

2009-2010

Financial Aid Handbook



COLLEGE *of*
SAINT ELIZABETH

OFFICE OF FINANCIAL AID
2 CONVENT ROAD, MORRISTOWN, NJ 07960

**Sponsored by the Sisters of Charity of Saint Elizabeth
Convent Station, New Jersey**

www.cse.edu

College of Saint Elizabeth Office of Financial Aid

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Location

The Office of Financial Aid is located on the second floor of Santa Rita Hall.

This Financial Aid Handbook has been published and distributed in accordance with Title 34, Part 668, Subpart D, Section 668.41 of the Code of Federal Regulations, which requires the dissemination of student consumer information by post-secondary institutions participating in Title IV Financial Aid Programs to all students, faculty, staff, and administrators annually. This handbook is provided to enrolled students, parents and prospective students upon request. The College of Saint Elizabeth reserves the right to change and update the information in this handbook for the purposes of implementing or clarifying institutional policies or government regulations. This handbook serves as a summary of important consumer information and is not a comprehensive manual. Further information on specific subjects can be obtained by contacting the College of Saint Elizabeth, Office of Financial Aid at (973) 290-4445, or by writing to: Director of Financial Aid, Santa Rita Hall, 2 Convent Road, Morristown, NJ 07960.

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General Information

Introduction

- The College of Saint Elizabeth will assist all students in their effort to meet their financial need in accordance with Federal, State and College regulations. A student's financial need is determined by subtracting the parents' and student's contribution from the total estimated cost of attendance. Any funds received from other sources such as civic organizations, foundations, or other benefits must be reported to the Financial Aid Office. Federal regulations require that these awards be treated as educational resources for determining the applicant's eligibility. The combination of all Institutional, Federal, State, and outside resources may not exceed the cost of attendance.
- Students demonstrating financial need are packaged first with federal grants, then with state grants, then with institutional need-based grants, then with loans. Financial aid award letters are sent on a rolling basis as soon as the Financial Aid Office receives all of the required documentation.
- A student may become ineligible for financial aid if he/she fails to maintain good standing or satisfactory academic progress. (See p. 3, Academic Progress Requirements for Financial Aid Eligibility.)
- Financial aid will be re-evaluated if and when inconsistent information is revealed on either the Free Application for Federal Student Aid (FAFSA) or the Student Aid Report (SAR).
- If a student is not permitted to return to the College of Saint Elizabeth, whether because of grades, disciplinary reasons, or an outstanding balance on his/her account, the student's financial aid award will be withdrawn.
- All first time students in the Women's College are required to submit their final high school transcripts prior to the beginning of their first semester of classes. If the final high school transcript is not received in the Office of Admission, the student's financial aid award will be withdrawn.
- The student must notify the Financial Aid Office if a student is awarded additional gift aid from some other source. The amount awarded by the College will be reviewed and possibly modified. It is the policy of the College of Saint Elizabeth that combined scholarship awards shall not be in excess of the total charges for tuition, room and board, exclusive of fees, in the case of a resident student and shall not be in excess of tuition, exclusive of fees, in the case of a commuter student.

Most Frequently Asked Questions

Q. Will my financial aid change from year to year?

- A.** There are some specific ways financial aid packages change in future years. First, as the years continue, students will be expected to borrow more. Borrowing limits for the Stafford Loan Program change dependent on the year in school. In addition, for tuition-driven scholarships (i.e., Presidential, Alumnae/i, International) the amounts are reflective of current tuition charges.

Q. What if I do not earn the amount of work-study offered in my financial aid package?

- A.** It is the student's responsibility to seek enough hours to earn the amount offered. The student is paid by check for the actual hours worked every three weeks. The student can choose to have all or part of her earnings credited to the account in the Bursar's Office. We strongly encourage student's to apply 100% of their pay to the student account through payroll deduction. Payroll deduction forms are available in the Bursar's Office for those students who would like to utilize payroll deduction.

Q. Can I spread my account payments over time?

- A.** Yes. There is a payment plan available to help families pay their account by the end of the academic year. Literature on the terms of the plan is available through the Bursar's office.

Q. What happens to the financial aid package if the student moves off campus?

- A.** The student's financial aid may be reduced to reflect the lower bill from the College. Almost any major change in circumstances could affect the financial aid package. Examples of changes that could affect the aid package, in addition to moving off campus, include: participating in a Study Abroad Program, withdrawing completely from the College, dropping below full-time enrollment, failing to make satisfactory academic progress, etc.

Q. What special circumstances may increase my financial aid package?

- A.** Sometimes financial aid can increase during the academic year because of special (unusual) circumstances. Examples of this include parental unemployment, death, or serious illness in the family. In these cases, the student should prepare a Financial Aid Appeal Form, and schedule an appointment with the Director or Assistant Director of Financial Aid. Documentation of the situation will be necessary.

General Information (continued)

Q. If I am notified that I am to receive a scholarship from an outside source, how will those funds affect the financial aid package?

A. According to federal regulations, all sources of financial aid must fit within the financial aid package. To accomplish this, the Financial Aid Office will subtract the full amount of the outside aid from any need-based financial aid. The College of Saint Elizabeth in striving to help students, will first apply outside aid to a student's aid package up to the direct costs. If at any point the combination of Institutional, Federal, or State grants and outside scholarships exceed the direct cost, the difference will be deducted from the Institutional Scholarships.

Q. How is financial aid distributed amongst students?

A. Financial aid is disbursed in two semesters, Fall and Spring for the Women's College students, and Fall and Spring with the option for Summer Coursework for the Graduate and Continuing Studies Programs.

Q. Is there summer financial aid available from the College?

A. Only if federal funds remain after Fall and Spring semester needs are met. Summer funds are limited to whatever remains unused from the regular academic year. Students should contact a financial aid counselor before March 1 if they wish to receive summer aid.

Q. I filed my FAFSA more than a month ago and I haven't heard anything from them yet, what should I do?

A. You should call FAFSA at 1-800-433-3243 at once. Have your social security number and your date of birth available for identification checks.

Q. How will I receive the funds that I applied for and am expecting for my living expenses?

A. Once your financial aid is disbursed to your school account and your loan proceeds have been received by the school, your "billable" items will be paid first. If your financial aid for the term exceeds your billable items, then you will have a credit on your account and you can apply for a refund.

Financial Aid Policies

Student Eligibility

In order for students to receive financial aid, they must meet certain eligibility requirements listed below:

- Have financial need as determined by the Free Application for Federal Student Aid (FAFSA)
- Be a high school graduate
- Be enrolled at least half-time at the College of Saint Elizabeth in a degree granting program
- Be a U.S. citizen or eligible non-citizen
- Be making satisfactory academic progress toward a degree
- Not be in default of a federal loan or owe repayment of a federal grant
- Certify that information reported on the Student Aid Report (SAR) is accurate
- Comply with the terms of the Anti-Drug Abuse Act
- Certify registration with Select Service, if required

Requirements to Maintain Eligibility for Federal Aid

In addition to the requirements above, colleges and universities are required to define and enforce standards of academic progress. Students receiving Federal Financial Aid must conform to these requirements in order to be eligible for this assistance.

Satisfactory academic progress requirements at the College of Saint Elizabeth provide a maximum time frame for completion of a degree, a graduated credit accumulation over time, as well as a quality standard. The following section outlines the policy regarding satisfactory academic progress. The policy is subject to periodic revision due to federal legislative and regulatory requirements, as well as federal review.

Academic Progress Requirements for Financial Aid Eligibility

The Committee on Admissions and Student Academic Standing (CASAS) will in its fall and spring semester review of academic performance and progress evaluate whether the possibility of degree completion within either four or five years, or the part-time equivalent, is possible. If so, the student will be considered to be making satisfactory progress.

Satisfactory academic progress includes accumulation of sufficient credits, achievement of the required cumulative grade point average (GPA) and, in junior and senior year, acceptable performance in a major field.

General Information (continued)

Although basic academic skills courses are excluded from the calculation of credits toward graduation, satisfactory completion of those courses will not adversely affect the calculation of academic progress. Therefore, in tracking satisfactory academic progress, CASAS will consider credits attempted, not just credits earned (course completion rate). Satisfactory course completion, including all credit and remedial course work, must be at 50 percent of the courses in which a student is registered. Satisfactory completion is indicated by grades of A, A-, B+, B-, C+, C-, D, OR P. Course withdrawals, grades of incomplete, audit, failure ("F" and "NC") and course repeats will adversely affect academic progress.

A student may not have junior class standing if she/he has not demonstrated mastery of basic academic skills, has not met the Writing Competency Requirement, or has not been accepted into a major. A student who is on academic probation may not have senior class standing.

A warning will be issued if a student is not making satisfactory progress toward the degree.

Failure to maintain satisfactory progress could adversely affect financial aid eligibility. Please read the section on Academic Review Process and Notification of Students, as well as Probation/Dismissal: Financial Aid Implications on page 16.

Time Limitations

All matriculated students are expected to make satisfactory progress towards completion of a baccalaureate degree. Typically, the full-time program of study takes eight semesters of an average of 16 credits each semester to complete the credit requirement of 128 credits for the baccalaureate degree. Therefore, full-time students are expected to complete the degree in four academic years, but if necessary, the degree may be attained within five academic years of full-time study. A student who remains enrolled full-time throughout the program is permitted a maximum of six years (or 150% the standard time frame) to complete her/his degree. (An academic year for students enrolled in the Women's College consists of the fall and spring semesters.)

The maximum number of years a part-time matriculated student is allowed to complete the degree requirements shall be double the amount allowed a full-time matriculated student. Half-time students would be expected to graduate in 8 years. A student who remains enrolled part-time throughout the program is permitted a maximum of 12 academic years (or 150% of the standard time frame) to complete the degree. Half-time students must complete 12 credits toward graduation per academic year.

