SCHOLARSHIPS AND FINANCIAL ASSISTANCE GUIDEBOOK
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ACTION STEPS

1. ACCEPT OR DECLINE YOUR FINANCIAL AID AWARD LETTER

You can view your award letter in your OASIS account. OASIS can be accessed from the Benedictine College home page (www.benedictine.edu). Your username and password are included in this financial aid packet.

Review your award carefully. You can accept the entire amount, partial amount, or decline any type of aid that is listed. Simplified steps are outlined on the next page.

Contact your admission counselor if you need further clarification on any of the financial aid components before you accept or decline them. You may sign and return the enclosed letter, or log into your OASIS account to accept it electronically.

2. SUBMIT ENROLLMENT FEE AND HOUSING APPLICATION BY MAY 1

Submit your $300 Enrollment Fee and Housing Application when you have decided to attend Benedictine College. The enrollment fee and housing application secure your place at Benedictine College. Submit both online at www.benedictine.edu/apply.

3. COMPLETE LOAN FORMS AFTER JUNE 1

If you accept any loans, there are additional steps. Please refer to the Loan Process Instructions (page 12) and follow the step-by-step guide to complete the forms to access the funds. Loan funds cannot be disbursed until loan entrance counseling and the applications are complete.

4. SIGN FINANCIAL ACCESS RELEASE FORM BY AUGUST 1

Family Education Rights and Privacy Act (FERPA) requires a signed release form by the student authorizing Benedictine College personnel to discuss financial matters with individuals designated on the release form. Complete and submit the release form found at www.benedictine.edu/billing.

5. SUBMIT OUTSIDE SCHOLARSHIPS IMMEDIATELY

Submit any outside scholarships (checks or documentation) to the Financial Aid Office as soon as possible. The funds will be applied directly to your student account upon receipt of the check(s).

6. SET UP TUITION PAYMENT PLAN AFTER JULY 1

Sign up for an Installment Payment Plan (IPP) through your student account in OASIS after July 1 by selecting the Payment Options tab on the Estimated Tuition Worksheet. The link will direct you to the college’s payment partner, Higher One, where you sign up for an IPP, a four-month, interest-free payment plan. The application fee is $50 per IPP account, per semester. Please see the IPP Terms and Conditions contained within the Benedictine/Higher One webpage.

7. SIGN FINANCIAL RESPONSIBILITY AGREEMENT FORM BY AUGUST 1

You are asked to sign and submit this form indicating your consent to the agreement regarding your student account for Educational Services at Benedictine College. Failure to do so will result in a Business Office Hold on your account, which will limit your access to OASIS as well as prohibit your ability to view grades, request transcripts, add/drop classes and enroll for future semesters. Complete and submit the form found at www.benedictine.edu/billing.
YOUR OASIS ACCOUNT

The Online Academic Student Information System (OASIS) is the official Benedictine College student account system. This secure system will allow you to perform a number of functions throughout your career at Benedictine.

ACCESS YOUR ACCOUNT:

OASIS can be accessed from the Benedictine College home page (www.benedictine.edu) or you may go directly to the login page at https://empower.benedictine.edu.

Enter the username and password that are included in this financial aid packet. We encourage you to change your password on your first visit to OASIS. Your password may be changed by selecting the Settings and Tools and choosing the Change Password option.

FINANCIAL AID:

• Accept or decline your financial aid award letter
  • Log in to your OASIS account
  • Click the “Financials” tab on the top of the screen
  • Select “Financial Aid Award Letter”
  • Select “2015–16”
  • Go through the list and decide what you plan to accept and decline out of the loans, grants and scholarships that are listed there.

• View missing financial aid documents

• View Shopping Sheet

ACADEMIC:

• Register for classes each semester
• View and print your course schedule
• View and print your unofficial transcript
• View your semester grade report
• View the list of courses offered each semester
• View the name of your academic advisor
• Request official transcript

STUDENT BILLING:

• View your Estimated Tuition Worksheet for an upcoming semester
• View your current bill
• Submit required forms
ABOUT YOUR FINANCIAL AID AWARD

THE AWARD LETTER

Your award letter reflects the maximum federal, state, and institutional aid that is available to cover educational expenses while attending Benedictine College for 2015–2016. The figures are derived from the information you submitted on your FAFSA (Free Application for Federal Student Aid). You are not required to accept any of the financial aid components. You may even choose to use only a portion of the aid components (e.g., loans) if the full amount awarded is not needed. However, if any aid component is declined, alternative means for funding your education (private loans, scholarships from outside entities, payment plans, etc.) are your responsibility.

You must accept your award letter and submit it to the Financial Aid Office in order for aid to be disbursed to your account. You may sign and return the enclosed award letter, or log in to your OASIS account to accept it electronically.

