

OTHER AID PROGRAMS

ROTC

Select students admitted to an Air Force, Army, or Navy Reserve Officer Training Corps program may be awarded ROTC Scholarship. These scholarships provide varied amounts of tuition assistance, books, fees, and a monthly tax-free allowance, uniforms and in some cases school supplies. To obtain details on these awards, contact the appropriate ROTC office at the University of Notre Dame as early as possible.

Notre Dame Faculty/Staff Dependent Undergraduate Tuition Remission

Dependent daughters of faculty, administrators, and staff employed by the University of Notre Dame may qualify for this tuition benefit. For more information, contact the Human Resources Office at the University of Notre Dame.

Private/Alternative Student Loans

Various lenders offer private/alternative loans to students specifically for college costs. Repayment typically begins after the student graduates or is no longer enrolled. These loans require a student to have a satisfactory credit history and/or a credit-worthy co-signer. The interest rates and loan fees can vary by lender, and often these financing terms are tied to the credit worthiness of the student borrower and co-signer. The maximum amount students can borrow is the annual cost of attendance minus all other financial aid the student has been awarded. Information about how to apply for an alternative loan is on our web page at saintmarys.edu/loans (<http://saintmarys.edu/loans/>).

Financial Aid for Study Abroad

Students participating in Saint Mary's sponsored study abroad programs during the fall and spring semesters remain eligible for most of their Saint Mary's scholarships and grants, in addition to federal and state aid. The only exception to this is that students on study abroad programs cannot use their CIC, CCC Tuition Exchange or Tuition Exchange Inc on Remission. A student who chooses to study on a non-Saint Mary's study abroad program may be eligible for federal aid if the student completes a Consortium Agreement with Saint Mary's and the sponsor school. Note that a student's financial aid eligibility may be different when she is on a study abroad program. Consequently students who will be studying abroad should make sure their award letter indicates that the aid offered is for participation on a study abroad program. Conversely, if the award letter indicates the aid is for participation on a study abroad program and the student will not be studying abroad, the student should contact the Office of Financial Aid so that the aid can be revised.

Financial Aid for Students Living Off Campus

Students who choose to live in off-campus housing (does not include commuter students or non-traditional students) are awarded institutional grant aid using a different packaging policy. Eligibility for all assistance is based on an off-campus cost of attendance rather than the higher residential cost of attendance. Therefore, eligibility for institutional grant aid will likely be reduced and need-based federal assistance may also be affected.

Financial Aid for Summer School

Institutional aid from Saint Mary's College is available to undergraduate students during the fall and spring semesters only. Most students finance summer school through private/alternative student loans. In rare cases, federal aid may be available to help pay for summer school.

Undergraduate students enrolling in summer school may be eligible for federal aid such as Federal Pell Grant, Federal SEOG Grant, Federal Direct Loan, and Federal Parent PLUS Loan. SEOG would only be awarded to eligible students in the rare circumstance that funding remains in those programs from the academic year. To receive Pell Grant and Direct Loans students must have remaining eligibility from the academic year. In addition, students must be enrolled at least half time if they wish to borrow Direct Loans.

Financial Aid For Post-Baccalaureate Programs

Students enrolled in the post-baccalaureate teaching program at Saint Mary's College are not eligible for institutional aid, but may apply for Federal Direct Loan assistance.

Financial Aid in Subsequent Years Application Process

Each year students must complete the Free Application for Federal Student Aid (FAFSA). For example, to receive financial aid during the student's sophomore year, these aid applications should be completed by March 1 of the freshman year.

Financial Aid Standards of Academic Progress

To maintain eligibility for federal financial aid, students are required to meet the minimum standards of financial aid academic progress which are described in further detail later in this section. In addition, students may only receive federal financial aid twice for a specific course the student has already completed and passed.

Need-Based Aid Renewal

If a family's financial situation is similar to the prior year, the amount of need-based assistance a student receives should be similar to the prior year. If any of the following situations occur the amount of aid from Saint Mary's College will likely be different:

- Student fails to maintain the grade point average required for her scholarship
- The number of people in the family and/or the number of people enrolled in an undergraduate degree program changes
- The student moves from on-campus housing to off-campus housing or vice versa
- The parent or student income increases or decreases significantly
- The parent or student assets increase or decrease significantly
- The student's aid in the prior year was based on a special circumstances appeal that is not renewed in the new aid year.