

A person is seen from behind, holding a silver laptop. The back of the laptop lid features a large white shield-shaped logo. Inside the shield, the text "2025-26 FINANCIAL AID OFFER GUIDE" is printed in a dark blue, sans-serif font. Below the shield, the University of St. Thomas logo is visible, consisting of a small red and white emblem followed by the text "UNIVERSITY OF St. Thomas." in a dark blue font. The person holding the laptop is wearing a dark jacket and a watch on their left wrist. The background is a plain, light-colored wall.

2025-26
FINANCIAL AID
OFFER GUIDE

UNIVERSITY OF
St. Thomas.

RESPONDING TO YOUR
FINANCIAL AID OFFER



Costs for the 2025-26 academic year will not be final until May 2025. Final costs will be posted to the financial aid website (<https://www.stthomas.edu/costs/undergraduate/>) as soon as they are available.

The cost information provided here was used to package financial aid. While these figures are estimated, students should not expect their financial aid eligibility to change once costs are finalized. If financial aid is adjusted for any reason, including changes in the cost of attendance, students will receive a revised offer notice.

ESTIMATED TUITION

Per semester (12-18 credits)	\$27,400
Per school year	\$54,800
Per credit (less than 12 credits)	\$1,660
Registration Overload (above 18 credits)	\$1,500*

**Registration Overload fee is a per semester charge in the event the student registers for more than 18 credits. There are no additional registration charges beyond the coverage fee for any credits registered for above 18 credits.*

ESTIMATED REQUIRED FEES

Total required fees	\$1,660
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ESTIMATED HOUSING COSTS

Average double room cost	\$9,485
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ESTIMATED FOOD COSTS

Average cost	\$5,660
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ESTIMATED INDIRECT COSTS \$3,344

Indirect costs may include: books, supplies, transportation, personal expenses and potential loan fees. We provide an estimate of these costs for your

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ST. THOMAS SCHOLARSHIPS AND GRANTS



UST TRANSFER AWARDS

Transfer awards are funded by the university or established by donors as gifts to the university. Students who are offered a UST Transfer Award may receive funding for a maximum of 192 total credits (attempted St. Thomas credits plus all transferred credits) or until graduation, whichever comes first, provided the student meets the necessary renewal criteria. To renew UST Transfer Award funding, recipients must remain consecutively enrolled as a full-time St. Thomas student, achieve an institutional GPA of 2.0 or higher and maintain satisfactory academic progress (see page 16). UST Transfer Award funds are only disbursed during the fall and spring semesters.

ST. THOMAS GRANTS

St. Thomas grants are funded by the university or established by donors as gifts to the university. St. Thomas Grant funds are awarded to transfer students who demonstrate financial need as determined by the Free Application for Federal Student Aid (FAFSA). These grant funds are awarded on a first-come, first-served basis and eligibility is determined every year. To receive a St. Thomas Grant (if eligible), students must enroll at least half time (six or more credits), remain enrolled consecutively at St. Thomas and maintain satisfactory academic progress (see page 16). St. Thomas Grant funds are only disbursed during the fall and spring semesters.

TRANSFER STUDENT MONITORING PROCESS

All new transfer students who have applied for financial aid are monitored by the U.S. Department of Education National Student Loan Data System (NSLDS). Federal regulations do not allow students to receive federal grants and loans simultaneously at more than one institution. The University of St. Thomas is notified by NSLDS if another school has processed financial aid for a transfer student during the same academic year. The University of St. Thomas can begin monitoring students 30 days prior to the beginning of the term. The Financial Aid Office is unable to process and disburse financial aid for students during this initial monitoring period. It typically

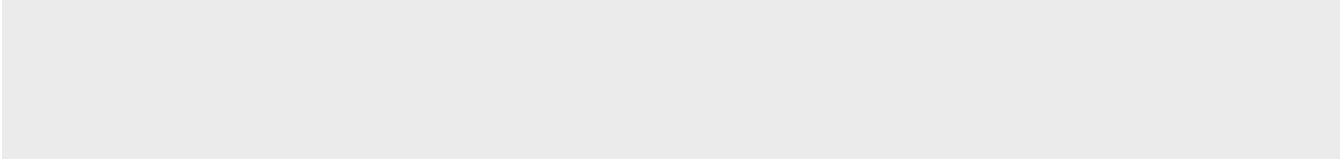


FEDERAL DIRECT PLUS LOAN FOR PARENTS

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 stthomas.edu/otherloans.

When a Federal Direct Parent PLUS Loan is Denied Due to Parent's Credit

If a Federal Direct Parent PLUS Loan is denied because of a parent's credit history, families have three options. The parent may appeal the decision due to extenuating circumstances, secure a credit-worthy endorser (co-



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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. Students and parents who participate in federal loan programs are required to have their loan records submitted to the [National Student Loan Data System \(NSLDS\)](#). Loan records on NSLDS will be accessible to guarantee agencies, lenders and colleges determined to be authorized users of the data system.