COST OF ATTENDANCE BUDGET FOR 2015–2016

The Cost of Attendance (COA) is a budget that each college/university is required to create that establishes the maximum amount of financial aid you may receive. It involves two types of costs: direct and indirect. Direct costs are referred to as costs that are usually charged to the student by the college: tuition, room, board, fees and books. Indirect costs are expenses that you may incur outside of the institutional cost (travel and misc./personal expenses). The COA for a beginning freshman residing on campus for the 2015-2016 academic year at Benedictine College is $40,900.

THE TOTAL AID AWARDED

This amount refers to your anticipated direct costs as an on-campus student at Benedictine College. While this amount is anticipated, it is important to consider that each student’s enrollment is unique. Your financial situation may cause your actual costs to deviate from this amount.

GIFT AID

Gift aid refers to grants and scholarships that do not require repayment. Award items in this section may include federal and state grants, institutional awards, and scholarships from outside sources. Federal and state awards are subject to eligibility requirements as identified by the awarding agency. Institutional awards may be merit-based (academic) or performance-based (student-athlete awards or music/theatre).

SELF-HELP AID

Self-help aid refers to awards that require repayment (e.g., student loans). By completing the FAFSA, you are eligible to participate in the Federal Direct Loan program with award amounts being established according to your class status (FR-SO-JR-SR). The amount on the award letter reflects your maximum eligibility, and cannot be increased unless you have completed enough credit hours to advance to the next awarding level. Please contact the Financial Aid Office if you think this situation applies.
SUBSIDIZED FEDERAL DIRECT STUDENT LOAN

The subsidized Federal Direct Student Loan is need-based and accrues interest that the federal government pays while you are enrolled at least half-time. The loan proceeds that are applied to your account are reduced by an origination fee.** Completion of the FAFSA is required to access this loan. After signing your Financial Aid Award Letter, first-time borrowers are required to complete an Entrance Counseling session, as well as sign a Master Promissory Note (MPN). Failure to complete these requirements will delay the disbursement of funds to your billing account.

PERKINS LOAN

This federal loan program is available to high-need students. Loan interest is subsidized (paid) by the federal government while you are enrolled at least half-time. A repayment grace period of nine months follows if you leave school or are enrolled less than half-time. Eligibility is determined by filing the FAFSA. Awarding is subject to availability of funds. You will be required to file the necessary paperwork with the Financial Aid Office.

UNSUBSIDIZED FEDERAL DIRECT STUDENT LOAN

The unsubsidized Federal Direct Student Loan is not need-based and accrues interest* while you are enrolled at least half-time. The loan proceeds that are applied to your account are reduced by an origination fee.** Completion of the FAFSA is required to access this loan. After signing your Financial Aid Award Letter, first-time borrowers are required to complete an Entrance Counseling session, as well as sign a Master Promissory Note (MPN). Failure to complete these requirements will delay the disbursement of funds to your billing account.

* Established annually by the U.S. Dept. of Education prior to the beginning of the upcoming academic year.

** Established annually by the U.S. Dept. of Education and applicable to any loans disbursed during the specified academic year.

FEDERAL DIRECT PARENT PLUS LOAN

The Parent PLUS (Parent Loan for Undergraduate Students) is a federal loan that a parent may utilize to assist in paying your remaining balance and/or to assist with your indirect costs (travel, personal/misc.). The award amount listed on your Financial Aid Award Letter reflects the anticipated amount needed to pay your remaining direct costs after all other financial aid means are exhausted, assuming you accept all other components of the Award Letter. The PLUS loan may be accepted or declined. The interest rate for this loan is established by the U.S. Dept. of Education prior to the beginning of the upcoming academic year, and the proceeds applied to your account will be reduced by an origination fee.** Completion of the FAFSA is required to access this loan. PLUS loan proceeds in excess of your direct on-campus costs will be refunded as designated on the PLUS loan application.

WORK STUDY

There are two types of work study: (1) Federal Work Study and (2) Institutional Work Study. Federal Work Study is a need-based program and is limited by the funding provided by the federal government, as well as the number of jobs available on campus. Institutional Work Study refers to on-campus jobs that do not meet the federal guidelines. Please contact the Financial Aid Office to determine your eligibility for work study. Student paychecks are issued in accordance with Benedictine College payroll schedules. Work study earnings are not applied to your billing account and should be considered discretionary spending money earned throughout the semester.

