

2024-25

NOTIFICATION  
OF AWARD  
GUIDE

ST. INMAC



The Notification of Award is for your records. To respond to this award notice, please go to

2024-25  
2024. Final costs will be posted to

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## Parent PLUS Loan

For families who need to borrow beyond the Federal Direct Loan limits, the Parent PLUS Loan is one option. The Federal Direct Parent PLUS Loan is available for parents to borrow on behalf of dependent undergraduates who are enrolled at least half time (six credits). A credit analysis is required. Students must have a current FAFSA on file in order for their parent(s) to apply for a Federal Direct Parent PLUS Loan. More information is available at

<https://www.fafsa.gov>  
<https://www.fafsa.gov>

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The Financial Aid Office at St. Thomas automatically awards Federal Direct Loans based on financial aid eligibility, which is determined by the Free Application for Federal Student Aid (FAFSA). Federal Direct Parent PLUS Loans are available, but are not automatically awarded.





## ST. THOMAS SATISFACTORY ACADEMIC PROGRESS POLICY

- Complete 67 percent of all attempted credits
- Achieve and maintain a minimum cumulative 2.0 GPA after the end of four semesters of enrollment. Semesters are defined as fall, J-Term and spring (combined), and summer for purposes of this policy.
- Obtain a first bachelor's degree within 192 attempted credits

All federal, state, and institutional grants, loan and work-study programs are covered by this policy. Institutional scholarships and awards are covered by this policy and subject to the criteria defined for the specific scholarship/award (for example, full-time, continuous enrollment).

### Students must have a high school diploma or GED to receive financial aid. Students must be U.S. citizens or eligible non-citizens to qualify for federal aid and some state aid programs. Minnesota Residents who do not qualify to file a FAFSA may qualify for some state aid through the MN Dream Act.

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### A student's progress will be monitored at the end of each term (financial aid period). For this policy's purposes, there are three terms defined as Fall term, Jterm/Spring term, and Summer term. Jterm and Spring term are combined into one term for financial aid purposes. All summer sessions are combined into one term. The assessment will be based on the student's entire academic record, including all transfer credit hours accepted by the university. Admission or re-admission to the University of St. Thomas and academic standing as defined by the Registrar's office may allow for a student's continued enrollment at the university. However, admission, re-admission or continued enrollment does not exempt the student from meeting the terms of this policy regarding financial aid eligibility.

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### A student may choose to repeat courses in order to improve a grade. The institutional cumulative GPA will be recalculated using the highest grade from the course. While repeating a course may improve the GPA calculation, all credits are counted as attempted regardless of whether the credits are for the initial or repeated course. Once a student has received a passing

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grade in a course, a student can only receive federal financial aid for one repeat of that course.

### St. Thomas does not offer remedial coursework. Enrollment in prerequisite coursework (MATH 005 and MATH 006) does not affect eligibility for financial aid. Because these are 0-credit courses, these courses do not count in the cumulative institutional GPA calculation, nor do they count as either attempted or completed credits.

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### All college level courses taken outside of the University of St. Thomas and accepted for credit at the university are counted as transfer credits. Transfer credits include those earned during regular enrollment at another post-secondary institution as well as those earned during the completion of a student's high school diploma or G.E.D. (e.g., AP, IB, PSEO, CIS, and CLEP). All transfer credits accepted by the university count as attempted and completed credits when measuring completion rate and are included in the maximum time frame calculation.

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### Undergraduate Baccalaureate students are eligible to receive financial aid for a maximum of 192 attempted credits. Attempted credits include all grades of "F", "R", "W" and "I". If a student begins a term and withdraws from all courses for the term during the 100 percent tuition refund period, the courses from which they withdrew count as attempted. Courses from which a student is allowed to withdraw without grade notation after the institutional refund period due to special circumstances are also counted as attempted credits. Courses that are repeated are counted each time they are attempted. All transfer credits accepted by the university are counted as attempted. Audited courses are not counted.

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During the review period, if it has been determined that a student is unable to obtain the Baccalaureate Degree within the maximum timeframe, the students will be placed on Financial Aid Suspension (see below) and will be asked to submit an appeal with a graduation plan (see form link below). If the appeal is approved, the graduation plan with specified registration must be strictly adhered to in order to remain eligible for financial aid.



You are strongly encouraged, and in some cases required, to express your appreciation for the funds you have received. Donors and legislators appreciate hearing how the funds they provide make it possible for you to attend St. Thomas and achieve your educational goals.

#### Recipients of endowed or restricted scholarships must log in to Murphy Online to view whether or not a letter of appreciation is required. If a letter of appreciation is required, the donor information needed to satisfy the requirement will be provided. Scholarship funds are paid to St. Thomas student accounts only after the St. Thomas Development Office notifies the Financial Aid Office that any requirements have been satisfied.

Recipients of St. Thomas funds not requiring a thank-you may still send a letter of appreciation to the following address:

For further information, contact:

2115 Rt. 5, St. Thomas, MN 55105-1066

For further information, contact:

For further information, contact:

(651) 626-3171 (00)32-61, 2-6 31



To express your appreciation for your Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Direct Loans or Federal Work-Study, you can write your elected U.S. legislators. Contact information is available for your U.S. senators at

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**St.Thomas**

2115 Summit Ave.  
St. Paul, MN 55105-1096 USA

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