Scholarships and financial awards are only for four years of study. If extenuating circumstances occur preventing the student from completing the program within the time permitted, she/he should contact the Director of Financial Aid regarding the appropriate appeal procedure.

Full- and part-time students successfully earning the minimum numbers of credits in each academic year will be considered to be making sufficient academic progress. A warning will be issued if a student is not making satisfactory progress toward the degree. No student will be allowed to continue pursuing a degree beyond 150% of the standard time frame allowed for degree completion unless they have petitioned the Committee on Admissions and Student Academic Standing (CASAS), including the reasons they have not completed their degree. This petition must be accompanied by a degree completion plan that must also be approved by CASAS. Students approved to continue their studies will be placed on probation each semester until their degree is completed. Approval of continued studies by CASAS does not guarantee approval of additional financial aid and/or scholarship monies.

Therefore, full-time students must after one academic year have earned at least 24 credits toward graduation; after two academic years have earned at least 50 credits (26 additional credits) toward graduation; after three academic years have earned at least 76 credits (26 additional credits) toward graduation; after four academic years have earned at least 102 credits (26 additional credits) toward graduation; after five academic years have earned at least 128 credits toward graduation. Half-time students must complete 12 credits toward graduation per academic year.

The number of years a full-time transfer student is allowed to complete the degree requirements is based on the amount of credits the student needs to complete her/his degree. For example, if a full-time student transfers an associate's degree (62 to 64 credits), she/he would be expected to complete her/his baccalaureate degree in two years but would be allowed two and one half years. A part-time student transferring 64 credits would therefore be allowed five years to complete her/his degree. To determine the number of years a half-time transfer student would be allowed to complete the degree requirements, the number of credits needed to complete the degree are divided by 13. Transfer students who cannot complete the required number of credits per year, due to serious extenuating circumstances, can petition CASAS for an extension of the number of years allowed to complete the degree.

General Information (continued)

Academic Review Process and Notification of Students

Immediately following the Committee on Admissions and Student Academic Standing (CASAS) review of the student's progress at the end of the fall and spring semesters, the Dean and Assistant Dean of the Women's College and Undergraduate Studies will inform students who have failed to meet the College's standards for satisfactory academic progress. This notification will be followed by a letter from the Director of Financial Aid or the Assistant Director of Financial Aid informing students that their financial aid eligibility has been terminated or that they have been placed on probation.

Probation/Dismissal: Financial Aid Implications

Students who are placed on probation will only be eligible for one additional semester of funding. Students academically dismissed from the College will automatically have their financial aid terminated by the College of Saint Elizabeth. Dismissed students cannot ask for a financial aid appeal until CASAS has reinstated them into the College.

Appeal Process

Students whose aid has been terminated can appeal this decision via the following procedure:

1. The student must submit a written appeal to the Office of Financial Aid. The Director will prepare the appeal and submit it to the Committee on Scholarship and Financial Aid.
2. A student whose initial appeal is denied may send a second appeal, in writing, to the Committee on Scholarship and Financial Aid.

A student whose appeal is granted will have financial aid reinstated for one semester. Additional semesters of eligibility will be based on satisfactorily completing the stated conditions or meeting the minimum standards of this policy. Failure to meet either requirement will result in termination of aid without the prospect of appeal.

One or more of the following conditions are considered reasons for reinstating financial aid:

1. An error on the academic record.
2. Late grade change or course correction(s).
3. Extraordinary medical or personal reasons affecting the student's academic performance.
4. Substantial changes in curriculum, including a change of a major.
5. Successful completion of conditions leading to the awarding or loss of aid.
6. Successful completion of summer/ intersession courses/credit by examination/ Basic Skills courses.
7. Other extenuating circumstances.

Students who are able to satisfy specific conditions (i.e., minimum GPA and credit completion requirement) through summer or intersession

courses must provide documentation (i.e., copy of a report card or transcript) to the Director of Financial Aid prior to the beginning of the following semester. Aid will be restored once the student reaches the minimum qualifications as stated in the policy.

Requirements to Maintain Eligibility for Institutional Scholarships

A student who is granted an *official Leave of Absence* from the College of Saint Elizabeth, can retain an awarded institutional scholarship upon returning to the institution if the following conditions are met:

- *The official Leave of Absence* is granted while the student is currently meeting the minimum requirements to retain the institutional scholarship.
- The student has not been on leave for more than two consecutive semesters (exclusive of summer sessions and intersessions).
- A student, while on an *official Leave of Absence* from the College of Saint Elizabeth, can not transfer credits to the College of Saint Elizabeth to become eligible for an institutional scholarship that has been withdrawn.

Study Abroad Policy for the Women's College and Undergraduate Studies

General Information

Study abroad scholarships are for current full-time undergraduate students enrolled at the College who wish to be considered for financial assistance to study in a foreign country. The College will allow a student to utilize up to \$5,000 of their Institutional Scholarship to cover a portion of the cost. All applications for either Fall or Spring semesters must be submitted to the Director of Financial Aid by March 1st prior to the academic year in which you plan to study abroad.

Criteria:

- Open to full-time students with junior or senior standing.
- Applicants must have attained a minimum cumulative grade point average of 3.0 at the end of the previous semester before the application is submitted.
- Only Fall and Spring semester long programs that have been approved by the student's Academic Advisor will be considered. (Applications for summer and year-long programs will not be considered.)
- All students receiving financial aid for the Study Abroad Programs must complete a Consortium Agreement with the Financial Aid Office.

General Information (continued)

Approved Study Away Programs

Students need Consortium Agreements when they take classes at another institution, but would like to receive financial aid through the College of Saint Elizabeth. The only types of aid available under these circumstances are Federal Stafford Loans, Federal Pell Grants, and under certain circumstances College of Saint Elizabeth aid.

Federal and State Financial Aid can be applied to a study abroad program if that school is title IV eligible. To be eligible, students must be in good academic and financial standing. Please note that funds awarded for study abroad will replace CSE scholarship funds you may be currently receiving. Applications can be obtained in the Financial Aid Office located in Santa Rita Hall.

Federal Compliances

The College of Saint Elizabeth does not discriminate on the basis of sex (except as permitted under Title IX, Education Amendment of 1972 for admission to single-sex colleges), physical handicap, race, age, color, and national or ethnic origin in the administration of its admissions, educational policies, scholarship and loan programs, or other college policies, including employment.

The College of Saint Elizabeth has filed compliance information with The Department of Education under Title VI - Civil Rights Act of 1964; Title IX, Education Amendment of 1972 and Section 504 of the Rehabilitation Act of 1973, as amended.

Student inquiries concerning the implementation of these policies should be made to the Vice President for Student Life and Dean of Students, ext. 4204. Employees should address inquiries to the Vice President for Finance and Administration and Treasurer, ext. 4498. The address of appropriate federal agencies regarding these compliances may be obtained upon request.

The College of Saint Elizabeth, in compliance with Section 485 (a) and (f) of the Higher Education Act, also known as the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, and amendments thereto, makes information available concerning campus security procedures, and campus crime statistics on the College's website (www.cse.edu/clery) and in the following offices: Admission; Business; Vice President for Student Life and Dean of Students; Financial Aid; Registrar; Dean of the Women's College and Undergraduate Studies; Human Resources; Security; Center for Theological and Spiritual Development; and Dean of Graduate Programs.

In compliance with Title I of Public Law 101-542, the Student Right-To-Know and Campus Security Act, as amended by Higher Education

Technical Amendments of 1991, Public Law 102-26, and the final regulations published in December 1999, the College reports the graduation rate of full-time, first-time first-year students who entered in Fall 1996 and subsequent years to all current students by personalized e-mail and to prospective students who request the information. The report will be available in the Admission office, Financial Aid office, and in the Registrar's office for all who request it.

The College informs students of the provisions in the Family Educational Rights and Privacy Act (FERPA) of 1974, as amended. This act protects the privacy of educational records, establishes the right of students to inspect and review their educational records, and provides guidelines for the correction of that record. The College also informs students of their right to prevent disclosure of personally identifiable information.

The College also adheres to the regulations of the Solomon-Pombo Amendment, which allows the United States Military access to college campuses for recruitment. This amendment also allows the military access to student directory information without the student's prior approval. Students may obtain a Request to Prevent Disclosure of Directory Information Form from the Registrar's Office. The College assumes that failure to request the withholding of directory information indicates approval for disclosure.

Copies of the College's policies are available from the offices of the President, the Vice President and Dean for Academic Affairs, the Vice President for Student Life and Dean of Students, or Registrar. Written complaints concerning allegations of failure to comply with the Act can be filed with: FERPA, the Department of Education, Room 4072, Switzer Building, Washington D.C.

NCAA Division III

NCAA Division III rules do not allow financial aid to be awarded based on the student's athletic participation or accomplishments. No exceptions to this requirement are allowed. According to financial aid policy, an athlete's financial aid package must be consistent with the institution's general policy for all students and special consideration is never given to a student because she is an athlete. Like all students, athletes are awarded financial aid based on their calculated financial need or academic accomplishments.

General Information (continued)

The Cost of Attending College

Academic Budget For the College of Saint Elizabeth

The Cost of Attendance (COA) is the total amount it costs a student to go to school, usually expressed as a yearly figure. COA is determined using a formula established by the U.S. Congress and covers the following expenses: tuition and fees; on-campus room and board; allowances for books, supplies, transportation, loan fees (if applicable), and miscellaneous expenses. Consideration may be given to students who incur expenses related to childcare and/or a disability on a case-by-case basis.

Women’s College Students Tuition and Fees 2009-2010

	Resident	Commuting
Tuition	\$23,642	\$23,642
Room & Board	10,904	N/A
Fees, estimated average*	1,407	1,407
Books	1,200	1,200
Transportation	600	1,500
Personal Expenses	1,312	1,312
Cost of Living at Home	N/A	3,150
	\$39,065	\$32,211

*These are mandatory College fees. Other fees may apply (i.e. health insurance, parking and specific course fees).