ALTERNATIVE (PRIVATE) LOANS

These loans are available via private lenders. The student is the borrower. Most commonly, such loans require a cosigner. The applicable interest rate is determined by the applicant/cosigner credit score and by the individual lender’s loan program offering. A list of available lenders can be accessed via the Benedictine College website.
<table>
<thead>
<tr>
<th>MERIT &amp; TALENT AWARDS</th>
<th>ELIGIBILITY</th>
<th>ANNUAL AMOUNT</th>
<th>COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Academic Scholarships</strong>*</td>
<td>Admitted students who show promise in academic achievement and extracurricular involvement are eligible.</td>
<td>Award amounts vary each academic year based on the qualification of the student as determined by ACT/SAT scores and cumulative GPA achieved during high school.</td>
<td>Scholarships are renewable as long as the student meets standard academic performance, as identified in the student handbook. Award is automatically renewed each year for a total of four years for standard degree-seeking students (five years for students enrolled in a qualified five-year program).</td>
</tr>
<tr>
<td><strong>Presidential/Dean’s Scholarships</strong>*</td>
<td>High school seniors with a minimum 27 ACT and 3.5 cumulative GPA are eligible to compete for one of 10 full-tuition scholarships and five (5) ¾ tuition scholarships.</td>
<td>Presidential/Dean’s award amounts are established prior to the recipients’ attendance for their upcoming freshmen academic year.</td>
<td>Competition occurs in February prior to the applicable fall academic semester. Presidential/Dean’s scholarship amounts are renewable each year. Presidential award amounts adjust with any subsequent yearly tuition increase; Dean’s scholarships do not.</td>
</tr>
</tbody>
</table>
| **Departmental Scholarships***  
  **Music/Theatre Academic Departments**  
  **Student Life/Housing Media Department**  
  **Ministry** | Applicants must meet the requirements as outlined by the department, often times requiring an interview or audition process to determine awarding. | Award amounts vary. | Awards may be renewable; to be determined by department heads in conjunction with student’s continued participation in the designated department. |
| **Student-Athlete Awards***  
  **Football (Men)**  
  **Basketball (Men & Women)**  
  **Soccer (Men & Women)**  
  **Baseball (Men)**  
  **Softball (Women)**  
  **Volleyball (Women)**  
  **Lacrosse (Men & Women)**  
  **Track/CC (Men & Women)**  
  **Dance/Cheer (Men & Women)**  
  **Wrestling** | Based upon athletic ability as determined by the head coach of each sport and the availability of funds in each varsity program (club sports excluded). | Award amounts vary. | Student-Athlete awards are a combination of academic and athletic scholarships. If the student-athlete voluntarily chooses to discontinue participation in his/her designated sport, the student will forego the athletic portion of the student-athlete award, and revert to an academic-only award. Renewability of award is determined by the head coach of the varsity sport. |
<p>| <strong>Transfer Scholarships</strong>* | Students choosing to transfer from another institution may be eligible for academic awards, pending admission to the college. | Award amounts vary based upon the transfer student’s academic performance at the prior institution. | Awards are renewable as long as the student meets standard academic performance, as identified in the student handbook. |
| <strong>Endowment Scholarships</strong>* | Based upon criteria established by endowment scholarship donors. | Award amounts vary and are subject to available funds. | Recipients will be required to submit a letter of thanks to the donors prior to funds being applied to student accounts. Scholarships are not automatically renewable, but may be renewed depending upon scholarship criteria. |</p>
<table>
<thead>
<tr>
<th>NEED-BASED AID</th>
<th>ELIGIBILITY</th>
<th>ANNUAL AMOUNT</th>
<th>COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benedictine College Grant (BC Grant)*</td>
<td>Awarded based upon financial aid eligibility as determined by the FAFSA, in conjunction with Benedictine College awarding standards.</td>
<td>Award amounts vary.</td>
<td>Awards are renewable as long as the student meets standard academic performance, as identified in the student handbook.</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Awarded based solely upon financial aid eligibility as determined by the FAFSA.</td>
<td>Maximum award amount = $5,830. Amounts vary based on need.</td>
<td>The FAFSA must be completed each year.</td>
</tr>
<tr>
<td>Kansas Comprehensive Grant*</td>
<td>Awarded to Kansas residents who demonstrate financial need as defined by the Kansas Board of Regents, and meet the FAFSA submission deadline of April 1 of the applicable year.</td>
<td>Maximum award amount = $3,500. Amounts vary based on need.</td>
<td>The FAFSA must be completed each year by April 1 to be eligible.</td>
</tr>
<tr>
<td>Federal Perkins Loan*</td>
<td>A long-term fixed interest rate student loan awarded based on demonstrated financial need and available funds.</td>
<td>Maximum award amount = $5,500. Award amounts vary based on need and availability.</td>
<td>The FAFSA must be completed each year. Repayment begins nine months after graduation or leaving Benedictine College.</td>
</tr>
<tr>
<td>Federal Direct Student Loan</td>
<td>A long-term, low-interest student loan available to students in the form of a subsidized and/or unsubsidized loan, based on demonstrated financial need.</td>
<td>Grade level maximums: Freshman $5,500 Sophomore $6,500 Junior/Senior $7,500</td>
<td>The FAFSA must be completed each year. Interest rates are fixed, as established each year by the Dept. of Education. Repayment begins six months after graduation or leaving Benedictine College.</td>
</tr>
<tr>
<td>Federal Work Study*</td>
<td>Student employment opportunities that allow the student to earn spending money for living expenses while enrolled.</td>
<td>Amounts vary based on need. A student must work to earn any/all of the award amount.</td>
<td>The FAFSA must be completed each year. Students receive a paycheck for the hours worked to be used as needed.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCING OPTIONS</th>
<th>ELIGIBILITY</th>
<th>AMOUNT</th>
<th>COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benedictine College Payment Plan (IPP)</td>
<td>Offers the opportunity to extend the annual financial responsibility for educational expenses.</td>
<td>Monthly payment varies based on the balance due for tuition, on-campus room &amp; board charges and fees.</td>
<td>No interest charged. A minimal application fee charged for each term. Offered by the Student Billing Office.</td>
</tr>
<tr>
<td>Federal Direct Parent PLUS Loan</td>
<td>Allows parents to access funds from the federal loan program to assist with part of the student's educational expenses.</td>
<td>Maximum amount available is the cost of attendance less all other financial aid.</td>
<td>Credit-based loan interest rate set by Department of Education. Can only be accessed by the parent who completed the FAFSA.</td>
</tr>
<tr>
<td>Private Education Loans (Alternative)**</td>
<td>Private loan programs are available to students, with a co-signer, who need funding beyond the limits of the federal loan programs.</td>
<td>Maximum amount available is the cost of attendance less all other financial aid.</td>
<td>Interest rates vary and are based upon credit history of the borrower and/or the co-signer. The loan is maintained in the student's name as the primary borrower.</td>
</tr>
</tbody>
</table>

