

# Financial Information

At Saint Vincent College the cost is kept at the lowest possible level consistent with a financially responsible operation. The payment of the College's bill is due before the beginning of classes each semester or session. The student must obtain a financial clearance sheet from the Business Office indicating that satisfactory arrangements have been made for payment of financial obligations to the College. Students who do not receive this financial clearance will not be officially enrolled at the College.

Students may not enroll for a successive semester until their accounts have been completely satisfied; and no diplomas, transcripts or records will be issued until all financial obligations have been settled.

For students and parents desiring to pay education expenses in monthly installments and/or spreading the expenses over a number of years, payment plans are available through the College as well as agencies outside the College. These plans are optional and intended solely as a convenience. Persons desiring further information on these payment plans should contact the Office of Admission and Financial Aid, Saint Vincent College, Latrobe, Pennsylvania 15650-2690.

On checks given in payment of tuition and other fees which are returned by the bank because of insufficient funds, the issuer of the check will be charged a service charge of \$25.00 plus 3% of the amount of the check. All checks must be drawn on a U.S. bank.

The College reserves the right to change any of the fees whenever increasing costs may require such change.

## Tuition and Fees for 2006-2007

Fees	Per Semester
Tuition per semester (12-19 credits)	\$11,175.00
Tuition – Undergraduate (per credit)	699.00
Regular Rooms, basic rate	
Bonaventure and Gerard	1,850.00
Saint Benedictl (double)	2,000.00
Saint Benedict (single)	2,200.00
Wimmer (single)	2,000.00
Wimmer (double)	1,850.00
Rooney (double)	2,350.00
Rooney Apartments	2,810.00
Aurelius (double)	2,250.00
Private Rooms, surcharge	1,000.00
Board Plans	
19 meal + \$50.00 Flex	1,771.00
15 meal + \$100.00 Flex	1,722.00
12 meal + \$125.00 Flex	1,608.00
200 Block + \$100.00 Flex	1,771.00
5 meal + \$50.00 Flex	578.00
Apartment Meal Plan	1,400.00
Student Government Fee	110.00
(Undergraduate students taking 12 or more credits)	
(\$30 for non-traditional students)	

Technology Fee	
\$135 a semester (for full-time students)	
\$45 a semester (for part-time students)	
Health Services fee (full-time undergraduate residents and part-time residents)	\$80
Bandwidth fee	\$25
Laundry fee	\$25
Special Course and Lab Fees	
Science Lab Fee, per course	85.00
Experimental Psychology (PY 341)	85.00
Biological Psychology (PY 331)	50.00
Psychology (PY 381/382)	45.00
Psychological Testing (PY 380)	40.00
Language Lab Fee	40.00
Applied Music (MU 125, MU 225, MU 325, MU 425)	90.00 per credit
Student Teaching Fee (ED 410)	200.00
Student Teaching Orientation Fee (ED 400)	60.00
Teacher observation fee (ED 101)	50.00
Teacher observation fee (ED 207/307)	50.00
Art lab fee (AR 125, 225, 325, 425)	90.00
Art lab fee (AR 130-135, 230-232,404, MU 316)	85.00
Art lab fee (AR 280, MU 415)	40.00
Art lab fee (MU 315)	60.00
Art lab fee (AR 212, 333)	150.00
Audit Fees	
Course Audit (per credit)	699.00
Miscellaneous Fees	
Freshman Orientation Fee (first semester only)	175.00
Application Fee (applied to cost of processing application – non-refundable)	25.00
Reservation Deposits	
To place name on roster of students	100.00
Housing reservation (for resident students only)	100.00
Late Registration	50.00
Adding classes after first day of semester	15.00
Graduation Fee	80.00
Graduation Fee for Certificate Programs	10.00
Transcript of credits	5.00
Fee for finalizing each incomplete "G" grade	35.00
Independent Study Abroad Program	
Enrollment on Roster	100.00
Tuition per credit	699.00
Cooperative Education - semester	
Non Credit Internship or Cooperative Education	75.00
Tuition (per credit)	699.00

Assessing Experiential Learning Portfolio Evaluation, Interview and Exams	175.00
Fee for Advanced Standing Credit Awards (other than AP or transfer)	150.00 per credit
Parking and Vehicle Registration	50.00

#### CONTINUING EDUCATION FEES

Initial Registration	25.00
Parking and Vehicle Registration (per year)	50.00

#### GRADUATE PROGRAM

Graduate Tuition - McKenna (per credit hour)	\$440.00
Graduate Tuition – Health (per credit hour)	\$510.00
Graduate Tuition – Education (per credit hour)	425.00
Application Fee (applied to cost of processing application – non-refundable)	\$25.00
Initial Registration charged upon first enrollment at Saint Vincent College	\$25.00
Late Registration	\$50.00
Graduation Fee	\$80.00
Technology Fee (\$45.00 for students carrying fewer than 9 credits)	\$135.00

N.B. Student Government Fee is not charged to graduate students.