Room Deposits

All resident students are required to pay a \$200 non-refundable deposit to secure a room for the next Fall semester. This payment will be required each year the student is in residence on the campus. Payments can be made with check or money order. No cash or credit cards will be accepted. This \$200 payment will be credited to the student’s account as a room deposit paid in advance when the Fall invoices are sent in July. The deposit will not be returned to the student should housing be terminated for any reason. The only exemptions to this policy are the Harney Scholarships, fully funded International Scholarships and the EOF recipients. These students will be required to sign a separate housing contract in lieu of the room deposit.

Orientation Fee

This fee applies to first-time students enrolled through the Women’s College in their first semester of attendance only. This one-time, non-refundable fee is used to defray the cost of planning and administering a comprehensive program designed to ease the student’s transition to CSE campus life. This fee partially offsets the cost of food, social activities, speakers, and materials.

First semester of attendance — Fall: \$150

First semester of attendance — Spring: \$150

International Students

International students (F1 status or other students designated by the Dean of Admission) come to the campus prior to the arrival of all other students to participate in a pre-orientation program designed to familiarize them with life in the United States.

Enroll – Fall Semester: \$200

Enroll – Spring Semester: \$200

*Students holding only the following Visas are **NOT** eligible for any federal or state financial aid:*

- Student Visas (F1 or F2)
- Exchange Visitor Visas (J1 or J2).
- G-Series Visas (international organizations)
- Non-citizens with only I-688A or I-688B Cards
- Non-citizens with only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464)
- Non-citizens with only Family Unity Status (Form I-797)

*To be considered for federal or state aid, students must be at least one of the following:**

- United States citizen (native-born or naturalized)
- U.S. national (includes natives of American Samoa or Swain’s Island)
- U.S. permanent resident - must have an I-151, I-551, or I-551C (Alien Registration Receipt Card), or a Passport or an I-94 Form with a stamp indicating I-551 status
- Eligible non-citizens with an INS Arrival-Departure Record (I-94) Form with one of the following designations:
 - “Refugee”
 - “Indefinite Parole” and/or “Humanitarian Parole”
 - “Asylum Granted”
 - “Cuban-Haitian Entrant, Status Pending”
 - “Conditional Entrant” (valid only if issued before 4/1/1980)
- Temporary Resident with an I-688 Card

Student Loans for International Students

The following private lending institutions offer student loans to international students. The student borrower must obtain credit worthy loan cosigners who are U.S. citizens or permanent residents:

Lender	Phone Number	Eligible Borrowers
CitiAssist	1-800-692-9200	Students or Parents
Bank of America	1-800-344-8382	Students

**General Information
(continued)**

Continuing Studies and The Center of Theological and Spiritual Development

Tuition and Fees 2009-2010

Tuition:\$623 per credit
 Saturday *Fast Track* Tuition:.....\$623 per credit
 (first time students Fall 2007; reduced tuition rates are not eligible for additional tuition discounts)
 Audit fee:\$208 per credit
 Additional Costs:
 Other Fees\$50-\$200 per semester
 Books, supplies, etc\$150-\$200 per course
 Transportationvariable
 Living Expenses.....variable
 College Fee:
 1-4 Credits:\$140 per semester
 5-8 Credits:\$280 per semester
 9-11 Credits:\$420 per semester
 12 and over:\$560 per semester
 Summer College Fee:
 1-4 Credits:\$75 per session
 5-8 Credits:\$150 per session
 9-11 Credits:\$225 per session
 12 and over:\$300 per session

Graduate/Dietetic Internship and Accelerated Certification for Teaching Programs (ACT 1, 2, 3)

Tuition and Fees 2009-2010

Graduate, Dietetic Internship and ACT 1, 2 Tuition:\$797 per credit
 M.A. in Educational Leadership, ACT 1 (off-site programs)\$637 per credit
 Saturday *Fast Track* M.S. in Management and ACT 3\$697 per credit
Reduced tuition rates are not eligible for additional tuition discounts
 Additional Costs:
 Other Fees\$50-\$200 per semester
 Books, supplies, etc\$150-\$200 per course
 Transportationvariable
 Living Expenses.....variable
 College Fee:
 1-4 Credits:\$140 per semester
 5-8 Credits:\$280 per semester
 9-11 Credits:\$420 per semester
 12 and over:\$560 per semester
 Summer College Fee:
 1-4 Credits:\$75 per session
 5-8 Credits:\$150 per session
 9-11 Credits:\$225 per session
 12 and over:\$300 per session

Ed.D. in Educational Leadership

Tuition 2009-2010

\$18,318 per year; payable in three equal installments
 • 1/3 due with Summer 3 Session
 • 1/3 due with Fall Semester
 • 1/3 due with Spring Semester

Other Fees:

- Annual Registration Fee to hold enrollment during study-abroad or other approved absence for one or more semesters\$50
 - Application Fee for matriculation\$35
 - Application Fee Dietetic Internship Students\$50
 - Retainer Fee Dietetic Internship Students\$500
 - Returned Check Fee, each occurrence\$100
 - Graduation Fee – Mandatory fee for all students graduating from the College regardless of program or whether the student chooses to participate in the ceremony or not (no exceptions). This fee includes, but is not limited to: diploma, final audit and transcript, academic attire, ceremony, and receptions\$175
 - Intersession Fee\$40
 - Late Payment Fee – Assessed to all accounts not paid in full by the due date. Refer to the Undergraduate Catalog for a detailed explanation:\$300
 - Registration Fee – Students enrolled in other than the Women’s College. This non-refundable fee is payable each semester the student registers for classes\$40
 - Late Registration Fee – This is a charge when a student fails to register during the designated registration period. This fee is not applicable to first time students at CSE\$150
 - Technology Fee – Women’s College.....\$129 per semester
 Adult undergraduates and graduate students
 Fall, Spring, Summer II.....\$70 per semester
 Summer I and Summer III.....\$30 per semester
- A late charge of \$300 will be assessed to all students that:
- have not sent payment by check or money order to the College Bursar’s Office by the due date.
 - receive financial aid but have not submitted all of their paperwork to the Financial Aid Office prior to the first day of classes.
 - are employed at companies the College bills directly but have not submitted their approved documentation with all payments not covered by their companies to the Bursar’s Office prior to the first day of classes.
 - choose to use the monthly payment plan by enrollment in the TuitionPay Plan via the web (www.tuitionpay.com or 1-800-635-0120) but have not sent verification to the Bursar’s Office prior to the first day of classes.

General Information (continued)

The College reserves the right to change established fees and services, to add additional fees and services and to determine the effective date of such changes without prior notice. A complete list of fees appears in the Undergraduate and Graduate Catalogs available online at www.cse.edu.

Tuition Discounts

Undergraduate Students

Several tuition discounts are available to undergraduate students. A student is eligible for only one of the following discounts each semester. These discounts do not apply to books, fees, or other costs; or if a student is the recipient of a scholarship or grant from the College; or if the course is taken for audit. Contact the Bursar's Office to apply for any of these discounts. Consult the current graduate catalog for tuition discounts available to graduate students.

1. Two or more members of the same family living in the same household who register for undergraduate courses for credit during the same semester each receive a 10% reduction in tuition.
2. Members of religious orders sponsored by the Catholic Church receive a 50% reduction of tuition.
3. Students aged 62 and over receive a 50% reduction of tuition.
4. All full-time teachers, guidance counselors and teacher's aids in Catholic schools who are *matriculated* students at the College of Saint Elizabeth receive a 50% reduction in tuition. A letter of documentation from the student's principal must be submitted each semester to the Bursar's Office to verify that the applicant is currently a full-time employee of the school.
5. A 50% tuition discount is available to those applicants and students in the Ministry Certificate Program who make a consistently active contribution to the life of their parishes and faith communities, either as paid employees or volunteers. An application for the tuition discount must be made annually and endorsed by the student's sponsoring pastor or superior.
6. A 50% tuition discount for theology courses only is also available to those students who meet the above-referenced criteria and are enrolled in the undergraduate program in Theology.

7. Current full-time police officers, law enforcement personnel, fire fighters, court administrators, corrections officers, and members of the U.S. armed forces may be eligible for a 50% reduction in tuition if they major in Justice Studies. Applicants must be full-time employees. A letter of documentation must be submitted each academic year.
8. Full-time employees of Sisters of Charity health care institutions or Sisters of Charity health care partnership institutions and students graduating from Sisters of Charity nursing schools or Sisters of Charity partnership nursing schools who *matriculate* in the College of Saint Elizabeth nursing undergraduate degree program are entitled to a 50% reduction of tuition. A letter of documentation must be submitted each semester to the Nursing Department and/or the Bursar's Office. The form can be obtained from the Nursing Department.

Graduate Students

Several tuition discounts are available to graduate students. A student is eligible for only one of the following discounts each semester. These discounts do not apply to books, fees or other costs; or if a student is the recipient of a scholarship or grant from the College; or if the course is taken for audit. Contact the Bursar's Office to apply for any of these discounts. Consult the current undergraduate catalog for tuition discounts available to undergraduate students. *Reduced tuition rates are not eligible for additional tuition discounts.*

1. Members of religious orders sponsored by the Catholic Church receive a 50% reduction of tuition.
2. All full-time teachers, guidance counselors, and teacher aids in Catholic elementary or secondary schools who are pursuing certification in Counseling Psychology or Education, or who are *matriculated* students in the graduate program in Counseling Psychology or Education receive a 50% discount of tuition. A letter of documentation from the student's principal must be submitted each semester to the Bursar's Office to verify that the applicant is currently a full-time employee of the school.
3. Employees of church-related institutions, who are *matriculated* students in the M.A. in Theology program, receive a 50% reduction in tuition. A letter of documentation of employment from the student's director or pastor must be submitted each semester to the Bursar's Office to verify that the applicant is currently engaged in appropriate parish ministry.