* Available only to full-time undergraduate students pursuing their first bachelor’s degree.
** Loans are based on the borrower’s and co-borrower’s credit and financial history.
While Benedictine College may recommend these programs, approval will be determined by the lender’s criteria.
The calculations in this chart are based on standard principal and interest payments and do not include fees or repayment interest rate discounts; they are based on the APR at the time of repayment. Variable interest rates are subject to change. The chart and interest rates are not specific to any Sallie Mae® student loan product.

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### Repayment Estimator Chart

1. Choose either the 10-year or 15-year repayment schedule
2. Find the loan balance closest to your amount
3. Select the repayment APR closest to your loan’s rate

<table>
<thead>
<tr>
<th>Loan Balance at Time of Repayment</th>
<th>Number of Payments</th>
<th>3.00% Repayment APR</th>
<th>5.00% Repayment APR</th>
<th>7.00% Repayment APR</th>
<th>8.00% Repayment APR</th>
<th>9.00% Repayment APR</th>
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<tr>
<td></td>
<td></td>
<td>Monthly Payment</td>
<td>Total Interest Paid</td>
<td>Monthly Payment</td>
<td>Total Interest Paid</td>
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The calculations in this chart are based on standard principal and interest payments and do not include fees or repayment interest rate discounts; they are based on the APR at the time of repayment. Variable interest rates are subject to change. The chart and interest rates are not specific to any Sallie Mae® student loan product.

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LOAN PROCESS INSTRUCTIONS

LOAN STEPS CAN BE COMPLETED AFTER JUNE 1.
If you have any questions, please contact the Office of Financial Aid at 913-360-7480.

FEDERAL SUBSIDIZED AND UNSUBSIDIZED DIRECT STUDENT LOANS

ENTRANCE LOAN COUNSELING & MASTER PROMISSORY NOTE

1. Go to www.studentloans.gov
2. Sign in (you will need your pin number from the FAFSA)
3. Complete Entrance Counseling
4. Follow instructions — it will take you through step by step
5. When completed, click on “You can submit a Master Promissory Note”
6. Click on “Subsidized/Unsubsidized”
7. Fill out information and references
8. Click on each section: C, D, E, F & G
9. Type in your name at bottom of the page and click SIGN
10. Review your Master Promissory Note and click SUBMIT

PERKINS LOAN (IF ELIGIBLE)

APPLY

1. You will receive an email in your Benedictine account from the Office of Financial Aid in July.
2. Complete Entrance Counseling and Master Promissory Note

