application Procedures for Transfer Students

New transfer students must follow the same application procedures as all other financial aid applicants.

Transfer students are also responsible for providing academic transcripts from previous college(s) to the appropriate University Admissions Office for transfer credit evaluation. Academic transcripts will also be required for measuring the satisfactory academic progress of PA State Grant recipients as well as determining grade level for loan eligibility.

Students who withdraw or transfer from the University and subsequently are readmitted forfeit a previously awarded merit scholarship. Students will be reviewed for University need based funds provided that a current FAFSA is on file and are maintaining Satisfactory Academic Progress. Please refer to the Satisfactory Academic Progress Requirements.

Financial Aid Application Procedures for Non-Traditional Undergraduate Students

Non-Traditional Undergraduate students are eligible to apply for several forms of federal and state financial aid. Eligibility for all grants, loans and institutional aid requires the student to submit the Free Application for Federal Student Aid (FAFSA). The student must also submit signed copies of the tax information for the student and spouse/parent (if required). Priority deadline for incoming students is May 1. Returning students must file by April 15.

Financial Aid Application Procedures for Graduate Students

Students accepted as Graduate students and enrolled in at least 3 credits of graduate level work per term may apply for the Federal Direct Stafford Loan Program, Work Study and Graduate PLUS Loan programs. Graduate students applying for any federal financial aid listed above,

must complete the Free Application for Federal Student Aid (FAFSA) which is available on-line at 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 portal.

International Students may apply for a Private Educational Alternative Loan to help finance their educational costs. Information is available at 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.S. citizen or a permanent resident who has resided in the United States for the previous two years.

FINANCIAL AID NOTIFICATIONS

The Financial Aid Office uses email correspondence to and from the Scranton email accounts and emails listed on the FAFSA.

Requests for outstanding documents will be sent by email to the Scranton email account and emails listed on the FAFSA. First and Final requests will also be sent by paper to the home mailing address.

Notifications of eligibility for need-based aid and loans will be sent by email to the Scranton email account and emails listed on the FAFSA. Students are advised to view their Electronic Eligibility Notification on the University's Self Service system via the my.scranton.edu portal.

TERMS AND CONDITIONS

General Provisions

In accepting the award package offered, you indicate that you understand and agree to abide by the following terms and conditions:

1. All students must maintain satisfactory academic progress in order to remain eligible for financial aid. The satisfactory progress requirement for students at the University is to maintain PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students). In addition, all students must maintain a minimum cumulative GPA of 2.00. Presidential and Dean's Scholarship recipients are required to maintain a minimum cumulative GPA of 3.25. Loyola Scholarship recipients are required to maintain a minimum cumulative GPA of 2.75. Arrupe and Faber Scholarship recipients are required to maintain a minimum cumulative GPA of 2.50. Business Analytics Scholarship, Communication Sciences & Disorders Scholarship, Cybercrime & Homeland Security Scholarship, Mathematical Sciences Scholarship and Mechanical Engineering Scholarship recipients are required to maintain a cumulative GPA of 3.00. University Award recipients are required to maintain a cumulative GPA of 2.50.

2. All forms of need-based financial aid must be reapplied for annually. Renewal of awards will be based on continued eligibility and the timely completion of all required documents.

3. All undergraduate financial aid applicants are required to apply for a Pell Grant. Pennsylvania residents must apply for the state grant. Out-of-state undergraduate residents must also apply for their state's grant, if its use in Pennsylvania is allowed.

4. If a student receives additional aid from outside sources, the financial aid awarded may be subject to adjustments according to the University's Gift Aid Policy. Receipt of outside awards must be reported to the Financial Aid Office.

5. Recipients of full-tuition scholarships, benefits, or discounts are limited up to the cost of tuition.

6. Financial aid recipients who plan to withdraw from the University or who change their enrollment to part-time status must notify the Financial Aid Office.

7. Awards funded by state or federal programs are subject to revision due to mandated changes in federal or state regulations or funding levels.

8. Direct Stafford Loan and PLUS Loan recipients must be enrolled on at least a half-time (6 credits) basis per semester for Undergraduate students and (3 credits) basis per term for Graduate students.

9. Failure to provide all requested documentation will result in the cancellation of the aid awarded.

10. The amount of aid awarded will be divided equally between the fall and spring semesters unless otherwise indicated.

11. Need-based awards are subject to change as a result of verification of financial information or changes to cost of attendance. Awards are influenced by choice of housing. Students who change from University owned housing to off-campus or commuter housing will have their need-based aid eligibility determined using a lower cost of attendance budget. University of Scranton need-based awards may be reduced on average of $5,000 an academic year.

12. University of Scranton Undergraduate grants and scholarships are limited to a maximum of eight Undergraduate terms (students enrolled in the Master of Occupational Therapy Program are eligible for two additional terms for fall and spring during Graduate year, exclusive of internal transfers prior to fall 2021). Aid not to exceed Gift Aid Policy. *For additional information on merit awards for Occupational Therapy, see Graduate Merit Section.

13. Undergraduate students enrolled in combined Undergraduate/Graduate programs will be reviewed each term to determine if the coursework being taken is applicable towards their undergraduate degree program. Students will be sent revised notifications if their eligibility for undergraduate financial aid changes.

Graduate students enrolled in undergraduate courses cannot use these courses in determining enrollment for purposes of receiving graduate level loans. Students in this situation should contact the financial aid office to determine their loan eligibility.

Students enrolled in prerequisite undergraduate courses for admittance into a graduate level program are limited to one annual undergraduate loan for one consecutive 12-month period.

14. University of Scranton grants and scholarships for Undergraduate students will be prorated when attendance falls between half-time and full-time attendance.

15. Recipients of endowed and special awards agree to both acknowledge the donor's generosity and to have their receipt of those funds publicized.

FINANCIAL AID PROGRAM DESCRIPTIONS

Federal Aid

Students must meet the following requirements to be considered for any of the federal financial aid programs:

- Must have a high school diploma or GED;
- Must be enrolled as matriculating student in an eligible degree program or an eligible certificate program of at least 24 credits;
- Must be a U.S. citizen or eligible non-citizen;
- Must maintain satisfactory academic progress;
- Must not already hold a bachelor's degree (this requirement does not apply to the Federal Direct Stafford or FWS);
- Not owe any refund on Federal Aid and not be in default on Federal educational loans.

Federal Pell Grant

The Pell Grant is considered to be the foundation of financial aid. Eligibility for this program is determined before aid from other sources (federal and non-federal) is awarded. Pell Grants are awarded to students who demonstrate financial need as defined by the federal government. Annual amounts can range between $767 and $7,395 as determined by the student's "Expected Family Contribution" (EFC), which is indicated on the Student Aid Report (SAR). Grant amounts also vary with the cost of attending a specific institution and the student's enrollment status.

Participation in the Electronic Pell Exchange Program allows the Financial Aid Office to process corrections and submit payment information electronically to the Pell Grant Program.

The Pell Grant filing deadline for the 2023-24 academic year is June 30, 2024.

Federal SEOG – Supplemental Educational Opportunity Grant

The SEOG is a grant awarded to students with exceptional financial need. Priority is given to students who qualify for the Pell Grant. Recipients must meet the same eligibility requirements and renewal criteria as those specified for Pell Grant recipients. SEOG awards at The University of Scranton range between $250 and $1,000.

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, 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 Loan (Undergraduate students only) and the Unsubsidized Federal Direct Stafford Loan. For Subsidized Federal Direct Stafford Loans the federal government pays the interest while the student (borrower) is in school. Eligibility for a Subsidized Federal Direct Stafford Loan is based on family income and financial need established by standards set by the federal government. For Unsubsidized Federal Direct Stafford Loans the student (borrower) is charged interest during the in-school period and the grace period. The amount of the approved loan will not exceed the cost of education less other aid. Eligibility is also dependent on satisfactory academic progress.

Loan limits are determined by the student's grade level. Please refer to the Grade Level and Loan Eligibility Chart for the Direct Stafford Loans listed below. Origination fees of 1.057% will be charged. The fees will be deducted proportionately from each disbursement.

As of July 1, 2022, the interest rate is fixed at 4.99% for the Subsidized Direct Stafford Loan and 4.99% for the Unsubsidized Stafford Loan for Undergraduates. For Graduate students, the interest rate is fixed at 6.54% for the Unsubsidized Direct Stafford Loan.

Federal Direct Stafford Loan repayment begins when students either graduate, withdraw, or enroll less than half-time and have used the allowable grace period; usually six consecutive months.

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

Any new borrower will be required to complete an electronic Federal Direct Stafford Loan Entrance Counseling and Master Promissory Note (MPN) before receiving the loan. The MPN will be valid for 10 years. As the loans are requested 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 a Department of Education Servicer. 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, studentaid.gov.

Aggregate Loan Limits

Dependent Undergraduate students can borrow a total of $31,000 in the Direct Stafford Subsidized and Unsubsidized Loan programs. No more than $23,000 of this amount may be in Subsidized Loans.

Independent Undergraduate or Dependent Undergraduate students with PLUS denials can borrow a total of $57,500. No more than $23,000 of this amount may be in Subsidized Loans.

Graduate students can borrow a total of $138,500 in the Direct Stafford Subsidized and Unsubsidized Loan programs which also includes Stafford Loans received for Undergraduate study. No more than $65,500 of this amount may be in Subsidized Loans.

Masters of Health Administration and MBA/MHA Dual Degree students can borrow a total of $224,000 in the Direct Stafford Subsidized and Unsubsidized Loan programs which also includes Stafford Loans received for Undergraduate study. No more than $65,500 of this amount may be in Subsidized Loans.

Proration of Loan Limits

Direct Stafford Loan limits will be prorated when an undergraduate student wishes to borrow for an additional period of time which is beyond eight semesters (the time expected to complete a baccalaureate program) and less than an academic year.