General Information (continued)

4. Full time employees of Sisters of Charity health care institutions or Sisters of Charity health care partnership institutions and students graduating from Sisters of Charity nursing schools or Sisters of Charity partnership nursing schools and employees of Catholic health care institutions who *matriculate* into the College of Saint Elizabeth Graduate Program in Health Care Management, the Graduate Program in Nursing or the Graduate Program in Nutrition are entitled to a 50% reduction of tuition. A letter of documentation must be submitted each semester to the Bursar's Office at the College. The form can be obtained from the human resources department at your place of employment or the graduate office at the College.
5. Current full-time police officers, law enforcement personnel, fire fighters, court administrators, corrections officers, and members of the U.S. armed forces may be eligible for a 50% reduction in tuition if they major in the Master of Science in Management program with specialization in Criminal Justice Administration. Applicants must be full-time employees. A letter of documentation must be submitted each academic year.

Application for Aid

Requirements for First Year and Transfer Students

As an incoming first year student, you are asked to complete the Free Application for Federal Student Aid form (**FAFSA**). This can be done on-line at www.fafsa.ed.gov. Students must first complete a PIN request and if dependent, so do their parents. The PINs are used to sign the application electronically. This form is used to apply for federal, state and institutional financial aid, which includes grants, loans, and work-study. In addition, it is also used by New Jersey and the College to award non-federal student financial aid.

Completing the FAFSA is the first step in the financial aid process. Once the FAFSA is submitted to the federal government and processed, the College will receive an electronic copy of your information and you will be mailed a paper report, called a Student Aid Report, or SAR. It is important for you to review your SAR when you receive it to make sure all of your information is correct. The SAR generates a Expected Family Contribution, or EFC, which represents the amount your family is expected to contribute towards the cost of your education (although this amount may not exactly match the amount you and your family end up contributing). We will then use the EFC along with the rest of your information to prepare a financial aid package. Please note that financial aid is for one year, and must be reapplied for annually.

Requirements for Returning Undergraduate Students

The Federal Government either by a pin number, or a renewal application will notify all returning students, that it is time to renew your FAFSA. Please note that financial aid is for one year and must be reapplied for annually.

Requirements for New Graduate and Certificate Programs Students

(Dietetic Internship, Accelerated Certification for Teaching)

All students must complete the Free Application for Federal Student Aid (FAFSA).

Financial aid transcripts from a student's past post-secondary institution will be electronically generated through the Federal government's website. This will give the Financial Aid Office access to a student's past history of loan debt, as well as any federal grants.

Requirements for Returning Graduate Students

Prior to the end of the fall semester, any returning student receiving any form of financial assistance (including loans) must complete a Renewal Application on-line at www.fafsa.ed.gov. You must complete the form using your and your spouse's Federal and State tax returns. An electronic Student Aid Report will then be sent to the College and your packaging process will begin.

Financial Aid Packages

Financial aid packages are determined based on the Expected Family Contribution (EFC) that is noted on the SAR. The types of aid awarded will vary with the individual student's needs. In developing a financial aid package, a basic calculation is used:

Cost of Attendance (COA)
- (Less)
Expected Family Contribution (EFC)
= Student's Total Financial Need

Cost of attendance includes not only tuition, room and board, and fees, but also an average cost of books and supplies, transportation, and personal expenses.

The EFC is generated by the Federal government after processing your Free Application for Federal Student Aid (**FAFSA**). The contribution takes into account parents' and student's, and in the case of a married student, the spouse's taxable and non-taxable income, assets, family size, and the number of family members enrolled in college. The EFC is used to determine the student's financial need. It is not the amount that needs to be paid to the College.

Students with extenuating family circumstances such as: death of a parent, loss of income, disability, etc., should schedule an appointment with the Assistant Director of Financial Aid.

Financial Aid Programs

Federal Financial Aid Programs

Students must meet the following requirements to be considered for any Federal Financial Aid programs:

- Have a high school diploma or a General Educational Development (GED) certificate
- Be a U.S. citizen or an eligible non-citizen
- Have a valid Social Security Card without restrictions
- Maintain satisfactory academic progress, as described in this handbook
- Must be enrolled as a matriculated student (degree seeking) in an eligible degree or certificate program

Federal Pell Grants

Federal Pell grants are available to undergraduate students who have not earned a bachelor's or professional degree. Pell grants are awarded to students who demonstrate financial need according to the Federal guidelines. The amount of the grant is determined by the student's estimated family contribution (EFC), which is indicated on the Student Aid Report (SAR).

Academic Competitiveness Grant (ACG) for Freshmen and Sophomores

Students can receive a \$750 ACG for their first year. They must have completed a rigorous academic curriculum in high school. Must be Pell eligible.

A second-year student can receive a \$1,300 ACG. The student must have completed a rigorous academic curriculum in high school. Must be Pell eligible. Must have a 3.0 GPA.

Smart Grants for Juniors and Seniors

Up to \$4,000 Smart Grants for third and fourth-year students majoring in math, science, technology, and engineering or a critical foreign language. Must be Pell eligible. Must have a 3.0 GPA.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal SEOG is a grant awarded to undergraduates with exceptional financial need. Priority is given to students who qualify for the Federal Pell grant.

Federal Perkins Loans

The Federal Perkins loan is a low interest (currently 5 percent) loan administered by the College of Saint Elizabeth for both undergraduate and graduate students who demonstrate need. Repayment begins nine months after graduation, withdrawal, or a change to less than half-time status. The maximum time to repay the loan is ten years. Due to limited funding, the Financial Aid Office cannot guarantee a Federal Perkins loan for all eligible students.

Federal Stafford Loans or Federal Family Educational Loans (FFEL)

Federal Stafford loans (subsidized and unsubsidized) are available to undergraduate students, post baccalaureate certificate students, and graduate students enrolled at least half time. Eligibility for the Subsidized Federal Stafford loan is based on financial need as determined by the FAFSA application. Students who do not qualify for a subsidized Federal Stafford loan will still be able to borrow under the Unsubsidized Federal Stafford Loan Program where the interest is either added to the loan principal or repaid during in-school periods. The amount of the approved loan will not exceed the cost of attendance less any other aid.

Loan limits are determined by the student's grade level. First year students may borrow up to \$3,500, sophomores \$4,500, junior, senior and certificate students \$5,500 and graduate students \$8,500 on an annual basis. All students can also receive an additional \$2,000 Unsubsidized Stafford Loan as of July 2008.

The interest rate for the 09-10 academic year is fixed at 6.0%. Loan proceeds are sent in two disbursements. Up to 2% for loan fees will be deducted from your loan proceeds. This represents a 2% origination fee. NJHEAA covers the 1% default fee taken by the federal government, which is used by the guarantee agency to pay your lender should you default.

Repayment of the principal begins six months after graduation, withdrawal, or change to less than half-time status. Interest repayment begins the same time as the principal for the Subsidized Federal Stafford Loan Program. Interest on the Unsubsidized Federal Stafford loan is paid during enrollment unless capitalized by the lender at the student's request.

The Higher Education Amendments of 1999 require that colleges must conduct entrance and exit interviews for all students borrowing from the Federal Stafford loan and Federal Perkins loan programs. Entrance interviews are conducted with representatives of CSE's Financial Aid Office prior to the crediting of the first student loan. Prior to graduation or withdrawal from the College, all Federal Stafford and Federal Perkins borrowers must attend an exit interview.

Federal Parent Loan (PLUS)

PLUS loans are available to parents of dependent undergraduate students and to graduate students to meet educational expenses. The amount of the PLUS loan cannot exceed the cost of attendance minus any other financial aid.

Eligibility for the PLUS loan program is based on the credit-worthiness of the borrower. The interest rate is fixed at 8.5% for the academic year 09-10. PLUS loans proceeds are sent in two disbursements directly to the school.

Financial Aid Programs (continued)

Additional Unsubsidized Federal Stafford Loan

This Unsubsidized Federal Stafford loan provides assistance beyond the regular Federal Stafford loan limits. These funds are available to independent undergraduate students, dependent undergraduate students whose parents have been denied a PLUS loan, and graduate students.

The current maximum loan for these additional unsubsidized funds is \$6,000 for first year and sophomores, \$7,000 for juniors and seniors and up to \$12,000 for graduate students.

Repayment of the principal begins six months after graduation, withdrawal, or change to less than half-time status. Interest repayment begins the same time as the principal for the Subsidized Federal Stafford Loan Program. Interest on the Unsubsidized Federal Stafford loan is paid during enrollment unless capitalized by the lender at the student's request.

Federal Work Study (FWS)

The Federal Work Study Program is available to undergraduate students who demonstrate financial need. Due to limited funding, the Financial Aid Office cannot guarantee work-study for all eligible students.

State Financial Aid Programs

New Jersey Tuition Aid Grants (TAG)

Tuition Aid Grants are available to full-time undergraduate students who demonstrate financial need. The student must be a legal New Jersey resident and have not previously earned a bachelor's degree.

Educational Opportunity Grant (EOF)

EOF grants are available to New Jersey residents who come from educationally disadvantaged backgrounds with demonstrated financial need. EOF grants are available to full-time undergraduate and graduate students. Students must be admitted to the program at the College to receive this grant. Once accepted into the program the College will determine the amount of the award.

Edward J. Bloustein Distinguished Scholars Program (DS)

The Edward J. Bloustein Distinguished Scholarship is awarded to New Jersey students who have demonstrated the highest level of academic achievement based upon secondary school records and junior year Scholastic Assessment Test (SAT) scores. The students are selected by their secondary schools for consideration by the State of New Jersey. Students accepting the award will receive \$1,000 per year throughout their undergraduate degree program.