*Perkins Loan proceeds will not be disbursed to your account until completed.*

FEDERAL DIRECT PARENT PLUS LOAN

1. Go to www.studentloans.gov
2. Sign in (or if you are already signed in, then click on “My Profile”)
3. Use the Parent Social Security & PIN # (from FAFSA)
4. Click on “Request a PLUS Loan”
5. Scroll down and click on “Parent PLUS”
6. Follow Instructions
   - Personal Information
   - Student & Loan Info
   - Review Application
   - Credit Check & Submit
   - You will get the Approval or Denial at this point

IF YOU HAVE BEEN APPROVED, YOU WILL NOW COMPLETE THE MASTER PROMISSORY NOTE

1. Click on “Complete MPN” (left-hand side of page)
2. Click on “Parent PLUS”
3. Follow Instructions
   - Personal Information
   - Personal References
   - Terms & Conditions
   - Review & Sign Electronically

ALTERNATIVE/PRIVATE LOANS

1. Go to www.benedictine.edu
2. Click on “Financial Aid” (under the Admissions tab)
3. Click on Student Loans
4. Scroll down to Alternative Loan — click on “Available Lenders”
5. You will be directed to another website
6. Choose Lender and click on “Apply Now”
7. Follow the instructions
8. May take 3–4 weeks before funds are applied to your student billing account
DEBT MANAGEMENT

HOW MUCH SHOULD I BORROW?
We strongly encourage borrowers to carefully weigh the need for loans and to borrow only what is actually needed. We encourage you to estimate and plan your repayment obligations prior to borrowing.

For federal student and parent loans, borrowers should be aware of the repayment options that are available. In addition, there are a number of deferment or forbearance provisions available once the loan is in repayment. Some qualifying majors and professions, such as teaching, may benefit from federal and state loan forgiveness/cancellation provisions.

HOW DO I TRACK AND MANAGE MY STUDENT LOANS?
To keep track of your student loans or to contact your loan servicer for repayment, log on to the National Student Loan Data System (NSLDS) at nslds.ed.gov or call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243; TTY 1-800-730-8913). The PIN number that you used as your electronic signature for the FAFSA must be used to gain access to NSLDS.

This website will not only show you all of the federal and private loans you borrowed, but also who the servicer is for your loan(s). The servicer is the entity you will be corresponding with to coordinate repayment.

To see a list of Federal Student Aid servicers for the Direct Loan Program and for the Federal Family Education Loan (FFEL) Program Loans purchased by the U.S. Department of Education, go to the Loan Servicer page.

If you have borrowed loans in the past through the FFEL Program (e.g., a federal loan serviced by Bank of America, Wells Fargo, Citibank, etc.) these loans may have been sold to a third-party processor. We cannot stress enough how important it is to know your loan servicer. Please refer to Understanding the PUT Program under the loan consolidation section for more information.

HOW DO I REPAY MY STUDENT LOANS?
Your loan service provider will provide information about repayment and will notify you of the date loan repayment begins. It is very important that you make your full loan payment on time either monthly (which is usually when you will pay) or according to your repayment schedule.

If you don’t, you could end up in default, which has serious consequences (see What is Loan Default?). Student loans are real loans—just as real as car loans or mortgages.

You have to pay back your student loans.

Can you repay your loans while in school? Yes. Contact your loan servicer through nslds.ed.gov.

HOW DO I QUALIFY FOR TEACHER LOAN FORGIVENESS/CANCELLATION?
If you are a full-time teacher and have taught for five complete and consecutive academic years in certain elementary and secondary schools and educational service agencies that serve low-income families, and meet other qualifications, you may be eligible for forgiveness of up to a combined total of $17,500 on your Direct Subsidized and Unsubsidized Loan. If you have PLUS Loans only, you are not eligible for this type of forgiveness. More information on this can be found on the Department of Education’s website at: studentaid.ed.gov/repay-loans/forgiveness-cancellation/teacher#teacher-cancellation.

HOW DO I QUALIFY FOR PUBLIC SERVICE LOAN FORGIVENESS?
You may qualify for this program if you work in a public service job. There are multiple jobs that are considered public service, some of which are military service, law enforcement, and public education.

The Public Service Loan Forgiveness (PSLF) Program provides for forgiveness of the remaining balance of a borrower’s eligible loans after the borrower has made 120 qualifying payments on those loans. In general, only borrowers who are making reduced monthly payments through the Direct Loan Income Contingent or Income Based repayment plans will have a remaining balance after making 120 payments on a loan.

WHAT REPAYMENT PLANS ARE AVAILABLE TO ME?
When it comes time to start repaying your student loan(s), you can select a repayment plan that’s right for your financial situation. Generally, you will have from 10 to 25 years to repay your loan, depending on which repayment plan you choose.
REPAYMENT PLANS

STANDARD REPAYMENT
With the standard plan, you will pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least $50, and you will have up to 10 years to repay your loans.