FEDERAL DIRECT LOANS

To obtain a Federal Direct Subsidized and/or Federal Direct Unsubsidized Loan, students must accept the loan(s) via Murphy Online. Once loans are accepted, students borrowing for the first time at St. Thomas will receive a request to take the following steps:

Entrance Loan Counseling

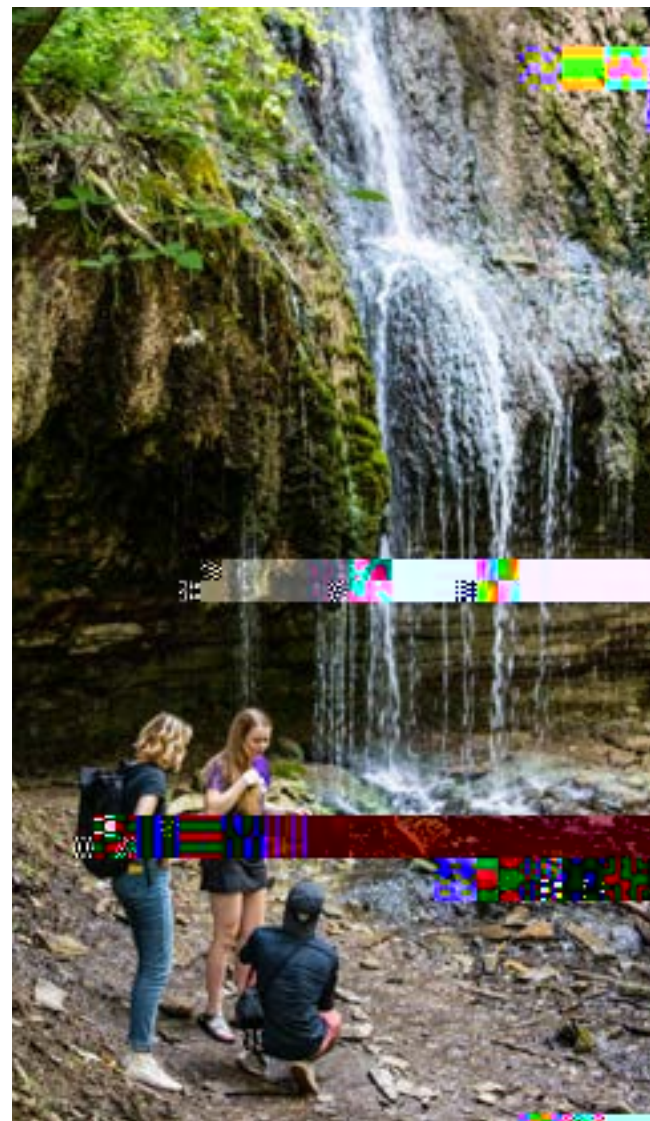
This online counseling requires student borrowers to read and answer questions about the Federal Direct Loan Program. It is intended to inform students of their rights and responsibilities as borrowers in the program. Go to studentaid.gov to learn more and complete a counseling session.

Complete MPN

The MPN is the official document a student borrower signs promising to repay his or her Federal Direct Loan. The MPN is completed online at studentaid.gov using your FSA ID as an electronic signature. Students who have borrowed in a previous year from the Federal Direct Loan Program may not be required to complete another MPN.

Annual Student Loan Acknowledgment

It is recommended that students and parent borrowers complete an Annual Student Loan Acknowledgment each year a new federal student loan is accepted or requested. First-time borrowers accepting a federal student loan are acknowledging they understand the responsibility to repay the loan. Borrowers with existing federal student loans are acknowledging that they understand how much they owe and how much more they are eligible to borrow.



FEDERAL DIRECT PLUS LOAN FOR PARENTS

To apply for a Federal Direct PLUS Loan for Parents, the parent borrower must log in to studentaid.gov using their FSA ID username and password and select "Apply for a Direct PLUS Loan." Information on this form will be used by the U.S. Department of Education to initiate the application and credit authorization on the parent's behalf. The parent borrower listed on the application or credit authorization must sign an online MPN using his or her FSA ID before any loan funds may be disbursed.

This past year, St. Thomas students received just over \$2.7 million in private scholarships awarded by local foundations, community agencies, clubs, social and fraternal organizations, parents' employers, etc. These scholarships are awarded based on a variety of factors such as financial need, academic achievement, ethnicity, community involvement, leadership, career plans and fields of study. It is truly worth a student's time to search for these opportunities. Our office provides several tools to help you search for outside scholarships.

Our website also offers [links to free online scholarship searches](#), [tips for students applying for private scholarships](#) and [information about scholarship matching programs](#).

REPORTING

Students receiving funding from outside sources must notify the Financial Aid Office of these additional funds. If we are required to revise financial aid due to a student's receipt of other resources, the student's Federal Direct Loan(s) or work-study award will be adjusted first. Contact the Financial Aid Office if you have questions about how aid received from outside sources may affect your overall aid package. [Students may report their outside scholarships on Milutdbhnfedjnu](#)



ST. THOMAS SATISFACTORY ACADEMIC PROGRESS POLICY

Undergraduate students receiving financial aid must:

- 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

Programs Covered by this Policy

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).

ELIGIBILITY

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.

Monitoring Progress

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.

Repeated Coursework

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

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

Remedial Coursework

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.

Transfer Credits

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.

Maximum Time Frame

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.

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.





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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.

ST. THOMAS SCHOLARSHIPS

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 ne(u)-20.129 ((i)7.444P(o)42.4 (t)-19. (o)4-1.5 r)-1y (i)-21.4 (r)-1 9 0 0 .4 (t)-21.5 (t)-7.7 (e)1 (s)-9.9 ()TJ0 -1.444 Td(r)-15.4 (e)-14.3 (q)-3.5 (TJ0m(c)-5.8 (i)-1-2 (r)-32 (r)9.2 (-2.5 (tl b(e)-1n)-31 (e)-2-21.1 (h)-0.7 (e)-0.6 (y p)-1.3 (r)-15.9)-13.9 (e)4.8 (i)3.S28.2 (



All for the Common Good

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