New Jersey College Loans to Assist State Students (NJCLASS)

The NJCLASS loan program is available for the families of undergraduate or graduate students enrolled at least halftime and are legal New Jersey residents. Under the NJCLASS program, a student, parent, legal guardian, spouse, or relative may borrow for each student per academic year up to the cost of attendance minus any other financial aid. New Jersey residents attending an approved school outside of New Jersey and out-of-state students attending an approved New Jersey school are also eligible. NJCLASS Loan funds can be used to pay for school-related expenses (tuition, fees, books, supplies, room and board, etc) The loan is available to those who are credit worthy. A credit worthy co-signer may be required if the student or other borrower is unable to pass the credit test.

There are three repayment options under the NJCLASS program. You may actively pay the principal and the interest, defer the principal but pay the interest, or defer both interest and principal until after the student graduates. Maximum repayment time is 15 years.

Federal and State Veterans Programs

Chapter 30

Eligible veterans may receive a monthly award of \$325 for 36 months for full-time training for two-years of enlistment. Veterans, who entered active duty after July 1, 1985 and who:

- completed their initial enlistment period,
- received a high school diploma (or its equivalent) before completion of the qualifying service and,
- were honorably discharged, are eligible unless they specifically elected not to participate in this program. Veterans, who were eligible under Chapter 34, also may qualify for Chapter 30 benefits under certain circumstance.

Chapter 31

Veterans, with a ratable disability, which either began or worsened during active duty, may be eligible for vocational rehabilitation to overcome employment difficulties. Eligible veterans may receive monthly benefits during their course of study. Additional allowances may be paid for qualified dependents. The Veterans Administration also pays for tuition, fees, books and supplies.

Chapter 32

Veterans who entered active duty after December 31, 1976 but before June 30, 1985 may be eligible for the Veterans Educational Assistance Program (VEAP). Veterans must have contributed to this program while on active duty and have been released under conditions other than dishonorable discharge to be eligible. For every dollar the veteran contributed to the

Financial Aid Programs (continued)

program, up to a maximum of \$2,700, the government will match with two dollars for an \$8,100 maximum available for training. Eligible veterans may receive monthly benefits for the number of months they contributed, up to 36 months. The amount of benefits is determined by dividing the number of months benefits will be paid into the participant's training fund total.

Chapter 35

Dependents of deceased veterans, who died while on active duty, or veterans who are 100% disabled due to service connected with disability, may be eligible for assistance. Eligibility for children ends on their 26th birthday, spouses have 10 years from the date the veteran was found to have a disability, or from the date of death of the veteran.

Chapter 106

Members of Selected Reserves and National Guard may be eligible if they have enlisted, re-enlisted or extended their enlistment period for a six-year period after June 30, 1985. Eligible Reservists and Guardsmen may receive awards of \$190 for full-time enrollment, up to 36 months.

Veterans Tuition Credit Program

U.S. Veterans, who were, or are, eligible for federal veteran's assistance, and served in the Armed Forces of the U.S. between December 31, 1960 and August 1, 1974, may apply. Applicants must have been a New Jersey resident at the time of induction or discharge, or for at least two years prior to the time of application, excluding the time of active duty. Eligible veterans may receive a maximum award of \$400 a year for full-time attendance or \$200 a year for half-time attendance. For application information, contact the New Jersey Department of Military and Veterans Affairs.

POW/MIA Program

Child dependents of military personnel, who were officially declared Prisoners of War Missing in Action after January 1, 1960, and who are residents of New Jersey and are enrolled at least half-time, may be eligible. Grants pay the actual cost of tuition. For application information, contact the New Jersey Department of Military and Veterans Affairs.

Institutional Aid

College of Saint Elizabeth scholarships and grants are awarded to students who have financial need and/or above average academic records. The majority of scholarship funds are restricted to full-time undergraduate students. Students who apply for financial aid will be considered for all scholarships for which they are eligible.

Scholarships are awarded based on the student's GPA upon entering the College and will not change if the student's GPA increases. Scholarships and financial awards are only for four years of study. If extenuating circumstances occur preventing the student from completing the program within the time permitted, she/he should contact the Director of Financial Aid regarding the appropriate appeal process. It is the policy of the College of Saint Elizabeth that all scholarship and grant recipients complete the Free Application for Federal Student Aid every academic year. A student's institutional aid is subject to change if at any time, a combination of a student's federal, state and institutional awards is greater than the student's direct billable costs. The student's institutional aid will be reduced to prevent an overaward.

Presidential Scholarships

Presidential Scholarships are the most prestigious scholarships offered by the College. A limited number of full tuition undergraduate scholarships are awarded to entering residential students who are designated as N.J. Bloustein Distinguished Scholars.

Renewable for three additional years with continued academic achievement (minimum GPA of 3.25).

Elizabethan Scholarships

Scholarships of \$13,000 to \$16,000 are awarded to students who have outstanding academic performance in a challenging high school program and who have outstanding SAT scores.

Renewable for three additional years with continued academic achievement (minimum GPA of 3.0).

Seton Scholarships

Scholarships of \$8,000 to \$12,000 are awarded to students who have done well in a strong academic high school program and who have competitive SAT scores.

The awards are granted in recognition of Saint Elizabeth Ann Seton, Foundress of the Sisters of Charity, for her genuine and compassionate dedication to helping others.

Renewable for three additional years with continued academic achievement (minimum GPA of 2.5).

Financial Aid Programs (continued)

CSE Grant in Aid

Scholarships from \$1,000 to \$15,000 awarded to residential and commuter students based on their financial need.

Xavier Awards

Awards of \$4,000 to \$7,000 are granted to students who have demonstrated the values of leadership in a spirit of service and social responsibility as exemplified by Mother Mary Xavier Mehegan.

Renewable for three additional years with continued satisfactory academic progress and good academic standing as defined in this Catalog.

Alumnae/i Daughter and Granddaughter Scholarship

Half tuition award for resident students or commuter students. Daughters and granddaughters of CSE Alumnae/i who are applying as full-time first-year students are eligible for these scholarships. Awarded to the top 10 candidates among the applicants.

Sisters of Charity of Saint Elizabeth Scholarship

\$2,500 not based on financial need. Renewable with satisfactory academic achievement. May be awarded in combinations with other scholarships or need-based financial aid. Nieces or grandnieces of Sisters of Charity (living or deceased) who meet the ordinary admission criteria of the College are eligible for these scholarships.

Sisters of Charity High School Scholarship

Up to five half-tuition scholarships may be awarded to students in each of the Sisters of Charity High Schools. Selection for the scholarship will be based upon the Principal's recommendation addressing how the student lives out the mission of the Sisters of Charity and the student's academic records. Renewal criteria: minimum 3.0 GPA and standard academic progress.

International Student Scholarship

Each fall semester, the College awards two full scholarships covering tuition, room and board and fees. Those selected for these highly competitive scholarships must prove that they can cover all remaining costs including transportation, books, insurance, personal expenses, etc. Only international students who are applying as full-time, first-year students in the Women's College are eligible for the full scholarships. All scholarships are renewable for an additional three years provided that the student maintains a minimum GPA of 3.0.

Continuing Studies Programs

Vincentian Scholarship

Vincentian Scholarships are available to matriculated bachelor's and master's degree, ACT, and Dietetic Internship students. Students applying must have a solid academic record; a minimum cumulative GPA of 3.00 is required for undergraduate, transfer, and graduate students for both initial application and renewal. Applicants must also complete an application stating the reasons they are deserving of the scholarship, personal and professional goals, the direct relationship between their goals and those of the College, Continuing Studies, or Graduate Program Missions; financial constraints on their ability to achieve their academic goals.

Applicants cannot be eligible to receive financial assistance in the form of tuition reimbursement by an employer or a College of Saint Elizabeth tuition discount.

Phi Theta Kappa Scholarship

Minimum of five renewable scholarships ranging from \$4,000 to half tuition/year, 3.0 minimum GPA, a minimum of 32 credits, and a letter of recommendation from a Phi Theta Kappa advisor are required. Open to full-time students who are United States citizens or eligible non-citizens. Students must enroll immediately following their full-time enrollment at another college. Preference will be given to applications received by June 1 for fall semester and by December 1 for spring semester.

Transfer Scholarship

Varying number of renewable scholarships ranging from \$4,000 to half tuition/year, 3.0 minimum GPA, and a minimum of 32 credits. Open to full-time students who are United States citizens. Students with a previous bachelor's degree are not eligible. Students must enroll immediately following their full-time enrollment at another college. Preference will be given to applications received by June 1 for fall semester and by December 1 for spring semester.

Financial Aid Programs (continued)

Renewing Institutional Aid for Academic Scholarships

All students receiving College of Saint Elizabeth Academic Scholarships will have their GPA reviewed at the conclusion of each semester in order to determine renewal eligibility of their scholarships. A letter from the Financial Aid Office will be sent to any student whose GPA falls below the required minimum for his/her relevant scholarship.

Students are given one semester to bring their GPA up to the requirement for their specific scholarship. If the student does not attain the required GPA in the following semester, then their scholarship will be reduced according to the information below for any subsequent semesters. For the Presidential Scholarship, the minimum GPA needed to maintain the scholarship is 3.25 and for the Elizabethan, International, Alumnae/Daughter and Granddaughter and Sisters of Charity High School Scholarships, the GPA needed to maintain them is 3.0.

- Resultant GPA is between 3.24 and 3.00, the Presidential Scholarship will be reduced by 25%.
- Resultant GPA is between 2.99 and 2.75, the Presidential will be reduced by 50% and the other Academic Scholarships named above, will be reduced by 25%.
- Resultant GPA is between 2.74 and 2.50, the Presidential will be reduced by 100% and the other Academic Scholarships named above, will be reduced by 25%.
- Resultant GPA is between 2.49 and below, all Academic Scholarships other than the Presidential Scholarship will be reduced by 100% and be totally withdrawn.

Scholarships

Scholarships play an important role in providing deserving students with the opportunity to attend the College of Saint Elizabeth.