Your monthly payment under the standard plan may be higher than other plans because your loans will be repaid in the shortest time, which means you may pay less interest.

EXTENDED REPAYMENT
Under the extended repayment plan, you will pay a fixed annual or graduated repayment amount over a period not to exceed 25 years. If you are a FFEL borrower, you must have more than $30,000 in outstanding FFEL Program loans. If you are a Direct Loan borrower, you must have more than $30,000 in outstanding Direct Loans.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be between 10 and 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you are taking longer to repay the loans. Remember that the longer your loans are in repayment, the more interest you will pay.

GRADUATED REPAYMENT
With this plan, your payments start out low and increase every two years. The length of your repayment period will be up to 10 years. If you expect your income to increase steadily over time, this plan may be right for you.

Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

To calculate your estimated loan payments, go to the Graduated Repayment Plan Calculator.

INCOME-BASED REPAYMENT (IBR)
Under IBR, the required monthly payment is capped at an amount that is intended to be affordable based on income and family size.

You are eligible for IBR if the monthly repayment amount under IBR will be less than the monthly amount calculated under a 10-year Standard Repayment Plan and exceeds 15 percent of the difference between your adjusted gross income (AGI) and 150 percent of the poverty line for your family size in the state where you live. If you repay under the IBR plan for 25 years and meet other requirements, you may have any remaining balance of your loan(s) cancelled.

Additionally, if you work in public service and have reduced loan payments through IBR, the remaining balance after 10 years in a public service job could be cancelled. For more important information about IBR go to IBR Plan Information.

INCOME-CONTINGENT REPAYMENT PLAN (ICR)
Under this repayment plan, payments are calculated each year and are based on your annual income, family size, and the total amount of your Direct Loans for up to 25 years. If you are married, your spouse’s income is included into your annual income calculation.

Eligible federal loans are the Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans made to graduate or professional students, and Direct Consolidation Loans (except Direct PLUS Consolidation Loans). Any loans under the FFEL Program and Direct PLUS Loans made to parents, unless consolidated into a Direct Consolidation Loan on or after July 1, 2006, are not eligible for this repayment program.

If you have not repaid your loans after 25 years, any unpaid portion will be forgiven. Taxes may need to be paid on any amount that has been forgiven.

INCOME-SENSITIVE REPAYMENT PLAN
This is available to borrowers who have FFEL Program Loans. Payments under this plan increase or decrease based on your annual income.

Your monthly payment is based on your annual income and as your income changes, so do your payments. Your loan payments are spread out over the maximum of 10 years. Direct Loans are not eligible under this program.

If, because of the PUT Program, you have FFEL Program Loans owned by the U.S. Department of Education, contact your loan servicer. If you have FFEL Program loans that are not owned by the U.S. Department of Education, contact your lender. Loan servicers’ and lenders’ contact information can be found on the National Student Loan Data System (NSLDS) web site: nslds.ed.gov.
### TUITION, ROOM, BOARD, AND FEES 2015-2016

#### CHARGES* FULL-TIME STUDENTS, PER YEAR

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (12-18 credit hours)</td>
<td>$25,950</td>
</tr>
<tr>
<td>Overload Fee (over 18 hours, per credit)</td>
<td>$695</td>
</tr>
<tr>
<td>Security Room Deposit (first year, one time)</td>
<td>$100</td>
</tr>
<tr>
<td>Enrollment Fee (first year, one time)</td>
<td>$300</td>
</tr>
<tr>
<td>Technology</td>
<td>$250</td>
</tr>
<tr>
<td>Orientation Fee (first year, one time)</td>
<td>$40</td>
</tr>
<tr>
<td>Course Fees</td>
<td>Varies</td>
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</table>

#### BOARD* PER YEAR, RESIDENTIAL MEAL PLANS

<table>
<thead>
<tr>
<th>Meal Plan Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - meal plan + $300 Dining Dollars</td>
<td>$4,200</td>
</tr>
<tr>
<td>14 - meal plan + $500 Dining Dollars</td>
<td>$3,800</td>
</tr>
<tr>
<td>12 - meal plan + $300 Dining Dollars</td>
<td>$3,400</td>
</tr>
<tr>
<td>7 - meal plan + $300 Dining Dollars</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

* Visit: [www.benedictine.edu/admissions/tuition-scholarship/tuition-fees](http://www.benedictine.edu/admissions/tuition-scholarship/tuition-fees) for more information.

