

2011-2012

ADULT AND GRADUATE FINANCING
COLLEGE OF MOUNT ST. JOSEPH



LOAN AND PAYMENT OPTIONS

Federal Direct Loan

If you enroll in graduate school at least half time (six credit hours), you qualify for this loan. This is a long-term loan with low interest.

Apply for a Direct Loan by filling out the federal FAFSA (Free Application for Federal Student Aid) form.

Adult undergraduate students can borrow as much as \$9,500 for their freshman year and as much as \$12,500 during their junior and senior years. Graduate students are permitted to borrow as much as \$20,500 each year. Loan amounts will vary according to the student's overall costs and financial aid package.

Subsidized Direct Loan: This is for students demonstrating financial need. The government pays the interest while you're in school and during a six-month grace period after you leave.

Unsubsidized Direct Loan: This is available to all students regardless of financial need; students are responsible for interest that accrues.

Federal Grad PLUS Loan

This is a low-interest loan for graduate students attending school at least half time. They are not subsidized, and you must repay the amount borrowed with interest.

Interest-free Payment Plan

Adult students may take advantage of an interest-free monthly payment plan through Tuition Management Systems (TMS). TMS allows you to budget your education expenses over 8-10 manageable monthly payments. There is an annual fee of \$65.00 to participate. You may enroll in this plan by visiting www.afford.com or by calling (888) 713-7234.

Tuition Deferment Programs

If you are eligible to receive employer tuition reimbursement, you may participate in the Mount's Tuition Deferment Plan. Payment of 1/3 tuition and a \$15.00 administration fee must be paid by the confirmation date for each semester. The remainder of tuition is due 45 days after the last day of the semester.

Service fees will not be charged during the deferment period. Monthly statements will be sent to confirm that charges are correct.

ADULT STUDENTS: SCHOLARSHIPS AND GRANTS

Phi Theta Kappa Scholarship – \$6,000

Three \$6,000 Phi Theta Kappa Scholarships are offered each year. To be eligible, students must have a 3.25 GPA and an associate degree from a regionally accredited institution. The Phi Theta Kappa designation must be posted on the official college transcript. This scholarship is renewable if the student is enrolled full time and maintains a 3.5 GPA. Part-time students and students with previous bachelor's degrees are not eligible.

Transfer Scholarship – \$5,000

Students who intend to have full-time status at the Mount, are transferring at least 24 semester hours from a regionally accredited institution, and have a cumulative GPA of 3.0 are eligible for a \$5,000 Transfer Scholarship. This scholarship is renewable if the student is enrolled full time and maintains a 3.0 GPA. Part-time students and students with previous bachelor's degrees are not eligible.

Adult Scholarship – \$1,000

Any new or current adult student at the Mount with a minimum 2.75 GPA is eligible for this scholarship. Students are required to complete a FAFSA and submit an application. Full-time and part-time students attending at least 12 credit hours per year are eligible to apply. Recipients of this scholarship cannot be eligible for any need-based state or federal grant dollars (greater than the value of the Adult Scholarship). Students with a previous bachelor's degree or students receiving more than 25 percent tuition reimbursement from their employer are not eligible. An application must be completed each year. The deadline for applications is June 1.

Moore-Eckel Scholarship – \$750

Any new or current adult student at the Mount is eligible for this scholarship. Students are required to complete a FAFSA and submit an application. Full-time and part-time students are eligible to apply. An application must be completed each year. The deadline for applications is June 1.

TEACH Grant

The Teacher Education Assistance for College and Higher Education Program provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. A 3.25 GPA is required and students must complete a FAFSA.

TIPS | Apply Early The best time to file the FAFSA is between January 1 and March 1. Completed tax returns are not necessary in order to file your FAFSA. | **FAFSA Code** The Mount's code is 003033. | **Reapply Every Year** Financial aid is not automatically renewed. Each year you must file a FAFSA or a Renewal FAFSA to be considered for need-based financial aid. Remember to also check renewal requirements on all scholarships. | **Respond to Information Requests** Promptly reply to all requests from Student Administrative Services for additional information. | **Manage Debt Wisely** Limit borrowing to necessary education expenses. The Mount's Student Administrative Services team offers debt management assistance to help you plan repayment obligations.

GRADUATE STUDENTS: SCHOLARSHIPS AND GRANTS

Sisters of Charity Scholarships

The Sisters of Charity Scholarships for women in graduate education and religious pastoral studies are available to female students who plan to enroll for 12 credit hours and who demonstrate financial need.

Ministry Tuition Grant

A special grant is available to any student enrolled in the religious and pastoral studies graduate program who is a paid or volunteer minister serving in a congregation, hospital, health care facility, social service agency, diocese, or educational institution. Students must complete a FAFSA. For 2010-2011, this grant reduces tuition to \$275 per credit hour during the summer months and to \$325 per credit hour during the rest of the year.

TEACH Grant

The Teacher Education Assistance for College and Higher Education Program provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. A 3.25 GPA is required and students must complete a FAFSA.