Proration of Loan Limits Example

Sean Student is a last semester senior, enrolled for twelve credits in the fall term and will graduate in December which is less than an academic year. The federal Direct Stafford Loan will be prorated.

Fall enrollment	**12 credits**
Academic year	**÷ 30 credits**
Stafford loan senior grade level *(refer to grade level and loan eligibility for the Stafford Loan on page 3)*	**x $ 7,500**
Total prorated Direct Stafford Loan *(cannot not exceed total undergraduate, dependent or independent aggregate loan limits. Refer to aggregate loan limits on page 3)*	**$ 3,000**

Grade Levels

Undergraduate students moving from first-year to sophomore or sophomore to junior may advance grade levels after Fall or Intersession. You may be eligible for increased Federal Direct Stafford Loan funds for Spring.

Please review the chart Grade Level and Loan Eligibility to determine the increase amount you may be eligible to receive. Email **finaid@scranton.edu** in January to request the additional loan funds. Financial Aid will determine if a student is eligible and send a new award notification.

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 profes-

Grade Level and Loan Eligibility for the Stafford Loan

Loan borrowers are eligible to borrow the maximum grade level amount for each academic year provided they are meeting all satisfactory academic progress requirements and not in excess of educational costs or maximum loan limits. For students progressing grade levels after the fall semester, the student must email finaid@scranton.edu through Royal email to have the increased spring loan limit be reviewed for eligibility. The following grade level classification, adhered to by The University of Scranton, will be applied by the Financial Aid Office to determine loan eligibility for loan applicants:

Level	*Credits*	*Federal Direct Subsidized Stafford*	*Federal Direct Unsubsidized Stafford*	*Federal Direct Unsubsidized Stafford (after Direct PLUS denial and Independent Students)*
First-Year	0+	$3,500	$2,000	$4,000
Sophomore	30+	$4,500	$2,000	$4,000
Junior	60+	$5,500	$2,000	$5,000
Senior	90+	$5,500	$2,000	$5,000
5th year Teacher Certification & Preprofessional Coursework		$5,500	–	$7,000
Undergraduate Certificate		$2,625	–	$6,000
Graduate	–	–	$20,500	–
Graduate Masters Health Administration			–	
Graduate MBA/MHA Dual Degree			$33,000	

sional program, are eligible to borrow up to $5,500 through the Direct Stafford Loan program and $7,000 through the Unsubsidized Direct Stafford Loan (if eligible under this program). Students are limited to one loan for one consecutive 12-month period for these maximum amounts for pre-professional course work. In addition to the required financial aid application process, students must submit a letter from their advisor stating that the course work is required for admission into a graduate or professional degree program. Repeated courses cannot be included when calculating Financial Aid.

Federal Direct Parent PLUS Loan

The Federal Parent PLUS Loan for Undergraduate students is available to credit-worthy parents of dependent undergraduate students. A Free Application for Federal Student Aid (FAFSA) is required for all Plus Loan applicants.

The maximum parents may borrow in the Federal Direct Parent PLUS Loan per academic year is the difference between the cost of education minus other financial aid received. Apply for the full academic year. Keep in mind a 4.228% fee will be charged. The fees will be deducted proportionately from each disbursement. As of July 1, 2022, the interest rate is fixed at 7.54%.

Parents may choose to defer payments on a PLUS loan until six months after the date the student ceases to be enrolled at least half-time. Accruing interest may either be paid by the parent borrower twice a year, or be capitalized quarterly. A parent may take up to 10 years to repay the loan, depending upon the amount borrowed. Parents may also pay the balance of the loan, plus any interest due, early and without a penalty. Interest will accrue after the first disbursement and repayment of interest and principal begins 60 days after the second disbursement.

Application

Parents may apply online at scranton.edu/financialaid, click on Loans & Financing Options, and select Federal Direct Parent PLUS Loan Programs. Parents must complete the Federal Direct Parent PLUS Loan Request Form. Again, apply for the academic year and remember the fees.

Master Promissory Note (MPN)

Parent borrowers applying for the Federal Direct PLUS Loan will complete the Federal PLUS Loan Master Promissory Note (MPN). A parent borrower using the PLUS MPN will usually need only to sign a promissory note once for each student, at the time they first borrow. The MPN is valid for up to ten years unless the loan was approved with an endorser.

To satisfy the MPN requirement, the parent borrower will need your FSA ID and Password to complete the process. Read and complete all required information. Please visit, studentaid.gov.

Additional Unsubsidized Direct Stafford Loan

Independent and dependent students, whose parents were denied a Parent PLUS Loan, can receive increased loan limits under the Additional Unsubsidized Direct Stafford Loan program. Please refer to the Grade Level and Loan Eligibility Chart for the Direct Stafford Loans listed on page 3. Repayment begins when students either graduate, withdraw, or enroll less than half-time and have used the allowable grace period; usually six consecutive months.

Federal Direct PLUS Loans for Graduate Students

The Federal Direct PLUS Loan is available to credit-worthy Graduate students who have exhausted their Federal Direct Stafford Loan eligibility in an academic year. A FAFSA is required. Graduate students are required to first utilize the Direct Stafford Loan Program prior to borrowing under the Direct PLUS Loan Program.

The maximum Graduate students may borrow in the Federal Direct Graduate PLUS Loan per academic year is the difference between the cost of education minus other financial aid received. Apply for the full academic year. Keep in mind a 4.228% fee will be charged. The fees will be deducted proportionately from each disbursement. As of July 1, 2022, the interest rate is fixed at 7.54%.

The student may qualify for an in-school deferment as long as they are enrolled at least on a half-time per semester basis. Accruing interest may either be paid by the borrower twice a year or be capitalized. A student may take up to 10 years to repay the loan, depending upon the amount borrowed. The balance of the loan, plus any interest due, can be paid early and without penalty.

Application

Students may apply online at scranton.edu/financialaid, click on Loans & Financing Options, and select Federal Direct Graduate PLUS Loans. Students must complete the Federal Direct Graduate PLUS Loan Request Form. Again apply for the academic year and remember the fees.

Entrance Counseling, Master Promissory Note (MPN)

Borrowers applying for the Federal Direct Graduate PLUS Loan will complete Entrance Counseling for Graduate Professional Students and the Federal Direct PLUS Loan Master Promissory Note (PLUS MPN). The PLUS MPN will usually only be signed once at the time you first borrow. The MPN is valid for up to 10 years unless the loans were approved with an endorser.

To satisfy the Entrance Counseling for Graduate/Professional Students and MPN requirement, the borrower will need your FSA ID and Password to complete the process. Read and complete all required information. Please visit, studentaid.gov.

Alternative Loan Programs

Students with a credit-worthy co-applicant may apply for a private educational loan to finance educational costs. Please note that with current credit market conditions, credit approval for these loans has become more restrictive. There are variable and fixed interest rate loans. Application and credit review requirements vary. Our advice is to apply early if you choose one of these loans as part of your financing plan. Visit scranton.edu/financialaid, select Loans & Financing Options.

Loan Disbursements

For main campus undergraduate and graduate students, loans are scheduled to be disbursed on August 27, 2023 for the fall semester; January 23, 2024 for the spring semester; and June 3, 2024 for the summer semester as long as all requirements/documents have been satisfied.

For online graduate students in the special terms, loans will be disbursed on August 30, 2023 and October 25, 2023 for the fall terms; January 31, 2024 and March 27, 2024 for the spring terms; May 22, 2024 and July 10, 2024 for the summer terms as long as all requirements/documents have been satisfied.

Annual Student Loan Information

Institutions of higher education are required to notify students of the balance of education loans the students have borrowed to date. The notifications required under Act 121 must occur on or before July 1, 2023.

National Student Loan Data System (NSLDS)

Students and parents with federal loans will have loan information submitted to the National Student Loan Data System (NSLDS), which will be accessible to guaranty agencies, lenders, and

schools. It is recommended that students and parents with federal loans periodically visit studentaid.gov. You will need to use your FAFSA ID and password to access the website.

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 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 $612 and $5,750. 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 2023-24 academic year is May 1, 2023. 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 2023-24. Have a family income that does not exceed $126,000. Additional information can be obtained online at 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 on line at **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 by selecting Other Educational Aid under the Funding Opportunities heading or by calling 1-800-692-7392 and choosing Special Programs at the prompt.

Pennsylvania Chafee Education and Training Grant Program (Chafee)

Chafee is a federally funded program administered by PHEAA that offers grants to Pennsylvania undergraduate students aging out of foster care who are attending an eligible postsecondary institution. Student eligibility requirements for the program include:

- Be a Pennsylvania resident
- Be eligible for services under Pennsylvania's John H. Chafee Foster Care Program for Successful Transition to Adulthood
- Be identified as a youth in foster care or a youth discharged or adopted from foster care at age 16
- Have not reached the age of 27 by July 1 of the upcoming academic year for which Chafee ETG is received
- Be enrolled as an undergraduate, at least half time in a college or career school that is approved by the U.S. Department of Education for Title IV student assistance programs
- Demonstrate financial need for the grant (as determined by the postsecondary institution)
- Maintain satisfactory academic progress (as determined by the postsecondary institution)
- Not be in default on a federal student loan or owe a refund on other Title IV aid.
- Have not received Chafee ETG for 5 years (consecutive or not), defined as 10 semesters or the equivalent, for undergraduate study
- Have graduated from high school or have received a Commonwealth Secondary School Diploma

The maximum award for the academic year is $5,000. Additional information can be obtained online at 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.

Pennsylvania National Guard Educational Assistance Program (EAP)

PHEAA and the Pennsylvania Department of Military and Veterans Affairs administer this program which provides tuition assistance for students 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 award received plus interest. Additional information can be obtained online at pheaa.org by selecting Aid for Military & PA National Guard under the Funding Opportunities heading or by calling 1-800-692-7392 and choosing Special Programs at the prompt.