Endowed Scholarships, established by large gifts from generous benefactors who may wish to honor loved ones or admired faculty, require that the principle be invested. The interest from that investment is used as the scholarship award.

Annual Scholarships, funded by substantial annual contributions from individual alumnae/i and friends as well as from Alumnae/i Association Chapters, are not endowed, but are awarded as they are received.

Annual Alumnae/i Chapter Scholarships (Morris County, Monmouth-Ocean County, North Jersey), established by each of the above Alumnae/i Association Chapters and awarded at the discretion of the College President.

The following are endowed scholarships:

The Mother Xavier Scholarship

Established in 1958 by Mrs. Erasmus Lindley in memory of her aunt, Mother Mary Xavier Mehegan, for the maintenance of two scholarships to be known as the Mother Xavier Scholarships.

The Shannon-Sheridan Memorial Scholarship

Established in 1905 by Mrs. Theresa A. Shannon-Sheridan in memory of her parents and husband.

The Curtin Scholarship

Established in 1906 by Rev. James Andrew Curtin in memory of Sister Agnes Adena Byrne, S.S.J. for a student appointed by the Mother Superior of Saint Joseph Convent, Troy, New York.

The Alumnae/i Scholarship

Established in 1912 by the Alumnae/i Association of the College in honor of Sister Mary Agnes.

The Theresa A. Sheridan Memorial Scholarship

Established in 1913 by a bequest from Theresa A. Sheridan for a qualified graduate of the Academy of Saint Elizabeth.

The Sister Regina Clare Memorial Scholarship

Established in 1935 by the Alumnae/i Association of the College for a Catholic student.

The Sister Mercedita Thomas Memorial Scholarship

Established in 1937 by the Alumnae/i Association of the College.

Financial Aid Programs (continued)

The Campbell Memorial Scholarship

Established in 1943 by Mrs. Charlotte R. Campbell in memory of her daughter Mollie for a resident of the Archdiocese of Newark.

The Sister Marie Jose Byrne Scholarship

Established in 1945 by the Alumnae/i Association of the College.

The John Hyland Memorial Scholarship

Established in 1948 by the estate of John Hyland.

The William T. And Marie J. Henderson Scholarship

Established in 1949 by William T. and Marie J. '20 Henderson.

The Hugh and Carmelita Hurley Scholarship

Established in 1952 by Hugh and Carmelita '33 Hurley.

The Marie McDonnell Scholarship Fund

Established in 1960 by Cyril F. O'Neil in memory of his wife, Marie McDonnell O'Neil '20.

The Margaret M. McPadden Scholarship Fund

Established in 1961 by Anabel McPadden Davey in memory of her sister, Margaret M. McPadden '26.

The Ann T. and Elizabeth L. McGovern Scholarships

Established in 1965 by Joseph T. McGovern in memory of his sister, Sister Marie Angele McGovern.

The Walter A. and Margherita E. Grebenstein Memorial Scholarship

Established in 1973 by Barbara Grebenstein in memory of her parents, Walter A. and Margherita E. Grebenstein, for a junior or senior art major at the College of Saint Elizabeth.

The Virginia Margaret Milling Scholarship Fund

Established in 1976 by Frank A. Sprenger in memory of his wife, Virginia Margaret Milling '26, for a student planning to become an English teacher.

The Delia C. and James J. Egan, Sr. Memorial Scholarship

Established in 1976 by Sister Lucille Anne Egan and Monsignor Robert P. Egan in memory of their parents, Delia C. Egan and James J. Egan, Sr.

The Genevieve Walsh Scholarship Fund

Established in 1978 by Genevieve Walsh for physically handicapped students.

The Sister Dorothea Henderson Scholarship Fund

Established in 1978 by the Henderson Family in memory of Sister Dorothea Henderson.

The Commander Vincent DePaul and Dorothy Grey Farrell Memorial Scholarship

Established in 1978 by Dorothy Grey Farrell '35.

The Adelaide Brown Hill Scholarship Fund

Established in 1979 by John Hill and Anita Brown Bay '47 in memory of Adelaide Brown Hill '39.

The Frank and Esther Hevey Walsh Scholarship Fund

Established in 1979 by Esther Hevey Walsh '20 in memory of her parents.

The Elroy Scholarship Fund

Established in 1980 by Edwina Elroy Cavanagh in memory of her parents, Edwin and Mary Elroy.

The Richard D. and Anna M. Purcell Scholarship Fund

Established in 1981.

The Cathleen M. Harney Scholarship

Established in 1982 by James H. Harney in memory of his wife, Cathleen M. Harney.

The Rose F. Pollio Calascione Scholarship Fund

Established in 1982 by G. William Calascione, Esq. in memory of his wife, Rose Pollio Calascione '39.

The Ann Strattner Vandenburg Scholarship Fund

Established in 1983 by Mary Jane Strattner Gregory and Donald Vandenburg in memory of Ann Strattner Vandenburg '46.

The Julia Sterns Carleton Memorial Fund

Established in 1983 by Dorothy F. Carleton '33 in memory of her mother, Julia Sterns Carleton.

The Kathryn Wilhelmina Hayes Scholarship Fund

Established in 1983 by Kathryn Wilhelmina Hayes.

The Colonel Edward W. Markey and Marguerite I. Markey Scholarship Fund

Established in 1985 by Kathleen M. Markey '69 in memory of her grandmother, Marguerite I. Markey, and her father, Col. Edward W. Markey.

The Sister Anna Catherine Lawlor Memorial Scholarship Fund

Established in 1985 by alumnae/i of the biology department of the College of Saint Elizabeth in memory of Sister Anna Catherine Lawlor, for biology majors.

The Monsignor Robert P. Egan Memorial Scholarship

Established in 1983 by Sister Lucille Anne Egan in honor of her brother, Monsignor Robert P. Egan, to commemorate the fortieth anniversary of his priestly ordination.

Financial Aid Programs (continued)

The Swenson Art Scholarship Fund

Established in 1986 by Gertrude F. Swenson for students majoring in art. (Priority is to be given to graduates of the Academy of Saint Elizabeth).

The Schering-Plough Scholarship In The Sciences Fund

Established in 1986 by Schering-Plough Foundation, Inc. for sophomore science majors.

The Claire Waldron Booth Scholarship

Established in 1987 by Murray J. Booth in memory of his wife, Claire Waldron Booth '35, for students majoring in foods and nutrition or science.

The Sisters of Charity Scholarship

Established in 1987 by the Sisters of Charity.

The William E. Simon Scholarship

Established in 1988 by William E. Simon for the education of minority students.

The William and Caroline Holmes Memorial Scholarship

Established in 1988 by Carolyn Holmes Neumann '45 in memory of her parents, William and Caroline Holmes.

The Sister Anne D'Auray Leher Memorial Scholarship

Established in 1989 by Kathryn M. Healey '22 and Helen R. Healey '24 in memory of Sister Anne d'Auray LeHer.

The Marie Baiocchi Byrne Memorial Scholarship

Established in 1989 by John and Carol-Marie Kiernan '69 in memory of Carol-Marie's mother, Marie Baiocchi Byrne.

The Jane and Michael Demshock Memorial Scholarship

Established in 1990 by Michael and Jane Karpinski Demshock '38 for students of Polish ancestry.

The Elizabeth and Joseph Ward Memorial Scholarship

Established in 1990 by Elizabeth Murphy Ward '27.

The Rudolph Pinter Memorial Scholarship

Established in 1990 by Rudolph Pinter, husband of the late Anne Vorholz Pinter '48.

The Rita Lenihan Memorial Scholarship

Established in 1990 by the College of Saint Elizabeth from the estate of Capt. Rita Lenihan '35.

The Ursula M. Uttley Scholarship

Established in 1991 by Ursula M. Uttley '33 in memory of her parents, Thomas Harker and Mayme Hackett Uttley and her beloved uncle, William Hackett for students majoring in English.

The Eleanor and Mary McElroy Memorial Scholarship

Established in 1991 by the estates of Eleanor and Mary McElroy.

The Mary Teresa Rocco Fitzsimons Award

Established in 1992 by Robert and Christine Gero Rocco '53, in memory of their daughter, Mary Teresa Rocco Fitzsimons '84, for a full-time, non-traditional student who is the mother of a small child.

The Sister Blanche Marie McEniry Scholarship

Established in 1992 by Sister Mary Louis Moran and supported by alumnae/i gifts to honor History Professor Emerita Sister Blanche Marie McEniry. Preference given to history majors.

The Mary Alice Bennett Scholarship

Established in 1993 by Margaret Bennett Rucki '38 in memory of her mother.

The Sister Mary Carita Pendergast Scholarship

Established in 1993 by a group of present and former Sisters of Charity to honor Sister Mary Carita Pendergast.

The Marilyn Miller Memorial Scholarship

Established in 1994 by Anthony H. and Jane O'Donnell in memory of Marilyn Miller '66 for a student considering a career in non-public education/administration.

The Sister Rose Anita Cerna and Elizabeth O'Neill Bennett Scholarship

Established in 1994 by Robert W. Bennett in honor of Sister Rose Anita Cerna and in memory of his wife, Elizabeth O'Neill Bennett '63, to be awarded to a qualified Spanish language major.

The Michael and Mary Jackson Scholarship

Established in 1994 by Anna M. Jackson '36 and augmented by Anna Jackson and her sister, Mary J. Fitzsimmons, in memory of their parents, Michael and Mary Jackson.

The Burns Family Nursing Scholarship

Established in 1995 in honor of the Burns Family, to be given to a qualified nursing student.

The Sister Marian José Smith Scholarship

Established by alumnae/i in 1992 to honor Sister Marian José Smith, this award grew to an endowed scholarship in 1996. It is awarded to an incoming senior chemistry major who has demonstrated academic excellence and the spirit of the College of Saint Elizabeth through involvement in the campus community.

Financial Aid Programs (continued)

The Ruth Collins Devlin Scholarship

Established in 1996 by the Devlin Family in memory of Ruth Collins Devlin '32 for students majoring in science.