Catherine Relihan Scholarship

The Catherine Relihan Scholarship is awarded to one student each year who enters the Master of Nursing (MN) program. The scholarship is \$5,000 to be distributed over the four semesters of the program. An application must be submitted to the Department of Graduate Nursing by March 1. To be eligible, candidates must:

- be accepted into the MN program
- have a cumulative GPA of at least 3.4
- submit an application with an essay describing personal and professional aspirations.

GET STARTED

1. Complete the admission application process and receive notification of acceptance.
2. Financial aid that comes from federal, state and institutional sources is available by filing the FAFSA. Complete the FAFSA before March 1 for the maximum amount of assistance. **List the College of Mount St. Joseph and its code, 003033, as one of your options.** We recommend that you visit www.fafsa.ed.gov and file the online version of the form.

If you have financial need as determined by the information you submitted on the FAFSA, the Mount may provide funds if you're enrolled at least half time as a graduate student.

Based on an analysis of the information you provide, Student Administrative Services will assemble a financial aid package that may include grants, scholarships and loan eligibility.

2010-2011 RATES

Full-Time Undergraduate Tuition

	Year	Semester
12-18 credit hours*	\$22,750	\$11,375
Additional hours over 18 credit hours		\$475/hour

Part-Time Undergraduate Tuition

1-11 credit hours.....\$475/hour

Graduate Tuition

Education (MA)	\$515/hour
Education (TEAM-IEC)	\$515/hour
Education (TEAM-MSE)	\$515/hour
Education (TEAM-AYA)	\$515/hour
Religious Studies (MA)	\$515/hour
Organizational Leadership (MSOL)	\$555/hour
Nursing (MN)	\$38,800 for the program
Entry Level DPT	\$81,000 for program or \$9,000 per semester

General Fee

Non-refundable general fee covering student activities, technology, student and academic support services, and logistical services.

	Year	Semester
12 or more hours	\$800	\$400
4.5 to 11.5 hours	\$400	\$200
1 to 4 hours	\$150	\$75
New Student Fee	\$150	

All tuition, fees and room/board are subject to change by the College of Mount St. Joseph's Board of Trustees.

**Some programs/courses may have additional fees or tuition differential.*

RESOURCES

For additional financial aid information, visit the following Web sites:

www.fafsa.ed.gov – provides information and forms for the FAFSA.

www.finaid.org – lists available loans and scholarships for graduate students.

www.studentaid.ed.gov – has information about types of federal student aid, eligibility criteria and repaying student loans.

BENEFITS FOR VETERANS

The Mount is participating in the Yellow Ribbon Program, a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. Veterans who choose to attend the Mount as part of the Yellow Ribbon Program will not pay tuition or fees for undergraduate or master's degree programs. The cost will be covered by the Veterans Administration in partnership with the Mount. The benefits also include allowances for books and housing. Some restrictions and admission requirements apply.

ON THE WEB

Visit www.msj.edu/financial-aid to further explore the financial aid possibilities at the Mount.

Visit www.msj.edu/veterans to learn more about benefits for veterans.

The College Catalog is your one-stop source for information on program requirements and course offerings. Visit www.msj.edu/catalogs to learn more.

Explore your career options while getting expert advice along the way. Visit www.msj.edu/career-center to read about CLEP, prior learning and preparing for graduate school.

Go to www.msj.edu/ask-joe to find categorized FAQs and submit your own question.

WE'RE ON:



MISSION STATEMENT

The College of Mount St. Joseph is a Catholic academic community grounded in the spiritual values and vision of its founders, the Sisters of Charity. The College educates its students through interdisciplinary liberal arts and professional curricula emphasizing values, integrity and social responsibility. Members of the Mount community embrace:

- Excellence in academic endeavors
- Integration of life and learning
- Respect and concern for all persons
- Diversity of cultures and beliefs
- Service to others.



5701 Delhi Road
Cincinnati, Ohio 45233
(800) 654-9314
www.msj.edu

Marilyn Hoskins, M.S.

Assistant Director for Graduate Recruitment
Office of Graduate Admission
(513) 244-GRAD (4723)
(800) 654-9314
FAX (513) 244-4629
marilyn_hoskins@mail.msj.edu

Adult Admission

(513) 244-4532
(800) 654-9314
FAX (513) 244-4629

Student Administrative Services

(513) 244-4418
financial_aid@mail.msj.edu

The College of Mount St. Joseph ("the College") is committed to providing an educational and employment environment free from discrimination or harassment on the basis of race, color, national origin, religion, sex, age, disability, or other minority or protected status. This commitment extends to the College's administration of its admission, financial aid, employment, and academic policies, as well as the College's athletic programs and other college-administered programs, services, and activities.

The College has designated the chief compliance and risk officer, (513) 244-4393, Office of the President, as the individual responsible for responding to inquiries, addressing complaints, and coordinating compliance with its responsibilities under Title IX of the Education Amendments of 1972 and other applicable federal and state civil rights laws. The College has designated the director of academic support, (513) 244-4524, the Learning Center, as the individual responsible for responding to inquiries, addressing complaints, and coordinating compliance with its responsibilities under Section 504 of the Rehabilitation Act of 1973.