Pennsylvania National Guard Military Family Education Program (MFEP)

PHEAA and the Pennsylvania Department of Military and Veterans Affairs administer this program which provides tuition assistance for dependents (spouses and children) of Pennsylvania Guard Members who enter into an additional 6-year commitment with the Pennsylvania National Guard. The PA Guard member must have completed an initial service obligation on or after July 1, 2019 and be eligible to reenlist for an additional 6-year period. The PA Guard Member can assign the entire benefit to one dependent or a portion of the benefit to more than one dependent. The MFEP grant can be used for a degree-granting curriculum or certificate-granting program as determined by PHEAA at an approved institution for up to 5 academic years. If the service commitment is not honored, the total MFEP award received will need to be repaid plus interest. Additional information can be obtained online at pheaa.org by selecting Aid for Military & PA National Guard under the Funding Opportunities heading or by calling 1-800-692-7392 and choosing Special Programs at the prompt.

PA Fostering Independence Tuition Waiver (FosterEd) Program

In 2019, the Commonwealth of Pennsylvania passed Act 16, creating the Fostering Independence Tuition Waiver (FosterEd) Program, amended by Act 91. The FosterEd Program provides tuition waivers at postsecondary institutions for eligible youth who are or have been in foster care. The program is being administered collaboratively by the Pennsylvania Higher Education Assistance Agency (PHEAA) in conjunction with the PA Departments of Education (PDE), Human Services (DHS), and Labor & Industry (L&I).

Student Eligibility Requirements:

- To be eligible for a FosterEd waiver, the student must:
- Be a current resident of Pennsylvania at the start and during the term for which the waiver is awarded.
- Have not reached the age of 26 by July 1 of the upcoming academic year for which the FosterEd waiver is received.
- Have graduated from high school or have received a Commonwealth Secondary School Diploma.
- Be eligible for services under Pennsylvania's John H. Chafee Foster Care Program for Successful Transition to Adulthood.
- Be identified as a youth who is in foster care, or was discharged from foster care on or after attaining age 16, OR has exited foster care on or after age 16 to adoption or permanent legal guardianship.
- Be enrolled as an undergraduate, at least half-time, in a postsecondary institution that is approved by the U.S. Department of Education for Title IV student assistance programs in PA.
- Have unmet cost for the PA Chafee Education and Training Grant (Chafee ETG), as determined by the postsecondary institution.
- Maintain satisfactory academic progress as determined by the institution.
- Not be in default on a federal student loan or owe a refund on other Title IV aid.
- File a Free Application for Federal Student Aid (FAFSA®) for the academic year for which the waiver is being requested.
- File an application for Chafee ETG.
- Have not previously received a waiver for five (5) years (consecutive or not), defined as ten (10) semesters or the equivalent, for under graduate study.

For more information please visit pheaa.org, additional funding opportunities, under other educational aid.

For point of contact information at The University of Scranton, please visit scranton.edu/financialaid, select PA Fostering Independence Tuition Waiver (FosterEd) Program.

State Work Study Program (SWSP)

The State Work Study Program, administered by PHEAA, provides eligible Pennsylvania students with opportunities to earn money for college education while working for a high tech or community development employer. Participating agencies include non-profit organizations, private businesses and industry. The University of Scranton is also an eligible employer. Students must be enrolled in an eligible program of study to be considered. Applications will be emailed by the Financial Aid Office to state grant applicants and are also available in the Financial Aid Office.

Off-Campus Work Study. This program, administered by PHEAA, offers eligible students the opportunity to work in federal, state and local government agencies or non-profit community organizations. Placement referrals are made by PHEAA.

University of Scranton Scholarships and Grants

University of Scranton grants and scholarships are limited to eight Undergraduate terms. Aid not to exceed Gift Aid Policy.

Presidential Scholarship

Renewable, merit-based, full-tuition scholarships awarded to incoming first-year students based on their exemplary academic record. To remain eligible, students must maintain a minimum cumulative GPA of 3.25 and maintain PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

Dean's Scholarship

Renewable, merit-based partial-tuition scholarship awarded to incoming first-year students who demonstrate the highest level of academic achievement. Recipients must maintain a cumulative GPA of 3.25 and maintain PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

Loyola Scholarship

Renewable, partial-tuition scholarships are awarded to incoming first-year and incoming transfer students based on their prior academic record. Renewal is contingent upon the student maintaining a cumulative GPA of 2.75 and maintaining PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

Faber Scholarship

Renewable, partial-tuition scholarships are awarded to incoming first-year and incoming transfer students based on their prior academic record. Renewal is contingent upon the student maintaining a cumulative GPA of 2.50 and maintaining PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

Business Analytics Scholarship

Renewable, merit-based scholarship awarded to incoming first-year students on an annual basis for a maximum of four years, full-time, undergraduate study. Renewal is contingent upon enrollment in Business Analytics major, maintaining a cumulative GPA of 2.75 and Pace (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

Communication Sciences & Disorders Scholarship

Renewable, merit-based scholarship awarded to incoming first-year students on an annual basis for a maximum of four years, full-time, undergraduate study. Renewal is contingent upon enrollment in Communication Sciences & Disorders major, maintaining a cumulative GPA of 2.75 and Pace (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

Cybercrime & Homeland Security Scholarship

Renewable, merit-based scholarship awarded to incoming first-year students on an annual basis for a maximum of four years, full-time, undergraduate study. Renewal is contingent upon enrollment in Cybercrime & Homeland Security major, maintaining a cumulative GPA of 2.75 and Pace (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

Mathematical Sciences Scholarship

Renewable, merit-based scholarship awarded to incoming first-year students on an annual basis for a maximum of four years, full-time, undergraduate study. Renewal is contingent upon enrollment in Mathematical Sciences major, maintaining a cumulative GPA of 2.75 and Pace (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

Mechanical Engineering Scholarship

Renewable, merit-based scholarship awarded to incoming first-year students on an annual basis for a maximum of four years, full-time, undergraduate study. Renewal is contingent upon enrollment in Mechanical Engineering major, maintaining a cumulative GPA of 2.75 and Pace (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates).

University Award

Renewable, partial-tuition award, in recognition of high school achievement. Recipients must maintain a minimum of 2.50 and maintain PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates)

University Grant

These grants are awarded to students who demonstrate financial need. Non-renewable. Students must file the FAFSA.

Xavier Grant

These grants are awarded to students who demonstrate financial need. Renewal is contingent upon the student maintaining a cumulative GPA of 2.00, maintaining PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates), and continued demonstrated financial need. Students must file the FAFSA each academic year.

Terms and Conditions of Merit-Based Scholarships

Students who transfer out of the university to attend another institution automatically forfeit their merit scholarship upon return to The University of Scranton and will only be considered for need based aid.

Endowed Awards

Endowed and Special Awards are funds that benefactors provide to The University of Scranton to assist students in accordance with the award guidelines. To remain eligible, students must maintain the cumulative GPA assigned to their original scholarship fund and maintain PACE (earn 65% of total attempted credits for first-year and sophmore undergraduates; 70% for junior and senior undergraduates).

Awards for Non-Traditional Undergraduate Students

Dexter Hanley Full-Time Grant

For non-traditional undergraduate students enrolled for a minimum of 12 credits per term. Recipients are chosen based upon demonstrated financial need. Renewal of this award is contingent upon the student maintaining a minimum cumulative GPA of 2.00 and maintaining PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates). Students must file a FAFSA each academic year.

Dexter Hanley Part-Time Grant

For non-traditional undergraduate students enrolled for fewer than 12 credits per term. Recipients are chosen based upon demonstrated financial need. Renewal of this award is contingent upon the student maintaining a minimum cumulative GPA of 2.00 and maintaining PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates). Students must file the FAFSA each academic year.

Special Scholarships

Other scholarships available to non-traditional undergraduate students are the Robert L. McDevitt Scholarship, the Newcombe Scholarship for Mature Women, and the Oppenheim Award. To be considered for the McDevitt Scholarship, the student must demonstrate financial need and academic excellence. To be considered for the Newcombe Scholarship, candidates must be an undergraduate, mature student (defined as students 25 years of age and older). If there are not sufficient undergraduate candidates, scholarship funds may be awarded to graduate, mature students who are studying in any of the helping professions (including but not limited to social work, nursing, education and physical therapy or occupational therapy). To be considered for the Oppenheim Award, students must demonstrate financial need. Preference is given to displaced homemakers. Renewal is contingent upon the student maintaining a cumulative GPA of 3.00 and maintaining PACE (earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates). Students must file the FAFSA each academic year.

Graduate Merit Scholarships

Accelerated Master of Business Administration

Students accepted into the Accelerated Master of Business program as incoming first-year students beginning fall 2021 qualify for a $3,000 scholarship for their graduate year, provided you meet all University of Scranton requirements. To be split between your fall and spring terms of your fifth year, this one-year, merit-based scholarship applies to your on-campus, graduate business degree.

Accelerated Master of Health Administration

Students accepted into the Accelerated BS/MHA program as incoming first-year students beginning fall 2022 qualify for a $3,000 scholarship for their graduate year, provided you meet all University of Scranton requirements. To be split between your fall and spring terms of your fifth year, this one-year, merit-based scholarship applies to your on-campus, graduate health administration degree.

Accelerated CAS Bachelor's/MBA

Students accepted into the Accelerated BS/MBA program as incoming first-year students beginning fall 2022 qualify for a $3,000 scholarship for their graduate year, provided you meet all University of Scranton requirements. To be split between your fall and spring terms of your fifth year, this one-year, merit-based scholarship applies to your on-campus, graduate business administration degree.

Accelerated Master of Science in Human Resource Management

Students accepted into the Accelerated BS/HR program as incoming first-year students beginning fall 2022 qualify for a $3,000 scholarship for their graduate year, provided you meet all University of Scranton requirements. To be split between your fall and spring terms of your fifth year, this one-year, merit-based scholarship applies to your graduate human resources management degree.