#### ROOM CHARGES* PER YEAR

<table>
<thead>
<tr>
<th>Hall Description</th>
<th>Occupancy</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lemke and Wolf Hall (Male)</td>
<td>Double</td>
<td>$6,250</td>
</tr>
<tr>
<td>Newman Hall (Male)</td>
<td>Double</td>
<td>$4,950</td>
</tr>
<tr>
<td>St. Joseph Hall (Male)</td>
<td>Single</td>
<td>$4,900</td>
</tr>
<tr>
<td>St. Michael Hall (Male)</td>
<td>Double</td>
<td>$5,500</td>
</tr>
<tr>
<td>Courtney S. Turner Hall (Male)</td>
<td>Double</td>
<td>$4,900</td>
</tr>
<tr>
<td>Cray Seaberg Hall (Female)</td>
<td>Double</td>
<td>$4,800</td>
</tr>
<tr>
<td>Elizabeth Hall (Female)</td>
<td>Double</td>
<td>$5,400</td>
</tr>
<tr>
<td>Guadalupe Hall (Female)</td>
<td>Double</td>
<td>$5,500</td>
</tr>
<tr>
<td>Kremmeter and Legacy Hall (Female)</td>
<td>Double</td>
<td>$6,250</td>
</tr>
<tr>
<td>McDonald Hall (Female)</td>
<td>Double</td>
<td>$4,950</td>
</tr>
<tr>
<td>St. Martin’s Memorial Hall (Female)</td>
<td>Double</td>
<td>$4,900</td>
</tr>
<tr>
<td>St. Scholastica Hall (Female)</td>
<td>Double</td>
<td>$5,100</td>
</tr>
<tr>
<td>Schirmer and Hartman Row Houses (Female)</td>
<td>Double</td>
<td>$6,750</td>
</tr>
</tbody>
</table>
WHEN IS MY BILL DUE?
Fall semester tuition payment is due August 1
Spring semester tuition payment is due January 1
Billing Statements are sent electronically only.

In early July, you will receive a notice through your Benedictine email account that your statement is ready to be viewed. If you want your parents (or guardians) to receive email notices from the Office of Student Billing, please designate them on the Financial Access Release Form, discussed on page 4.

Campus charges (tuition, room, and board) are applied to student accounts prior to the beginning of the upcoming semester. Financial Aid is applied in the same manner.

If payment is being made with the assistance of Financial Aid, all documents must be submitted to the Office of Financial Aid as soon as possible and aid should be secured by the tuition due date to avoid Business Office holds and late fees.

HOW DO I VIEW/ACCESS MY BILL?
1. Log in to your OASIS account (username and password supplied in Financial Aid packet).

2. Under the Financials tab, click on Student Billing, then open:
   • Estimated Tuition Worksheet by Term – use from now until mid-August to check estimated account balance
   • Statement by Term – use in other months to check account balance

HOW DO I PAY MY BILL?
1. Pay online in full through your student account in OASIS:
   • By using MasterCard, Visa, or Discover credit cards.
   • By making an electronic check payment. Please have your bank account and bank routing number available when making your online payment. Only checks from a regular checking or savings account are accepted. (Checks issued from credit card companies, money market accounts, home equity or other lines of credit cannot be processed as electronic check payments.)

2. Pay in full using a paper check or money order by mail. Print a copy of the invoice, write your student ID in the memo line and mail along with your check to:
   Benedictine College
   PO Box 871048
   Kansas City, MO 64187-1048

3. Pay monthly by enrolling in an Installment Payment Plan (IPP). Payment Plans are offered each semester. After July 1, you can sign up for an IPP through your student OASIS account using the Financials tab, then Estimated Tuition Worksheet, then click on the Payment Options button. The link will direct you to a third party vendor, Higher One, where you sign up for an IPP, a four-month, interest-free payment plan. The application fee is $50 per IPP account, per semester. See the IPP Terms and Conditions contained on the Benedictine/Higher One webpage.

4. Pay through other means. If you plan to use funds from a 529 Plan or other specialized monies (e.g. military benefits) to pay your account, please inform the Office of Student Billing at 800-467-5340, ext. 7403.

I AM EXPECTING A REFUND, WHAT ARE MY OPTIONS?
If you have a credit balance on your account, you can use it for the following:
   • Purchase books through the College Virtual Bookstore with a Book Voucher obtained by the Office of Student Billing.
   • Purchase Raven Bucks.
   • Receive an electronic refund of the credit to your bank account by enrolling through OASIS using the Financials tab, then Estimated Tuition Worksheet, then click on the eRefund button. It typically takes a week to verify bank information.

Call the Office of Student Billing at 800-467-5340, ext. 7403 with any questions.
WHO IS ELIGIBLE TO RECEIVE FEDERAL FINANCIAL AID?
You must be a U.S. Citizen; have a valid social security number; comply with Selective Service registration; have a high school diploma, a GED, or be enrolled or accepted for enrollment in a degree or certificate eligible program.