### Refund Policy

The policy for refund of tuition and fees upon withdrawal from individual courses or from the College applies only to withdrawals processed on official College withdrawal forms. Note that refunds, if any, depend on the dates noted on official withdrawal forms. A student who feels that special circumstances warrant an exception from established policy may present an appeal to the Dean of Studies.

#### Summer Sessions

A 100% tuition refund is issued to students who drop a course before the session begins. Students who drop a course between the first course day and before the third class meeting will receive a 95% tuition refund. Tuition is not refundable on or after the third class meeting.

#### Fall Semester 2006

August 29-September 12	95 percent
September 13-September 28	40 percent

After September 28 there is no refund of tuition or fees determined by course registration.

#### Spring Semester 2007

January 10-January 24	95 percent
January 25-February 9	40 percent

After February 9 there is no refund of tuition or fees determined by course registration.  
Room and Meal Plan balances are non-refundable after the first week of classes.

#### Return of Financial Aid for Students Who Withdraw

For students who withdraw within the refund period, financial assistance from scholarships, loans, and/or grants will be returned to the source of aid in accordance with the provisions prescribed by the funding source.

#### Repayment by Students Who Withdraw

A student who received federal or state funds to finance expenses other than Saint Vincent College direct charges and who ceases enrollment at Saint Vincent College after the first class day of a semester and before the last class day of a semester may be required to make repayment to federal, state and institutional funding sources, e.g., Federal PELL, Federal Perkins Loan, Federal SEOG, state grants, Saint Vincent College Institutional Aid or endowments.

### Financial Aid

The financial aid program at Saint Vincent College is designed to help students who would find it difficult or impossible to attend college without some financial assistance. The College offers a comprehensive program of financial aid in the form of scholarships, grants, loans, part-time employment, and deferred payment schedules and coordinates programs from the federal and state financial aid programs. Any of these forms of financial aid may be offered singly or in various combinations to a student.

The Financial Aid Office estimates the cost of attending Saint Vincent College by adding tuition, room, board and fees plus an estimate for books, supplies, transportation from home to school and personal expenses. Please see the explanation of costs under "Tuition and Fees" in this *Bulletin*. The amount of financial aid an applicant receives is based on the difference between the total costs and the amount the student and family are reasonably able to contribute toward costs as determined by the Free Application for Federal Student Aid (FAFSA).

The College expects that the families of applicants for financial aid will assist students to the greatest extent permitted by their resources and that the student will help by means of summer and college employment, accumulated savings, and loans. The College encourages students to seek grant aid from outside sources such as corporations and civic groups.

Saint Vincent College extends its range of financial aid programs by utilizing federal and state grants and loans and work-study opportunities. The College makes every effort to provide opportunities for employment which are both educationally valuable and financially rewarding.

#### Application for Financial Aid

To apply for financial aid a student must file the Free Application for Federal Student Aid (FAFSA).

All applications should be filed at Saint Vincent College by May 1 of each year. Saint Vincent College should be a designated recipient of this information. Any applications received after this date will be processed on a funds-available basis only.

A student who has not filed an application for financial aid will not be eligible to receive any financial aid, e.g., scholarships, grants, college work study employment, or loans.

#### Financial Aid Questions

Questions concerning financial aid should be addressed to the Office of Admission and Financial Aid, Saint Vincent College, Latrobe, Pennsylvania 15650-2690; telephone (724) 537-4540.

#### Scholarships and Grants

A student must apply for financial aid in order to be eligible to receive a scholarship or grant even if the scholarship or grant is merit based. Only full-time students, i.e., 12 or more credits per semester are eligible.

Saint Vincent College, commemorating its founders and wishing to perpetuate their dedication to the services of youth, awards funds to students of academic promise and good character who ordinarily

demonstrate financial need.

### **Academic Scholarships**

Saint Vincent College annually awards academic scholarships to freshmen for excellence in academic achievement as evidenced from the candidate's high school record and the scores from the SAT I or ACT. A candidate for these awards must be a graduate of an accredited secondary school.

### **Leadership Grants**

Saint Vincent College annually awards grants to freshmen in recognition of leadership abilities as evidenced by leadership in student activities, such as student government, student newspaper, clubs and organizations, community affairs, etc.