Doctor of Physical Therapy (DPT) Scholarship

Students accepted as guaranteed seating for our Doctorate of Physical Therapy program as incoming first-year students beginning fall 2020 qualify for a $4,500 scholarship for their graduate years. The award, offered as $1,500 annually, will be split between the fall and spring terms for each of your 3 years of the doctoral program and applies to your on-campus, graduate DPT Degree in the Panuska College of Professional Studies.

Masters of Accountancy and MS in Applied Behavior Analysis Programs Only University Graduate Award

On-campus, traditional applicants only (excludes combined/accelerated and international applicants). One-time award offered to new students in main terms (fall or spring).
GPA requirements:

*3.25-3.49 GPA: $1,000 award
*3.50-4.00 GPA: $1,500 award

Application deadline of June 15th for admission into the Fall 2022 term and November 15th for admission into the Spring 2023 term.

Graduate Occupational Therapy

Incoming first-year students accepted into our Occupational Therapy program prior to fall 2020 are eligible to receive their merit scholarship and grant (undergrad senior year only) for fall and spring terms during Graduate year, exclusive of internal transfers. Aid not to exceed Gift Aid Policy.

Incoming first-year students accepted into our Occupational Therapy program beginning fall 2021 will qualify for merit-based scholarship for our Masters Occupational Therapy program based on their final undergraduate cumulative grade point. Students with a 3.25 to 3.49 GPA will be awarded a $10,000 per year scholarship, and students with a 3.50 and greater will be awarded $12,000 per year scholarship. The award will be split between fall and spring terms.

University Work Study

The University of Scranton funds a number of jobs in various departments and administrative offices for students who do not demonstrate financial need. Applicants must follow the same filing procedures as those specified for the federal work study program. Payment procedures, pay rates, earning limits and maximum hour limitations are identical to those of the federal program.

Family Tuition Reduction Program

Whenever two or more dependents from the same family are in attendance at the University as full-time undergraduate students in the same semester or session, a Family Tuition Reduction will apply. Each student will receive a 10% discount on total tuition charges. Fees and housing and food 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, 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, 2023.
- Submit the Royal Plan for Payment form indicating planned financing choices prior to August 1, 2023.
- If accepting the Federal Direct Loans, complete federal loan entrance counseling and electronically sign the Master Promissory Note (MPN) by August 1, 2023.
- Failure to complete any of these requirements by August 1, 2023 will disqualify students from receiving Book and Supply funds to their Royal Card.

Subsequent Year Qualifications

In order for you to be eligible for the Book and Supply Award in future years, you will need to meet the following requirements:

- Student account must be in good standing with the Bursar's Office at the end of each academic year.
- Registered for a minimum of twelve credits each semester.
- Meeting all requirements for need-based institutional aid as outlined in our Comprehensive Guide to Financial Aid Programs, including Satisfactory Academic Progress.
- Complete the future year FAFSA by January 1 (FAFSA available each year on October 1).
- Submit an updated Royal Plan for Payment by July 30 each year for the upcoming academic year.

Proration of Aid

Undergraduate students in the final semester(s) that are typically full-time (twelve credits or more) that are enrolled less than full-time and enrolled at least six credits will have their Institutional Financial Aid prorated based on a per-credit tuition rate verses a flat rate tuition rate. Federal and/or State Aid will be determined based on policy guidelines for each program.

Proration of Aid Example

Sean Student is a last semester senior, enrolled for six credits in the spring term as a part-time student. Tuition will be charged per credit.

Sean's Charges	
Tuition flat rate	$24,956
Tuition per credit $1,278 x 6 credits	$ 7,668
Percentage of Institutional Aid	
Total tuition (per credit $1,278 x 6 credits)	$ 7,668
Divided by total tuition (flat rate)	÷ 24,956
Percentage of institutional aid	30.7 (or 31%)
Sean's Aid	
Flat rate full-time semester aid	
Loyola Scholarship	$ 6,000
Xavier Grant	$12,000
Prorated part-time semester aid	
Loyola Scholarship	$1,860
Xavier Grant	$3,720

Graduate Assistants

Graduate Assistants are eligible for a tuition scholarship based on the Graduate Assistant Agreement. The graduate assistantship amount is taken into account when determining eligibility for Financial Aid.

Resident Assistant (RA)/Community Assistant (CA)

Resident Assistant/Community Assistant covers full housing and 10 meal plans. The Resident Assistant/Community Assistant amount is taken into account when determining eligibility for Financial Aid.

Tuition Remission

A Free Application for Federal Student Aid (FAFSA), which covers both state and federal aid, must be filed each year prior to May 1 for the subsequent academic year for eligible employees, spouses and eligible children who intend to enroll as at least a half-time student for any term during the subsequent academic year. Visit studentaid.gov. If it is determined that the student is not eligible to receive state or federal aid, a short form may be required in subsequent years. This short form may be obtained from the Financial Aid Office, and must be submitted for review prior to March 1. The tuition remission benefit will not be paid to a student's account until all required financial aid forms and applications are officially filed. If all applicable financial aid forms are not completed in a timely manner, the actual amount of state and/or federal grants that the student would have been eligible for will be deducted from the University's tuition remission benefit. As a result, the student or parent will be responsible for paying the portion of the financial aid package that was forfeited.

Undergraduate students qualifying for 100% tuition remission is the difference between the actual tuition costs per term less federal and/or state benefits. When eligible for federal and/or state benefits, the total value will be extended to cover the cost of books and academic fees. The maximum allowance for books and academic fees is $250 per semester. Bookstore charges will be issued by the Bursar's Office and placed on the student's Royal Card upon request.

Undergraduate students qualifying for partial tuition remission are limited to actual tuition costs per term less any federal, state, and/or university aid.

Army ROTC Scholarships

The Army provides ROTC Scholarships based on merit. Army ROTC Scholarships provide full tuition and fees, total stipend and book allowance is $4,980. There are two types of scholarships: High School and College Campus. Winners of High School level (four-year and three-year advanced designee) ROTC Tuition and Fees Scholarship recipients also receive free campus housing and food at The University of Scranton. Free University housing and food awards are available to students offered ROTC tuition and fees scholarships prior to the beginning of the academic year. ROTC College Campus Based recipients receive ROTC Tuition and Fees Scholarship along with free campus HOUSING ONLY.

University incoming first-year and sophomores, as well as prospective graduate students, can apply for College Campus Scholarships. For additional information, contact our Military Science Department by phone at 570.941.7457, fax 570.941.4340 or e-mail at ROTC@scranton.edu.

Students are subject to the general financial aid and gift aid policy.

Air Force ROTC Scholarships

Air Force ROTC Scholarships provide up to $18,000 in tuition and a monthly stipend. Four-year Air Force ROTC Scholarship recipients will also receive free on-campus housing at The University of Scranton. Combination of Air Force Tuition Scholarship and University scholarship, grants and/or any other aid (exclusive of loans or work study funds) will not exceed the student's tuition cost.

For additional information contact the Aerospace Studies Department at Wilkes University at 570.408.4860, ext. 4872.

Office of Vocational Rehabilitation (OVR)

OVR provides educational assistance to medically qualified students. When determining the amount of assistance, OVR requests information from the Financial Aid Office pertaining to the student's eligibility for state, grants and other scholarships and federal grant assistance. To find out more about OVR requirements, contact the OVR representative in your area.

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. 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, students using VA or TA benefits 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 is available to students through student's my.scranton.edu, Home Tab, Student Link (found to the left) and click on Veteran to locate the Request for Certification Form. For additional information, please contact the Financial Aid office at finaid@scranton.edu.

Tuition Assistance information and application must be made by consulting your individual Unit or base education office. They will provide procedures on establishing your benefit as well as rules and payment rates. Once you receive your TA Authorization form, please forward a copy to The University of Scranton by emailing it to finaid@scranton.edu. In addition, service members must submit a University of Scranton Request for Certification form to the Financial Aid Office prior to each term. This form is available to students through student's my.scranton.edu, Home Tab, Student Link (found to the left) and click on Veteran to locate the Request for Certification Form. If using both VA & TA education benefits in the same semester, consult your School Certifying Official in the Financial Aid department.

For additional information, please contact the Financial Aid Office at finaid@scranton.edu. For more information, visit scranton.edu/financial-aid, click on Veterans Information.

**GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at benefits.va.gov/gibill.*

Department of Defense Tuition Assistance

The University of Scranton offers Tuition Assistance (TA) to Service members for voluntary off-duty education programs in support of professional and personal self-development goals.

The TA program provides financial assistance to service members for voluntary off-duty education programs in support of professional and personal self-development goals. TA provides up to a maximum of $250 per credit and a personal maximum of $4,500 per fiscal year per student in tuition covered costs by the individual branches of military services.

Active duty, National Guard and Reserve Component Service members who are interested in enrolling in an approved program of study by the VA may be eligible for TA and need to consult their individual Unit or Base Education office for procedures on establishing benefits, as well as rules and payment rates, as all branches of service have different rules and regulations for service members to follow. Once application is made through the individual's Unit, contact the University of Scranton's Financial Aid office for information on certification and next steps.

More information on TA and VA education benefits can be found on the Veteran Information page of our website.

Resources: Graduate Assistants, Graduate Teaching Assistants, Graduate Research Assistants, Employer Reimbursement and any other outside award will be considered as a resource and will be taken into account when determining Financial Aid.

Financing Your Education at The University of Scranton

Families should develop their own unique financing plan that is based on their individual financial situation. A financing plan provides different approaches, including loans and monthly payment plans that families may consider as options for meeting costs not covered by scholarships and grants. We recommend direct payment to the University, Nelnet monthly payment plan, Federal Direct Stafford Loan, Federal Direct Parent PLUS Loan program, and Alternative Loans.