WHAT IS A FAFSA?
FAFSA is the Free Application for Federal Student Aid. It is FREE and easy to do. Completion of the FAFSA is required to be eligible for Federal/State grants and loans. You can complete it online at www.fafsa.gov. This online application must be signed electronically by both you and one parent. Each of you must obtain a PIN that will be your electronic signature. The PIN can be obtained at www.pin.ed.gov.

WHEN SHOULD I FILE A FAFSA?
During your senior year in high school after January 1. We recommend you file between January 1 and March 15 for Kansas residents and by April 1 for out-of-state residents.

DO I HAVE TO DO A FAFSA EACH YEAR?
Yes. A FAFSA must be completed each year to be eligible for federal/state financial aid from year to year.

DO I HAVE TO FILE FEDERAL INCOME TAX RETURNS BEFORE COMPLETING THE FAFSA?
It will be easier to answer the questions on the FAFSA if tax returns are completed. If you or your parent have not completed your tax return, you may use estimates on your tax information to complete the FAFSA. Once you have completed your tax returns, you are responsible for updating your FAFSA with actual income tax information, which may result in changes to your aid eligibility.

WHAT DOCUMENTS DO I NEED TO COMPLETE THE FAFSA?
You will need your social security number, driver’s license, parent income and assets, income tax return, bank statements, investment records, or IRS Tax Transcripts.

WHAT IS BENEDICTINE COLLEGE’S TITLE IV SCHOOL CODE?
010256

HOW DO I KNOW IF IT WILL BE WORTHWHILE FOR ME TO COMPLETE THE FAFSA?
If your EFC is less than the cost of attendance (COA), you may benefit from completing the FAFSA. We suggest that you at least complete it for the first year to see what the results will be. For Kansas residents, the FAFSA must be completed by April 1 to qualify for any aid from the state. Students also will need to file the FAFSA to be able to participate in the work study program or utilize the Federal Direct Student loan program.

WHAT IS AN EFC?
EFC is the Expected Family Contribution. It is the result from the FAFSA as calculated by the Department of Education. It is used as a qualifier for need-based aid, such as Pell Grants and Institutional aid.

WHAT IS THE INCOME CRITERIA FOR GETTING NEED-BASED AID?
It varies depending on the family size, how many family members are in college, income, assets, and other factors.

WHAT ARE INSTITUTIONAL SCHOLARSHIPS?
Scholarships provided to you based on your academic performance (GPA and ACT/SAT scores), athletic or extra-curricular participation, or awards provided through the school’s endowment.

WHAT IF MY FAMILY HAS ENCOUNTERED SPECIAL CIRCUMSTANCES NOT COVERED IN THE FAFSA?
A request for special consideration is a process that allows you to report unusual circumstances that may impact your ability to afford an education at Benedictine College. You may submit the Supplemental Data Worksheet for consideration, found at benedictine.edu/admission/tuition-scholarship/forms.
IF I AM CONSIDERING TRANSFERRING TO BENEDICTINE COLLEGE, WHAT SHOULD I DO?

You should complete the Admission process and have all official transcripts from all schools sent to Benedictine College. You also should add Benedictine College (010256) to your list of colleges on your FAFSA. We will then send you an award letter/package once you are accepted by Admission.

WHAT DOES IT MEAN IF I AM SELECTED FOR “VERIFICATION”?

The Department of Education selects approximately 30% of all FAFSA applications for a process called verification. The school you are attending must verify certain information listed on your FAFSA. You will need to complete the verification worksheet and send parent and student tax transcripts signed, along with W2s to the Office of Financial Aid. This process may affect your EFC.

WHAT IS AN IRS TAX TRANSCRIPT?

The IRS Tax Transcript is the official record of your income tax filing for a specific year. It can be accessed at www.irs.gov. IRS Tax Transcripts are available 7–10 days after electronically filing your income taxes. A tax transcript is typically requested as part of the verification process.

CAN I FAX MY VERIFICATION DOCUMENTS?

Yes. These documents can be faxed to 913–367–5462. You also can scan and email the documents to finaid@benedictine.edu.

CONTACT INFORMATION

OFFICE OF FINANCIAL AID

TONY TANKING
Director of Financial Aid
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Financial Aid Specialist
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CHRISTI WAGGONER
Financial Aid Administrator
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CYNDI WYATT
Loan Manager
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finaid@benedictine.edu

OFFICE OF STUDENT BILLING

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LINDA MILLER
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DIANE SCHLETZBAUM
Student Billing Specialist
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TONA STONE
Student Collections Specialist
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bcbusinessoffice@benedictine.edu