The Margaret Mary McBride Scholarship

Established in 1996 by Margaret Mary McBride '33 to be awarded at the discretion of the College President

The John J. Riordan Scholarship

Established in 1997 in memory of his sister, Julia Riordan Harmon. Priority given to students of Irish descent who demonstrate potential leadership and academic excellence.

The Rosse Family Scholarship

Established in 1997 by Thomas and Florence Meehan Rosse '70 for minority students demonstrating financial need, academic stability and soundness of character.

The Sophie Zavada Memorial Scholarship

Established in 1998 by Mary Zavada '57 in memory of her mother Sophie Majowicz Zavada, with priority to be given to students of Polish ancestry.

William L. DeSenti Memorial Scholarship

Established March 18, 1999 by Joyce DeSenti Polio '73 and Dennis Polio to honor Joyce's father, William L. DeSenti. Priority is given to students with an Education major but is not restricted to a student seeking a B.A. in Elementary Education.

Evangeline F. and Zita M. Deckert Memorial Scholarship

Established October 7, 1999 by Joan Fissell Hall, Class of '65, as a memorial to her aunts, Evangeline F. and Zita M. Deckert. Preference will be provided to students majoring in chemistry or foods and nutrition and is provided on the basis of financial need.

Sister Kathleen Ann Marinar Memorial Scholarship

Established March 28, 2000 by J. Barry Marinar and Barbara Marinar as a memorial to Mr. Marinar's sister, Sister Kathleen Ann Marinar. Preference will be given to students from Hudson County and Essex County, New Jersey.

The Frances Mary Yang Conti Nursing Scholarship

Established in 2000 by the bequest of Frances Mary Yang Conti, '35, for a nursing student, preferably in the mental health field.

The Cecelia Claire Lucey Memorial Scholarship

Established in 2000 by Mary Lucey Rowan, '54 in memory of her mother, for a female student over age 23 with financial need who completed her freshman or sophomore year and who interrupted her studies to raise a family.

The Alice Lopes Memorial Scholarship Fund

Established in 2001 by the bequest of John Jentz, in memory of Alice Lopes, Class of '53.

The Hilda and Henry Hartenstein Scholarship Fund

Established in 2001 by the family of Hilda M. Hartenstein and Henry G. Hartenstein, in their parents' memory, for elementary education students with an emphasis on science.

The Marie Dolores Henderson Griffin Scholarship

Established in 2001 by the bequest of Marie Dolores Henderson Griffin, '34.

The Elizabeth and Robert J. Farrell Scholarship

Established in 2003 by bequest of Sybilla Farrell, '32, in memory of her parents.

The Dr. Sydney W. Tompkins Memorial Scholarship

Established in 2003 by bequest of Dr. Sydney W. Tompkins, '41, for math majors.

The William and Elena Lasko Scholarship

Established in 2004 by bequest of Elena Pietroniro Lasko, '39, in honor of her mother.

The Beatrice Pietroniro Nielsen Memorial Scholarship

Established in 2004 by bequest of Beatrice Pietroniro Nielsen, '34.

Saint Elizabeth Music Performance Scholarship

Established in 2003 by Anita Falla, M.D., '43, for training in classical music performance for an exceptional music student.

Margaret Maichle Schlegel Scholarship Fund

Established in 2006 by Donna Marie Schlegel, William Maichle Schlegel, Richard Paul Schlegel, and Barbara Jean Schlegel, in memory of their mother, Margaret Maichle Schlegel, '43, for Women's College liberal arts students.

Mary Malone Foley Scholarship

Established in 2006, in memory of his wife by Adrian M. Foley, Esq., and by the family and friends of Mary Malone Foley, '44.

Marian K. Cooke Memorial Scholarship

Established in 2007 by the bequest of Marian Spiegel Cooke, '41.

The Reverend Frederick Muldoon Scholarship

Financial Aid Programs (continued)

The Sister Anna Concilio O’Neill Award

Established by the Alumnae/I Association of St. Michael’s High School in 1964, to be given to a Junior or Senior majoring in mathematics.

Laura Ann Kroft Memorial Scholarship

To be awarded to an English major, with special consideration given to the handicapped.

Mary Sweetin Scholarship

The Eleanor Hess and Richard P. McMahon Memorial Scholarship

Student Employment

Introduction

The objective of the Student Employment Program of the College of Saint Elizabeth is to offer diverse employment opportunities which provide financial assistance to enrolled students. The Program is also devoted to cultivating each student’s personal and career development especially in the areas of responsibility, leadership and professionalism.

Students must meet and maintain certain requirements in order to be considered for on-campus employment. To be eligible to participate in the Student Employment Program, a student must be enrolled in an academic program and working towards degree completion.

Once a student is enrolled as a participant in the Student Employment Program, they are required to comply with all provisions and regulations of the Student Employment Program as defined by the Career Services Office. Many of these regulations are defined below; however, more information about the Program can be obtained in the Career Services Office.

Federal and Non-Federal Work-Study Programs

The Student Employment Program for the College of Saint Elizabeth is divided into three employment categories: Federal Work Study (FWS), Community-Based Work Study (CBWS) and Institutional Work Study (IWS). Earnings can be applied to a student’s account at the College to help pay for expenses. Provided next is a brief description of each program:

Federal Work Study (FWS)

This program is a federally sponsored program for financially qualified students, as defined by federal guidelines. Federal Work Study funds are paid, in part or totally, by the federal government. As a result, students receiving these funds must demonstrate financial need according to government standards. Students who apply for financial aid using the Free Application for Federal Student Aid (FAFSA) are automatically evaluated to determine eligibility for the FWS Program if they check off they want FWS consideration. If the student is eligible, FWS funds are included in the student’s financial aid award letter. The Award Letter will state the maximum amount a student may earn under the FWS for the academic year. The Office of Career Services, in partnership with the Financial Aid Office, notifies eligible students of the availability of these funds, and of the process of applying for a job. No student may receive FWS funds without a valid FWS award from the Financial Aid Office. Eligibility is determined on an annual basis. FWS students may work in any approved on-campus site and are subject to all provisions and regulations of the Student Employment Program. All FWS student earnings are monitored in accordance with federal regulations.

Community-Based Work Study (CBWS)

Through this federally sponsored program, students are able to work off-campus in pre-contracted organizations. Participating organizations provide service to the local community and are committed to improving the quality of life for residents. CBWS is limited to FWS eligible students only and all participants must meet the same criteria as on-campus federal work study employees as defined above. Eligible students are notified about CBWS opportunities by the Career Services Office in collaboration with the Financial Aid Office.

Institutional Work Study (IWS)

All students who do not qualify for FWS are considered institutional work study students. Students may work in any approved on-campus site, are subject to all provisions and regulations of the Student Employment Program, and are compensated by the College through institutional budgets dedicated to that purpose.

Financial Aid Programs (continued)

Policies and Procedures

Paperwork

Students are required to complete and submit hiring paperwork to the Career Services Office prior to the start of their employment. Student Employment hiring paperwork includes a contract, a confidentiality agreement, W4 form, and an I9 form with the proper identification.

Hours Worked

Students are encouraged to only work 20 hours a week during the semester while classes are in session. If a student has more than one job through the Student Employment Program, the combined hours of all jobs should not exceed 20 hours a week. During scheduled school breaks, such as winter, spring and summer recess, a student may work up to 37.5 hours per work week, exclusive of any lunch and dinner period. If a student has more than one job through the Student Employment Program during a recess period, the combined hours of all jobs must not exceed 37.5 hours a week.

A student employee may work in an approved on or off campus position during a winter, spring or summer recess however there are a limited number of positions available. If a student would like to work during a recess, they must be enrolled for courses in the subsequent term. If a student would like to work during the summer, they must be enrolled in summer courses and/or for the following fall semester. Campus housing is **NOT** provided for students working on campus when school is not in session.

Timesheets

Students must record their hours on timesheets issued by the Career Services Office. Supervisors and/or students are responsible for submitting timesheets on the due date. Due dates for timesheets are available at the beginning of the academic year and copies can be obtained from the Career Services Office. Students are required to record their hours worked on a daily basis with the appropriate adjustments for meals and breaks. It is illegal to falsify any information on a timesheet. This includes falsifying a time document, estimating hours worked, forging a signature or claiming hours that were not worked. Timesheet information is monitored and audited by the College, independent auditors and the US Department of Education. The College of Saint Elizabeth Financial Aid Office and the Career Services Office will report any suspected fraud or falsified information (on the part of the student, the parent, preparer of financial aid applications, or related parties) to the US Department of Education and all other related parties for immediate action. This information may also be forwarded to federal authorities other than the US Department of Education for investigation.

Paychecks

Paychecks are generated by the Business Office and distributed to student employees through the Career Services Office. Paychecks are distributed once a month. If the payday occurs on a Saturday, Sunday, or holiday, employees will be paid on the last workday before the payday. Issuance dates are established by the Business Office for the academic year at the beginning of the fall semester. Copies of these dates are available in the Career Services Office. Students who would like their paychecks directly deposited into their checking or savings account should complete the necessary paperwork in the Business Office.

Student employees are subject to the withholding of taxes from their earnings. A percentage of the student's gross earnings will be withheld for Federal Income Tax in accordance with the student's W4 form. If the student meets certain conditions, they may be eligible to claim full exemption from federal withholding tax. If the student is enrolled less than full-time (12 credit hours) or if the student is working 20 hours per week or more, they might be subject to additional federal taxes that will be deducted from their paycheck. Since the College is a New Jersey employer, they are required to withhold New Jersey state income tax from wages paid to all New Jersey residents as well.

Professional Development

Student Employment provides a valuable opportunity for students to develop professional skills. Through working closely with their supervisors, students develop skills in areas such as effective communication, organization, research and investigation techniques, teamwork, accountability, responsibility and time management.