Direct Payment to The University of Scranton

Payments can be made directly to the Bursar's Office via check and for payments from 529 or Educational Savings Plan. Electronic check and credit card payment options available at my.scranton.edu portal or authorized party login nbspayments.com.

Nelnet Business Solutions Monthly Payment Plan

Nelnet Payment Plan provides an installment payment plan that allows families to spread payments over 4, 5, or 6 monthly payments per term beginning July and December. This eliminates the need to make lump sum payments prior to the beginning of each term. Families can budget an amount not to exceed term charges less any aid that will be received. No interest is charged. Apply per semester. $50 enrollment fee per semester (subject to change).

You may contact Nelnet Campus Commerce at 800.609.8056 or visit mycollegepaymentplan.com/uscranton.

Federal Direct Stafford Student Loan Program

Review the Federal Direct Stafford Student Loan Program on page 3.

Federal Direct Parent PLUS and Graduate PLUS Loan Programs

Review the Federal Direct Parent Plus and Graduate Plus Loan Programs on page 4.

Alternative Loan Programs

Review the Alternative Loan Programs on page 4.

Summer Aid

Institutional aid is not awarded during summer for Undergraduate students. However, an undergraduate student may be eligible for the Federal Pell Grant, PA State Grant, Federal Direct Stafford and/or Parent PLUS Loan (mandatory credit check required) on a case by case basis. Alternative Loans can be awarded during the summer as long as the student is approved. Students must contact the Financial Aid Office to be reviewed for possible summer Financial Aid.

Main campus Graduate students may be eligible for the Federal Direct Stafford and/or Graduate PLUS Loan (mandatory credit check required) programs on a case by case basis. Alternative Loans can be awarded during the summer as long as the student is approved. Graduate students must be enrolled half-time, three credits, to be eligible. Students must contact the Financial Aid Office to be reviewed for possible summer Financial Aid.

Online Graduate students are packaged for the full academic year (fall/spring/summer) based on the packaging policies. Students must contact the Financial Aid Office for questions.

Employer Reimbursement

Notify the Financial Aid Office if you are receiving Employer Reimbursement and complete the Deferment of Tuition Payment Form for each term you are seeking tuition reimbursement. Please visit scranton.edu/bursar under common forms.

Payment/Aid Disbursement

Invoices and class schedules are emailed by the Bursar's Office before the start of each semester/term. The invoice will list the charges for tuition, fees, housing and food. Payment will be due before the start of the semester/term. Any pending financial aid will be listed and deducted from the total amount due. Financial aid is typically divided equally between the fall and spring

semesters, therefore, one-half of the annual award will be deducted for the fall and spring semesters. Aid received from federal grants, SEOG, Federal Direct Stafford Loan or PA State Grant, as well as all institutional aid, will be credited directly to the student's account when all eligibility requirements/documents have been satisfied.

For main campus undergraduate and graduate students, aid is scheduled to be disbursed on August 27, 2023 for the fall semester; January 23, 2024 for the spring semester; and June 3, 2024 for the summer semester as long as all requirements/documents have been satisfied.

For online graduate students in the special terms, loans are scheduled to be disbursed on August 30, 2023 and October 25, 2023 for the fall terms; January 31, 2024 and March 27, 2024 for the spring terms; May 22, 2024 and July 10, 2024 for the summer terms as long as all requirements/documents have been satisfied.

SPECIAL CONDITIONS

If after 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, 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, housing and food 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 of these funds for subsequent years. The University will then be able to notify students of any impact on their financial aid package.

In recognition of its students' efforts in securing grants and scholarships from private organizations, the University has developed a Gift Aid Policy that is intended to treat recipients in an equitable manner. The combination of University of Scranton scholarship and grants, federal and state gift aid, and all outside private awards (including employer-sponsored tuition benefits) may not exceed tuition, general and course fees, housing and food for dormitory students, the maintenance allowance for off-campus students, and the home living allowance for commuter students. Furthermore, recipients of University of Scranton need-based administered awards will have their unmet financial need reviewed before adjusting their financial aid package. Private grants and scholarships may be used to replace up to one half of a student's remaining financial need. If no remaining need exists, University need-based administered aid will be reduced by one-half the amount of the outside award. When a PA State grant and/or federal aid composes any part of a student's package, state and federal overaward procedures will be followed even after the above policy is applied. Please see Gift Aid adjustment below.

Full Time Undergraduate Student

Term	Credits Attempted	Credits Earned	Cumulative Credits Attempted	Cumulative Credits Completed	Percentage Completed	Meeting Pace
Fall First Year	16	9	16	9	56%	
Spring First Year	16	10	32	19	59%	
First Annual Measurement					**59%**	NO
Summer After First Year	6	6	38	25	66%	YES
Fall Second Year	15	9	53	34	64%	
Intersession Second Year	3	3	56	37	66%	
Spring Second Year	16	16	72	53	74%	
Second Annual Measurement				**74%**	YES	

Part Time Undergraduate Student

Term	Credits Attempted	Credits Earned	Cumulative Credits Attempted	Cumulative Credits Completed	Percentage Completed	Meeting Pace
Fall First Year	6	3	6	3	50%	
Spring First Year	9	3	15	6	40%	
First Annual Measurement					**40%**	NO
Summer After First Year	6	6	21	12	57%	NO
Fall Second Year	6	6	27	18	67%	YES
Intersession Second Year	3	3	30	21	70%	
Spring Second Year	9	6	39	27	69%	
Second Annual Measurement					**69%**	YES

Graduate Student

Term	Credits Attempted	Credits Earned	Cumulative Credits Attempted	Cumulative Credits Completed	Percentage Completed	Meeting Pace
Fall First Year	6	3	6	3	50%	
Spring First Year	8	6	14	9	64%	
First Annual Measurement					**64%**	NO
Summer After First Year	4	4	18	13	72%	YES
Fall Second Year	6	3	24	16	66%	NO
Spring Second Year	8	7	32	23	71%	
Second Annual Measurement	7	6	39	29	74%	YES

ROTC and Air Force ROTC Scholarship Gift Aid Policy

Four Year and Three Year High School Advanced Scholarship recipients are eligible to receive ROTC Housing and Food Scholarships at The University of Scranton. They MUST complete the Terms and Conditions Form to acknowledge that the awards are ONLY available while the student is CONTRACTED and are being charged for University housing and food expenses.

Four Year High School Advanced Scholarship recipients are also eligible for Tuition and Fees.

Gift Aid Adjustment Example

Student Need		**$ 16,935**
Aid: PA State Grant	$ 900	
Loyola Scholarship	8,500	
Xavier Grant	1,900	
Aid Total	**$ 11,300**	
Remaining Need		**$ 5,635**
Outside Award	**$ 5,000**	
Less ½ Remaining Need	– 2,817	
Excess Award	2,183	
Multiply by 50%	× .50	
Adjustment to Xavier Grant	**$ 1,091**	

An outside award of $2,000 for the same student would result in no adjustment to Xavier Grant.

Therefore, any student that is receiving funding such as university merit based scholarships / or grants, or Tuition Remission automatically forfeits this funding. (If the student is awarded outside scholarships, other outside resources, federal, and state aid in combination cannot exceed housing and food charges). If the student is no longer receiving this benefit, they should provide documentation to the Financial Aid Office. The student will be evaluated for reinstatement of University funding such as

merit based scholarships and/or grants if they are maintaining Satisfactory Academic Progress and have completed the current academic year FAFSA for consideration of need based funding.

Three Year Advanced recipients are eligible for the ROTC Housing and Food awards during their incoming first year and retain any other University funding that they are eligible for during the first year ONLY. Once they complete the first year, the ROTC Tuition and Fees Scholarship (same policy applies as indicated above for the Four Year) will replace the previously awarded funding.

Recipients of the ROTC College Campus Three ½ Year, Three Year, Two ½ Year and Two Year Scholarships are ELIGIBLE for HOUSING 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 housing contract for the academic year.
  NO ALLOWANCE IS MADE FOR NON UNIVERSITY OWNED HOUSING UNDER ANY CIRCUMSTANCES.
- Housing provided by The University of Scranton is considered taxable income by the Internal Revenue Service and recipients of such assistance are responsible for all required reporting and tax liability. Recipients are also responsible for any applicable state reporting and tax liability.
- The Maximum combination of ROTC Scholarship, federal and state scholarships and outside scholarships and grants cannot not exceed the University's standard cost for tuition, general fees, and housing and food. University Housing scholarships will be reduced by any excess amount.
- University Housing scholarships are provided for eligible terms where the member in good standing in the ROTC program as an Army ROTC Scholarship recipient.

Air Force ROTC Scholarship Recipients

Four Year and Three Year Advanced scholarship recipients will receive free housing ONLY. Eligibility for other University of Scranton aid will be governed by the same policy for Army three and three ½, three, two ½, and two year scholarship recipients.

All ROTC Scholarship Recipients

During the terms students are eligible free housing or Army/Air Force Scholarship funds. ROTC Tuition and Fees Scholarship recipients are not eligible for the Family Discount; however, their sibling is eligible for the award.

SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS FOR RECEIPT OF FINANCIAL AID

The U.S. Department of Education regulations require that educational institutions measure students' progress toward a declared educational objective, both quantitatively and qualitatively in order to be eligible to receive Federal Title IV aid, which includes Federal Pell Grants, Federal Supplemental Education Opportunity Grants (SEOG), Federal Work Study, Federal Stafford Loans, Parent PLUS Loans and Graduate PLUS Loans. The PA State Grant and other state grant agencies have separate satisfactory academic progress requirements for their scholarship and grant programs. University of Scranton scholarship and grant recipients must meet the minimum federal requirements and are also subject to minimum, cumulative grade point averages, as specified by the award. External scholarships and grants may have different satisfactory academic progress renewal requirements.

Detailed information about academic probation for continuation in a program of study may be found in the Academic Policies and Regulations section of the undergraduate catalog under the topic, Grade Difficulties: Academic Probation and Dismissal, and in the graduate catalog under Standards of Progress.

REQUIREMENTS

The measurement of satisfactory academic progress for receipt of federal student aid is broken down into three categories: maximum time frame, PACE and qualitative measure as explained in the following sections.

Maximum Time Frame

A student may not exceed a maximum number of attempted credits in any program(s), even if aid was not received during all periods of enrollment. The maximum number of credits is 150% of a student's program(s) required credits. Once a student reaches the maximum amount of credits attempted as specified by the program(s), the student will be ineligible to receive further Title IV aid. Students in this category may submit appeals in accordance with the Appeals section of this policy.

Examples

Program Credits X 1.5= Maximum Attempted Credits (Note: attempted credits include all transfer and advanced standing credits)

Biology- 134 credits X 1.5=201 maximum attempted credits

Business Administration-132 credits X 1.5=198 maximum attempted credits

Early and Primary Education- 137 credits X 1.5=205.5 maximum attempted credits

Community Counseling-60 credits X 1.5=90 maximum attempted credits

Educational Administration- 38 credits X 1.5=58.5 maximum attempted credits

Total credit requirements for your major(s) X 1.5= maximum attempted credits

Please note that the maximum time frame measurement always uses a student's current major(s) credit requirements. Students who experienced a change in major(s) may appeal the maximum time frame restriction, as outlined in the Appeals section of this policy. See current catalog.

PACE

This measurement ensures that a student is completing their program(s) within the maximum time frame allowed. PACE is calculated by dividing total credits earned by total credits attempted and includes accepted transfer and advanced standing credits in both the numerator and denominator. PACE is measured annually at the conclusion of the spring semester. The PACE percentage differs by academic year as shown in the below table.

Qualitative Measure

In addition to the maximum time frame and PACE requirements specified below, all students must maintain a minimum cumulative grade point average of 2.00 in order to demonstrate satisfactory academic progress for receipt of federal aid. The 2.00 cumulative GPA requirements apply to all Federal Student Aid Programs and need-based University of Scranton funds and University of Scranton Work Study Program. Presidential and Deans' Scholarship recipients must maintain a minimum cumulative GPA of 3.25, Loyola Scholarship recipients 3.00 and Arrupe Scholarship, University Award and Faber Award recipients 2.50. All endowed funds must maintain the minimum cumulative GPA assigned to the originally awarded institutional award.

Academic Year	*Minimum Percentage*
First-Year & Sophomore Undergraduates	65%
Junior & Senior Undergraduates & Graduate Students	70%

Monitoring Satisfactory Academic Progress Requirements

Both PACE and GPA requirements are measured at the end of each spring semester. In the 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.

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 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 student is enrolled. Detailed academic policies about this topic may be found in the Academic Policies and Regulations section of the undergraduate catalog under Transferring Credits from Other Institutions Once Matriculating at the University of Scranton and in the graduate catalog under Transfer of Credits.

Appeals

If, due to extenuating circumstances, a student fails to meet satisfactory academic process, they may appeal the termination of their financial aid. Students that fail to meet satisfactory academic process will be notified of their deficiencies in writing and a formal letter will be mailed to the address on file with the University. In addition, the student will receive an email to their scranton.edu email address with a link to the online SAP Appeal Form.

Deadline: An appeal with all appropriate documentation must be submitted no later than 30 days of the start of the semester for which the student's aid is being requested (contact the Financial Aid Office for specific dates).

Appeals must be entered online by using the link provided when you are notified you did not meet satisfactory academic progress and must specify the reason(s) why satisfactory academic process was not achieved and how the deficiencies can be remediated during any approved probationary period. The appeal committee assumes that each student appealing is dependent upon financial aid for the completion of his/her degree. Please do not discuss your need for financial aid in your appeal. Documentation of the reason(s) for the appeal—letters from physicians, copy of death certificate for a family member, etc. must accompany the Appeal or it will not be processed. All applicants will receive a written response as soon as possible, but no later than 10 business days after submitting all necessary forms.

The Financial Aid Office will consult with the Dean's Office of the college in which the student is enrolled to obtain a recommendation on the appeal request. An appeal will be granted in cases where the University determines that a student should be able to meet satisfactory academic process standard during the subsequent payment period or develops an academic plan for a student that, if followed, will ensure that he or she is able to meet satisfactory academic progress by a specific point of time to meet satisfactory academic progress requirements. All final decisions will be communicated by the Financial Aid Office. For more Information on Satisfactory Academic Progress requirements for receipt of Financial Aid review this section of the guide.

Financial Aid Probation

A student on financial aid probation may receive federal student aid funds for one payment period. The institution may require a student on financial aid probation to fulfill specific terms and conditions such as taking a reduced course load, enrolling in specific courses or availing themselves of specified University or private resources. At the end of one payment period on financial aid probation, the student must meet the University's satisfactory academic progress standards for receipt of financial aid or meet the requirements of the academic plan developed by the Dean's Office and the student to qualify for further federal student aid funds.

For University of Scranton Grants and Scholarships, students not meeting the required minimum, cumulative grade point average at the end of the spring term will be allowed to retain their aid for one term. If at the conclusion of the term they are still not meeting the required minimum, cumulative grade point average, yet have exceeded the grade point average required of the grant or scholarship, one final term of University assistance will be allowed. These provisions do not apply to continued receipt of federal student aid for students whose cumulative grade point average is not the minimum, cumulative grade point average of 2.00, except in cases where a student successfully appealed and was placed on Financial Aid Probation, or is meeting the requirements defined in an individual academic plan approved by their college's Dean's Office.

Drops, Withdrawls and Incomplete Grades

Credits dropped during the drop refund period of the term as defined on the published academic calendar are not counted as attempted credits. Incomplete courses are counted as attempted credits for the determination of PACE and maximum time frame.

Stop Outs and Re-Admitted Students

When a student has a break in enrollment and is readmitted, satisfactory academic progress will be evaluated taking into consideration any transfer and advanced standing credits earned during the break in enrollment and accepted by the University.

Terms, Parts of Term and Summer

Terms are comprised of all sessions and parts of term within a term. For measurement of satisfactory academic progress, January Intersession will be combined with spring term.

Advanced Standing Credit

All forms of advanced standing credit such as advanced placement, transfer, validation, challenge, that are accepted by the University are considered as both attempted and earned in the calculation of PACE and maximum time frame.

Audited Courses

Audited Courses are not considered as attempted or earned in the calculation of PACE and maximum time frame.

Repeated Courses

Repeated courses will be counted each time attempted and will be only counted in earned once. However, if a course which had been passed is repeated and the latter grade is an "F", the course will no longer be counted in earned.

Multiple Majors/Degrees

The maximum time frame will be calculated using all required credits to complete multiple majors and all credits attempted and earned will be used in the calculation of PACE.

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?
- What is the interest rate, repayment schedule, total amount borrowed, and deferment or cancellation provisions for any student loan borrowed?
- What are the satisfactory academic progress standards used, and what needs to be done to reestablish eligibility once one has failed to maintain progress for financial aid?
- What are the names of the organizations that accredit or license the University and its programs?
- What special facilities and services are avail able to handicapped students?
- What is the cost of attending the University?
- What is the University's refund policy?
- Information on the University's programs, and the instructional, laboratory and physical plant facilities associated with those programs.
- What are the names of the University's faculty?
- Who are the Financial Aid Officers, where are they located and who should I contact with questions on financial aid?

Student's Responsibilities

It is your responsibility to :

- Comply with all financial aid filing procedures including the completion of required applications by the published deadline(s).
- Understand academic progress requirements necessary for retaining aid.
- Complete all financial aid applications accurately, honestly and on time.
- Provide all required documentation when requested.
- Notify the Financial Aid Office of any changes to the information initially reported.
- Notify the University of any changes in enrollment status, permanent home address, phone number, local address or name.
- Complete entrance and exit counseling for loan borrowers.
- Understand and comply with loan repayment obligations.
- Understand the refund policy.
- Perform work study duties in a responsible manner and in compliance with the terms and conditions of employment.
- Request in writing a reevaluation of aid eligibility when academic progress requirements or credit deficiencies have been corrected.
- Read, understand and keep copies of all forms sent to you for signature.
- Complete the third party authorization form to allow access to their student record.

FINANCIAL AID REFUND POLICY

In accordance with federal regulations, those students who receive federal financial aid and who completely withdraw from the University during the first 60% of a semester or who fails to earn a passing grade during an enrollment period, will have their federal financial aid (Pell Grants, Supplemental Educational Opportunity Grants, TEACH Grants, Direct Stafford Loans and PLUS Loans) adjusted based on the percent of the semester completed prior to the withdrawal. That is, students will be entitled to retain the same percent of the federal financial aid received as the percent of the semester completed. This percent is calculated by dividing the number of days in the semester (excluding breaks of five days or longer) into the number of days completed prior to the withdrawal. The date of withdrawal will be the date the student begins the withdrawal process in accordance with the official withdrawal procedures outlined in the catalog.

Students who do not follow the official withdrawal procedure but who stop attending classes for all of their courses will be considered to have withdrawn at the midpoint of the semester unless attendance is documented after that time. There will be no adjustment to federal financial aid after the completion of at least 60% of the semester.

You will not be subject to returns of your Title IV program assistance if you meet one of the following exemptions for enrollment in modules:

- You complete all of the requirements for graduation;
- You successfully complete a class or multiple classes that comprise at least 49 percent of the days in the term; or
- You successfully complete a class or multiple classes that comprise at least half-time enrollment.
- Students who must withdraw from school should consult with the Financial Aid Office on how the refund policy applies to their situation.