The Career Services Office provides individualized training/counseling for students who request it, as well as group training for supervisors each year. Throughout the year, student employees are encouraged to attend campus workshops on various professional development topics.

At the end of each year, supervisors are asked to evaluate their student employee in their office. This process helps the student discover their strengths while identifying areas where development is still needed.

Financial Aid Programs (continued)

Getting Started

If a student is interested in participating in the Student Employment Program, they should speak with the Dean of Students Office to determine eligibility, create an account on CSE connects to search for available positions, and visit the Office of Career Services both for assistance with the process, and to receive appropriate paperwork BEFORE beginning to work. A representative from the Office will help the student identify possible job opportunities and guide the student through the paperwork process.

Alternative Financing

Tuition Payment Plans

Students can choose to make monthly installments, pay using a credit card or e-check through TuitionPay Plan by calling the company directly at 1-800-635-0120 or going to www.TuitionPay.com. The TuitionPay contractor charges a convenience fee per credit card and e-check transaction. Further information is available through the Bursar's Office.

Tuition Reimbursement Programs

Many local companies and health facilities offer tuition reimbursement for their full-time employees enrolled in the College. To find out if your company participates, contact your Human Resources Office.

Outside Sources of Financial Aid

We encourage all of our students to actively pursue outside sources of aid. There are many civic, private and corporate groups anxious to distribute funds. It is up to the student to seek out these sources. Resource books are available at most libraries, High School Guidance Offices, and through the New Jersey Office of Student Aid.

Hope Credit and Lifetime Learning Credit

Certain tax credits are available to people who are paying for higher education. Students in the first two years of post-secondary education who are taking at least one-half of the normal full-time workload for at least one academic period may be able to claim a Hope Credit of up to \$1,500. The Lifetime Learning Credit of up to \$1,000 is not based on the course workload, is allowed for one or more courses and is not limited to the first two years of postsecondary education. More detailed information and instructions are available on IRS Notices 97-60 and 97-73, IRS Form 8863 (Education Credits) and Publication 970 (Tax Benefits for Higher Education). Additional information is available on the internet at www.irs.gov and www.ed.gov/inits/hope and other sites.

Students' Rights and Responsibilities

Students' Rights

- To know the cost of attending the College
- To know how and when Financial Aid is awarded
- To know the College's refund policy
- To know how aid is distributed
- To know what the satisfactory academic progress standards are
- To know the interest rate, repayment schedule, total amount borrowed, and deferment and cancellation policy on any student loan
- To know what Federal, State and Institutional Financial Aid is available
- To know how to apply for financial aid

Students' Responsibilities

- To comply with all financial aid procedures
- To complete all required applications by the published deadlines
- To complete all financial aid applications accurately
- To attend entrance and exit interviews, if borrowing a loan
- To notify the Financial Aid Office of any changes in the information originally reported
- To read, understand, and keep copies of all forms sent to you
- To understand and comply with all loan repayment obligations
- To provide all required documentation when requested
- To understand and meet academic progress requirements necessary to retain aid

Financial Aid Refund Policy

Adjustment of Financial Aid

Title IV - Withdrawal from the College

The Federal Government requires that the College of Saint Elizabeth determine a student's earned and unearned Federal Aid (Title IV Funds) based on the date that the student withdrew or ceased to attend. This must be based on the number of days that the student spent attending class.

A pro-rata schedule is used to determine the amount of Federal Student Aid (Title IV) funds earned at the time of withdrawal.

The College of Saint Elizabeth refunds the actual percentage of unearned aid to the Federal Government which could result in a student's account having an outstanding balance. If this occurs, no official transcripts will be issued by the college. After completing the 60% point in the period of enrollment, a student has earned 100% of the Federal Student Aid funds awarded for that period and all Federal Student Aid (Title IV Funds) will remain on the student's account.

Withdrawal from Courses

When a student drops a course or withdraws from the College, a tuition adjustment is made based on the policies described in the current Undergraduate and Graduate Catalogs available online at www.cse.edu.

If a student is receiving financial aid under the college, federal, state and other programs, including private bank loans, the amount of the aid may be reduced in accordance with applicable college and state guidelines.

Please contact the Financial Aid office to receive information on any possible reduction of aid in the event of a change in the number of courses taken or a withdrawal.

Refunds are distributed in the following order:

- Federal Unsubsidized Loan
- Federal Subsidized Loan
- Federal Perkins Loan
- Federal PLUS Loan
- Federal Pell Grant
- Federal Supplemental
- Educational Opportunity Grant (FSEDG)
- Other Title IV Programs
- Awards Granted by State Agencies
- Student is Last to Receive Distributions

To determine the amount of aid the student has earned up to the time of withdrawal, the College will divide the portion of the semester completed by the total number of days in the semester. The portion of the semester completed is determined by the number of calendar days from the first day of the semester through the date of official withdrawal, usually the last day of attendance. The total number of days in the semester is determined by the number of calendar days from the first day of the semester through the last scheduled day of finals, including weekends and breaks of less than five days.

The resulting percentage is then multiplied by the total federal and/or state funds (excluding Federal Work Study and any College awards) that were disbursed or could have been disbursed to the student's account. This calculation determines the amount of aid earned by the student which may be kept (for example, if the student attended 25% of the term, the student will have earned 25% of the aid disbursed). The unearned amount (total aid that was disbursed or could have been disbursed less the earned amount) must be returned to the federal and/or state government by the College.

The College reserves the right to adjust any institutional aid awarded.

For further information regarding adjustments of financial aid, please see the current Undergraduate and Graduate Catalogs available at www.cse.edu.

Withdrawal from the College

By registering for classes, a student has entered a legal and binding contract to pay all tuition, fees and housing charges with the College of Saint Elizabeth. Non-attendance of classes does not constitute an automatic withdrawal. A formal withdrawal application must be submitted and approved through the Registrar's Office immediately following the student's decision to cease attendance at the College.

Financial Aid Glossary

Award Package: Notification from the Financial Aid Office detailing the type and amount of aid for which you are eligible.

Capitalization: A loan arrangement whereby you may add unpaid interest to the principal, rather than pay the interest when it is due.

Citizen/Eligible Non-Citizen: A student must fit one of the following categories to receive federal student aid: a U.S. citizen, a U.S. national (includes natives of American Samoa or Swain's Island), a permanent U.S. resident who has an I-151, I-551 or an I-551C, or has an I-94 from the INS.

Consolidation: A federally guaranteed program that allows you to combine qualifying student loans into one repayment plan.

Consortium Agreements: A consortium agreement is a contract between the student, the host institution, and the College of Saint Elizabeth. This agreement allows the College of Saint Elizabeth to process Federal, State, and possible CSE student aid for the student while taking courses at another university.

Cost of Attendance: The total amount it will cost a student to attend school. The cost includes tuition, room and board, fees and other educational expenses.

Default: Failure to repay a student loan according to the agreed upon terms. If you default, your school, lender or the government may take legal action to recover the money. You may also harm your future credit rating.

Deferment: A limited time during which those eligible do not have to make loan or interest payments. Deferments vary according to the loan program. Those who qualify include full-time graduate and undergraduate students and those who are suffering a period of financial hardship.

Delinquent: To be over due on one or more payments on a loan.

Expected Family Contribution (EFC): Federal calculation of the amount you are able to contribute toward your education.

FAFSA: Free Application for Federal Student Aid which can be obtained through any high school guidance office, any college or university financial aid office or by simply going to www.fafsa.ed.gov.

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

Forbearance: An arrangement whereby the lender may delay the repayment of a student loan because of financial hardship.

Graduate Student: A graduate or professional student is a student who for a period of enrollment is enrolled in a program above the baccalaureate level at an institution of higher education or is enrolled in a program leading to a first professional degree; has completed the

equivalent of at least three academic years of full-time study at an institution of higher education, either before entrance into the program or as part of the program itself; and in **not** receiving aid under Title IV of the Act as an undergraduate student for the same period of enrollment.

Guaranty Agency: An organization that has an agreement with the U.S. Secretary of Education to administer the federally guaranteed student loan programs. The agency may be either part of your state government or a private nonprofit agency.

Needs Analysis: The process that determines your eligibility for student aid.

Promissory Note: A legal document that you sign promising to repay a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan.

Second Baccalaureate Degree: A student who has already earned a baccalaureate or professional degree is eligible for additional loan assistance, provided all applicable eligibility criteria is met. The loan level will depend upon the number of transferable credits that the academic department will allow from the student's first degree.

Self Help Aid: Financial aid such as loans that requires the student upon graduation to begin repayment on loans borrowed.

Student Aid Report (SAR): Received by the student after applying for federal student aid. SARs contain your FAFSA information and indicate if you are eligible for the Federal Pell Grant.

Subsidized Loan: A subsidized loan is awarded on the basis of financial need. You won't be charged any interest before you begin repayment or during authorized periods of deferment. The federal government "subsidizes" the interest during these periods.

Title IV code: Code number assigned to every school by the United States Department of Education. The College of Saint Elizabeth's federal code is **002600**.

Unsubsidized Loan: An unsubsidized loan is not awarded on the basis of need. You'll be charged interest from the time the loan is disbursed until it's paid in full. If you allow the interest to accrue (accumulate) while you're in school or during other periods of nonpayment, it will be **capitalized** – that is, the interest will be added to the principal amount of your loan, and additional interest will be based on that higher amount.

Sources of Additional Information

Federal Student Aid Information Center

(800) 433-3242 (800-4-FED-AID)
(319) 337-5665 regarding processing of the FAFSA or renewal application, or for a copy of your SAR.

New Jersey Department of Military and Veterans Affairs

(609) 530-6918

New Jersey Higher Education Student Assistance Authority (HESAA)

Financial Aid Hotline(800) 792-8670

Important Financial Aid Websites:

www.fafsa.ed.gov
www.fastweb.com
www.educaid.com
www.njhesaa.org