When a student fails to earn a passing grade during an enrollment period

For students who began attendance and have not officially withdrawn and fail to earn a passing grade in at least one course offered (ALL "F" GRADES) during an enrollment period will be considered to have withdrawn at the midpoint of that semester if a last date of attendance cannot be determined for financial aid purposes.

For students who receive all "I" grades, "I's" indicate postponement of the completion of the courses and are given an extension; students must complete all the required work before the midpoint of the next regular semester. If students do not earn a passing grade in at least one course offered, they will be considered to have withdrawn at the midpoint of that semester if a last date of attendance cannot be determined for financial aid purposes.

For students who receive all "NG" grades, "NG's" will indicate temporary grades. Temporary grades are issued when a faculty member fails to meet the deadline for submission of grade reports. Such temporary grades will be changed to permanent grade symbols when issued by the professor. If students do not earn a passing grade in at least one course offered, they will be considered to have withdrawn at the midpoint of that semester if a last date of attendance cannot be determined for financial aid purposes.

Once the amount of the federal funds to be returned has been calculated, the funds will be returned in the following order and cannot exceed the total amount awarded:

- Unsubsidized Direct Stafford Loans
- Subsidized Direct Stafford Loans
- Direct PLUS Loans
- Pell Grants
- Supplemental Educational Opportunity Grants
- TEACH Grants

Pennsylvania and other state grants will be adjusted in accordance with each agency's stated guidelines. It is expected that PA State Grant funds will be reduced by the same percent reduction in tuition received by a student when completely withdrawing from the University.

The University of Scranton grants and scholarship funds will be adjusted based on the percentage of reduction of tuition received by a student when withdrawing from the University.

Please note that students who receive a refund of financial aid prior to withdrawal from the University may owe a repayment of federal financial aid funds received. Students will be contacted by the Financial Aid Office in such situations and will be given 30 days to repay the funds to the University. Students who fail to return the unearned portion of federal financial aid funds given to them will become ineligible for continued receipt of financial aid at all institutions until such time as the repayment is made.

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 available for examination in the Financial Aid Office upon request. Students that must totally withdraw from school should consult with the Financial Aid Office on how the refund policy applies to their situation. Students who are recipients of Title IV Funds (Pell, SEOG, TEACH, Direct Stafford Loans, PLUS Loans) and subsequently withdraw and have their tuition reimbursed retroactively due to extenuating circumstances, will still be subject to Title IV Federal Refund Calculation. Students who subsequently return to the University are required to satisfy the academic progress requirements prior to receipt of additional funds. If a student who withdraws is determined to be eligible for a post-withdrawal disbursement, he or she will be notified as soon as the determination is made. If the student does not contact the Financial Aid Office by the specified deadline, the University will assume the student is not interested in receiving the Post-Withdrawal Funds offered.

OVERPAYMENT POLICY

If a student leaves the University after receiving a cash disbursement for living expenses from Title IV grants, the University must determine if the student must repay a portion of the cash disbursement. If it is determined that an overpayment has been made, the institution will notify and bill the student for the amount of the overpayment.

A student would owe a repayment if the cash disbursement exceeds the living expenses incurred up to the point of the student's withdrawal. Certain non-refundable expenses, such as books and supplies, will be included in the overpayment calculation at full cost.

Work Study funds are excluded from the calculation because they have been earned by the student as well as other federal loan funds, because the student is already obligated to repay them.

FAFSA VERIFICATION POLICY AND PROCEDURES

The University of Scranton requires verification of FAFSA data when a student's record is selected by the federal government. In addition, there may be cases where the University may need to verify a student record due to inconsistencies on the information reported or to clarify reported data, etc. Students selected for verification by the federal processor are notified on the Student Aid Report. The section below explains your rights and responsibilities. Please read carefully.

Signed copies of 2021 Federal Tax Return or Internal Revenue Service (IRS) 2021 Return Transcripts will be required to be submitted to colleges for selected applicants. Applicants may avoid having to obtain IRS return documents by using the IRS data retrieval option when completing the online FAFSA. Provided the IRS data is available and no changes have to be made to the reported tax data, it will not be necessary to submit official IRS return documents in the event the FAFSA is selected for federal aid verification. We highly recommend all aid applicants and parents of dependent applicants use the IRS data retrieval. This will not only decrease common errors, but may also eliminate the need to provide additional verification documents. Please note there may be cases where the University may require both the signed copy of tax returns and IRS return transcript to complete verification for both federal and University of Scranton aid programs.

Submission of Requested Documentation

All requested information must be provided to The University of Scranton Financial Aid Office within six weeks of the notification date. If the requested documentation is unavailable at the time of the request, an extension can be granted provided the Financial Aid Office receives a written request explaining the reason the documentation is not provided and an estimated date the information will be available. **Please note, however, that Federal and institutional aid cannot be finalized until such time as all requested documentation is provided. Failure to satisfy all requests will result in the cancellation of all Federal aid and University of Scranton need-based grant aid.**

Title IV Refund Policy Example

Sean Student is a sophomore enrolled for the spring term as a full-time resident student. The spring term began on January 28 and will end on May 17. Sean withdrew completely from school on February 12.

Sean's Charges	
Tuition	$ 24,956
University fees	200
Housing	5,096
Food	+ 3,423
Total University charges	$ 33,675
Sean's Title IV Aid	
Federal Direct Stafford Loan	$ 2,250
Federal Pell Grant	+ 2,000
Federal SEOG	+ 500
Total Title IV Aid	$ 4,750
Percentage of Title IV Aid Earned	
Completed days	16
Divided by total days	÷ 101
Percentage of days attended	15.8

If this amount is less than or equal to 60%, an adjustment must be made. If this amount is greater than 60% (with or without rounding), no adjustment is necessary.

Title IV Aid Earned by Sean	
Total Title IV Aid	$ 4,750
Multiplied by percentage earned	× .158
Total Title IV Aid earned	$ 751
Title IV Aid to Be Returned	
Total Title IV Aid	$ 4,750
Less Title IV Aid earned	– 751
Total Title IV to be returned	$ 3,999
Federal Direct Stafford Loan	$ 2,250
Federal Pell Grant	1,749

Documentation Required

- A completed **Verification** form available at my.scranton.edu.
- Copies of parents and students (students and spouses for independent students) 2021 Federal Tax Return or IRS Return Transcripts. Go to IRS.gov and click on the "Get Your Tax Record" link, or call 1-800-908-9946.
- Copies are required of all W-2 Forms for parents and students (students and spouses for independent students).
- All non-tax filers must obtain a statement from the IRS indicating no tax return was filed for the FAFSA filing year. Non–tax filers must complete all questions on the Verification form, and attach any W-2 Forms.
- Any other verification forms requested by the Financial Aid Office such as asset verification forms, certification of sibling enrollment, etc.

Review of Information

After all requested information is submitted, application data will be verified. If all application information is accurate, aid will be processed and/or finalized. If corrections are required, the Financial Aid Office will correct the data and process your aid request.

Notification of Verification Results

Notification of your eligibility and/or certification of federal loans will indicate your eligibility for federal and institutional funds. In cases where aid had been previously awarded, notification will only be sent when program eligibility changes.

Overpayment of Federal Funds

In cases where corrections result in an overpayment of federal funds, you will receive notice on steps required to repay the federal programs and the consequences of not making proper repayment.

Any questions concerning these policies and procedures should be directed to the Financial Aid Office.

FINANCIAL AID FOR STUDY ABROAD

University students participating in the Study Abroad Program may be eligible to receive financial aid, including federal, state and institutional aid, for their enrollment in a program that is approved by the University's Study Abroad Advisor. There are several additional requirements, however, that must be met before the Financial Aid Office can process any student's financial aid for use at another institution.

Please note that the cost for the Study Abroad terms may impact the participant's financial aid package.

CONSORTIUM AGREEMENTS WITH OTHER INSTITUTIONS

Upon approval of the dean of the student's college, the University will execute a consortium agreement with another eligible institution so that the combined costs and credits can be used in determination of financial aid eligibility. Please note that because of differences in costs, a student's financial aid package could be affected.

THE UNIVERSITY OF SCRANTON JAMES P. SWEENEY, S.J. FAMILY OUTREACH PROGRAM

In 1942, Most Rev. William J. Hafey, Bishop of Scranton, invited the Society of Jesus to assume administration of The University of Scranton. It was a time of great uncertainty for the nation and for higher education with college enrollments dropping dramatically due to enlistments and the draft. In today's uncertain economic times, the University finds great relevance in the words of Very Rev. James P. Sweeney, S.J., Provincial of the Society of Jesus' Maryland/New York Province, as he accepted Bishop Hafey's invitation:

"...acceptance of your invitation is of course a challenge in these abnormal times, when all colleges are facing a crisis. Even the fate of well established institutions is in the balance and many smaller colleges may be pushed to the wall during the next six months. However, St. Ignatius was never one to run away from a difficult proposition, and we are supposed to imitate his example."

Inspired by this example of hope and faith, the University has established the James P. Sweeney, S.J., Family Outreach Program, which reflects the University's commitment to students and families who have been negatively affected by recent economic conditions and contains the following:

- Responsiveness to reductions in family income due to unemployment, underemployment and other losses of income. The Financial Aid Office's Special Condition Form gives families an opportunity to update income information when current year income is less than what was collected on the Free Application for Federal Student Aid (FAFSA). The Financial Aid Office will review and verify updated information to determine if any increases can be made to need-based federal, state and University of Scranton financial aid programs.
- The Father Sweeney Grant will be used to supplement students' regular financial aid packages based on the reporting of families' financial difficulties. The grant is intended to provide immediate short-term assistance. **Renewal of the grant will be based on a family's continued financial difficulties.**
- The University will offer financing counseling to families requesting special assistance to meet their financial educational expenses. Financial Aid and Bursar staff will work with students and their families on the development of financing plans, which will include a combination of federal student and parent loans and may allow for the development of special payment plans outside of the University's normal payment policy.

CONSUMER INFORMATION

The Higher Education Opportunity Act of 2008 requires all post-secondary institutions to provide prospective and enrolled students with consumer information that includes student outcomes, student financial assistance, health and safety, and intercollegiate athletics. The University of Scranton provides links to consumer information and required disclosures at scranton.edu/consumer-info. The page can be accessed through the Consumer Information link in the footer of all University webpages and is updated periodically as the most current data becomes available.

Ability Services

In compliance with the requirements of Section 504 of the Rehabilitation Act and Americans with Disabilities 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 or by calling 570.941.6645. scranton.edu/equity-diversity/

Accreditation

The University of Scranton is accredited by the Middle States Commission on Higher Education, 1007 North Orange Street, 4th Floor, MB #166, Wilmington, DE 19801. Other accreditations include the Commission on Accreditation in Physical Therapy Education, the Commission on Collegiate Nursing Education, and The Association to Advance Collegiate Schools of Business (AACSB).

This brochure is published in accordance with Title 34, Part 668, Subpart D, Section 668.41 through 668.46 of the Code of Federal Regulations which requires dissemination of Student Consumer Information Services by institutions of post-secondary education which participate in the Title IV Financial Aid Programs.

Information about Middle States Accreditation and other accreditations is available on the University's Consumer Information website: scranton/consumer-info. Contact Kathryn Yerkes, Middle States Accreditation Liaison Officer at kathryn.yerkes@scranton.edu or by calling 570.941.6567.

Obtaining Other Information

Information about The University of Scranton's retention and graduation rates is available from the Office of Institutional Reporting and Data Analytics.

Information about post-graduation outcomes of University students is available from the Office of Career Development.

Information about campus security is available from University Police.

These and further information are available at scranton.edu/consumerinfo.

Prepared by the Financial Aid Office, The 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.

February 2023

FINANCIAL AID TERMS

Academic Year: The definition of academic year at The University of Scranton is 30 weeks of enrollment.

Citizen/Eligible Non-Citizen: A student 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: The 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, housing and food, 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): The U.S. government uses a formula established by law to identify an expected family contribution using information provided in the FAFSA. The University uses the EFC as part of its process to determine federal aid eligibility and eligibility for any University awards. The EFC is not the amount your family must pay for school.

EFT: Electronic Funds Transfer.

Entrance Counseling: Federal Government requires entrance counseling for Direct Stafford and Direct Graduate PLUS Loan programs to ensure that you understand the responsibilities and obligations you are assuming.

Exit Counseling: Provides important information to prepare you to repay your federal student loan(s)

Expected Family Contribution (EFC): Funds that you are expected to contribute toward your cost of education.

FAFSA: Free Application for Federal Student Aid. The FASFA is a U.S. government application that gives students the ability to receive federal, state and institutional aid. To complete the FAFSA and for more information, visit studentaid.gov/FAFSA.

Federal Direct Stafford Loan: A need-based fixed interest loan with no repayment until six months after graduation.

Financial Aid Award Notification: A summary of financial assistance and awards from The University of Scranton.

Financial Need: The difference between the student's cost of education and the expected family contribution

Full-Time Enrollment: Undergraduate students enrolled for at least 12 credits per semester. In some cases, students enrolled for 3 credits during Intersession and 9 credits for Spring can be considered as full-time students. However, the aid for the Spring term will be recalculated based on the combined reduced per-credit cost for the terms. Graduate students enrolled for 6 credits per semester.

Gift Aid: A type of financial aid that does not have to be repaid, such as grants and scholarships.

Half-Time Enrollment: Undergraduate students enrolled 6 credits to 8.5 credits per semester. In some cases, students enrolled for 3 credits during intersession and 3 credits for spring can be considered as half-time students. However, the aid for the spring term will be recalculated based on the combined reduced per-credit cost for the terms. Graduate students enrolled for 3 credits to 4 credits per semester.

Less Than Half-Time Enrollment: Undergraduate students enrolled 1 credit to 5.5 credits per semester. Graduate students enrolled for 1 credit to 2.5 credits per semester. Students are not eligible for federal loans or deferment.

Master Promissory Note (MPN): The Master Promissory Note (MPN) allows the student to borrow under the Federal Direct Stafford Loan program for up to 10 years. In subsequent years, the student needs only complete the FAFSA. The Master Promissory Note allows credit-worthy parents of dependent Undergraduate or Graduate/Professional students to borrow under the Federal Direct Parent PLUS or Graduate PLUS Loan Programfor up to 10 years. In subsequent years, the student needs only complete the FAFSA and Parent/Graduate student needs to complete the PLUS Request Form for the mandatory credit check.

Needs Analysis: A uniform computation of information provided on your Financial Aid Application that gives the Financial Aid Office your expected family contribution.

Nursing Loan: Program currently not available. A federally funded, low interest loan administered by the school. Eligibility based on financial need.

PACE: Earn 65% of total attempted credits for first-year and sophomore undergraduates; 70% for junior and senior undergraduates, and graduate students.

Pell Grant: For undergraduate students with exceptional financial need as determined by the FAFSA. Grants do not have to be repaid.

Perkins Loan: Program ended September 30, 2017. A federally funded, low interest loan administered by the school. Eligibility was based on financial need.

PA State Grant: Need based grant for Pennsylvania residents.

PLUS (Parent Loan for Undergraduate Students and Graduate Students): Available to credit-worthy parents of dependent students and credit-worthy graduate students.

Satisfactory Academic Progress (SAP): Measurement of student's progress toward a declared educational objective both quantitatively and qualitatively in order to be eligible for Federal Title IV aid.

Self-Help Aid: Financial aid, such as work study and student loans, that requires the student to work while enrolled or repay loan funds after graduation.

SEOG (Supplemental Educational Opportunity Grant): For undergraduate students with exceptional financial need as determined by the FAFSA. SEOG grants do not have to be repaid.

Special Condition: A change in a family's financial situation, such as loss of employment, death of a parent, divorce, or loss of untaxed income. Any change that affects the family's ability to contribute toward educational expenses should be reported to the Financial Aid Office.

State Grants: By filing the FAFSA, you may be eligible to receive a state grant based on your state residence for Delaware, Massachusetts, Ohio, Pennsylvania, Vermont, Washington D.C. and West Virginia.

Student Aid Report (SAR): Received electronically or by paper approximately four weeks after applying for federal student aid. The SAR contains your application information and indicates if you are eligible to receive a Pell Grant.

TEACH Grants: Federal grant allowed by the US Department of Education for students who are or will be full-time teachers in specific fields at Title I schools. Failure to satisfy requirements will result in grant reverting to Unsubsidized Direct Student Loan starting from date of original disbursement.

Three-Quarter Time Enrollment: Undergraduate students enrolled 9 credits to 11.5 credits. In some cases, students enrolled for 3 credits during Intersession and 6 credits for spring can be considered as three-quarter-time students. However, the aid for the spring term will be recalculated based on the combined reduced per-credit cost for the terms. Graduate students enrolled for 4.5 credits to 5.5 credits per semester.

Title IV Grants: Pell Grant, SEOG and TEACH Grant.

University Award: A partial tuition award based on high school achievement or other factors. University Awards do not need to be repaid.

University Grants: An award from The University of Scranton based on information provided in the FAFSA to assist students who demonstrate financial need. Grants do not need to be repaid.

University Scholarships: An award from The University of Scranton based on high school achievement (merit). Accepted applicants are automatically evaluated for merit scholarships based on their admissions application. No special application is required. Scholarships do not need to be repaid.

Work Study: Provides part-time employment during the academic year and summer to students who demonstrate financial need. Federal work study opportunities are available for both on- and off-campus in community service learning positions.

INFORMATION DIRECTORY

Office	*Location*	*Phone*
Academic Advising Centers		
College of Arts and Sciences	St. Thomas Hall, 209	570.941.6323
Kania School of Management	Brennan Hall, 206	570.941.6100
Panuska College of Professional Studies	McGurrin, 111	570.941.6390
Admissions Office	The Estate	570.941.7540
Alumni and Public Relations	Brown Hall, 4th floor	570.941.7660
Bookstore	DeNaples Center, 107	570.941.7454
Bursar's Office	St. Thomas Hall, 103	570.941.4062
Campus Ministries	DeNaples Center, 200	570.941.7419
Career Development	Ciszek Hall	570.941.7640
Center for Teaching and Learning Excellence	St. Thomas, Harper-McGinnis, 5th floor	570.941.4038
Counseling Center	O'Hara Hall, 606	570.941.7620
Dean's Offices		
College of Arts and Sciences	St. Thomas Hall, 201A	570.941.7560
Kania School of Management	Brennan Hall, 400	570.941.4208
Panuska College of Professional Studies	Edward Leahy Hall, 227	570.941.6305
Financial Aid Office	St. Thomas Hall, 401	570.941.7701
Information Technology	Alumni Memorial Hall, 129	570.941.6185
Institutional Reporting and Data Analytics	St. Thomas Hall Comm. Wing 5121	570.941.4178
Military Science	Rock Hall	570.941.7457
Office of the Registrar and Academic Services	O'Hara Hall, Second Floor	570.941.7721
Provost's Office	St. Thomas, Comm. Wing, 5122	570.941.7520
Public Safety	Parking Pavilion	570.941.7888
Student Life	DeNaples Center, 201	570.941.7680
Student Health Services	Roche Wellness Center, Mulberry & N. Webster	570.941.7667
Weinberg Memorial Library	Weinberg Library	570.941.7524
Wellness Center (CHEW)	DeNaples Center, 205K	570.941.4253

THE UNIVERSITY OF SCRANTON
A JESUIT UNIVERSITY

Office of Financial Aid, St. Thomas Hall 401, Scranton, PA 18510-4689
Phone: 570.941.7701 • Fax: 570.941.4370
E-mail: finaid@scranton.edu • Web: scranton.edu/financialaid