### **Benedictine High School Student Grants**

Students who are graduates of Benedictine high schools are eligible for these grants. The student must submit a letter requesting consideration for the award by March 15. This letter must be co-signed by the student's guidance counselor.

### **Benedictine Pastors' Awards**

Students who are registered members of parishes staffed by Benedictine monks of Saint Vincent Archabbey are eligible for these awards. The student must submit a letter requesting this grant, and the pastor must submit a letter verifying the student's registration in the parish, both by March 1.

### **Catholic High School Graduate Grants**

A grant is extended to graduates of Roman Catholic High Schools who enroll as full-time students in the fall semester immediately following their high school graduation. Renewal requires continuous full-time enrollment during the academic years following initial enrollment.

### **Governor's School Merit Grants**

Students who have completed one of the Pennsylvania Governor's Schools of Excellence programs are eligible for these grants. The student must submit a letter requesting consideration for the award by March 15.

### **Hugh O'Brien Leadership Merit Grants**

Students who have participated in the Hugh O'Brien Youth Foundation Leadership Seminar are eligible for these grants. The student must submit a letter requesting consideration for the award by March 15.

### **Orthodox Christian College Program Grants**

Students who are participants in the Orthodox Christian College Program are eligible. The student must submit a letter requesting the grant by March 1. This letter must be cosigned by the coordinator of the Orthodox Christian College Program.

### **International Student Grants**

Students who are not citizens of the United States and have demonstrated financial need are eligible for these grants. A Declaration of Finances form must be filed with the Office of Admission and Financial Aid no later than April 1.

### **Academic Scholarship For Upperclass Students**

The College awards scholarships to matriculated full-time upperclass students, as funds are available. These scholarships are awarded on the basis of academic achievement at Saint Vincent College, character, and financial need. Applications must be received in the Admission and Financial Aid Office by May 1.

### **Transfer Student Academic Scholarships and Grants**

Scholarships and grants are awarded to students who are trans-

ferring to Saint Vincent College from another institution of higher education. These are granted on the basis of academic achievement and/or financial need.

### **Eagle Scout/Gold Award/Carl A. Spatz Award Merit Grants**

Students who have attained the rank of Eagle Scout from the Boy Scouts, the Gold Award from the Girl Scouts, or the Carl A. Spatz Award from the Civil Air Patrol are eligible for these grants.

### **Grace and Herb Boyer Scholarships**

Academic-Candidates for this scholarship must have exceptional academic achievements in secondary school.

Leadership-Candidates for this scholarship must have exceptional records of leadership in school and community.

### **Shirley and J. W. Connolly Scholarship**

Candidates for this scholarship must have strong academic records in secondary school and broad extracurricular involvement in school and community.

## **COMPETITIVE EXAMINATION**

### **Wimmer Scholarship**

By competitive examination in general knowledge; a student must be nominated by the principal or school counselor.

### **Biology—Maximilian G. Duman, O.S.B. Scholarship**

By competitive examination in biology; for information write to the Office of Admission and Financial Aid.

### **Chemistry—Bertin L. Emling, O.S.B. Scholarship**

By competitive examination in chemistry; for information write to the Office of Admission and Financial Aid.

### **English Scholarship**

By competitive examination in English; for information write to the Office of Admission and Financial Aid.

### **History Scholarship**

By competitive examination in history; for information write to the Office of Admission and Financial Aid.

### **Physics—Roland L. Heid, O.S.B. Scholarship**

By competitive examination in physics; for information write to the Office of Admission and Financial Aid.

### **Computing and Information Science Scholarship**

By competitive examination in computer science; for information write to the Office of Admission and Financial Aid.

### **Mathematics Scholarship**

By competitive examination in mathematics; for information write to the Office of Admission and Financial Aid.

### **Music—Gabriel Burda Music Scholarship**

By competitive audition for intended music majors only; for information write to the Office of Admission and Financial Aid.

### **Religious Studies**

By competitive examination in religious studies; for information write to the Office of Admission and Financial Aid.

### **The Alex G. McKenna Economics and Policy Scholarships**

Competitive four-year scholarships are awarded annually on the basis of an on-campus essay competition (addressing a topic of current popular interest in the area of business, finance, economics or political science), in addition to demonstrated academic achievement and leadership qualities. The competition is open to high school juniors and seniors. For information write to the Office of Admission and Financial Aid.

## Unrestricted Endowed Scholarships and Grants

### Alumni

**R. James Annarella**  
**R.J. and C.E. Bartel Memorial**  
**James A. Boyle**  
**John H. and Annette C. Brownfield**  
**James D. Carden**  
**J. Barrera Cestello**  
**Gilbert Cuneo**  
**Alexander Devereux, O.S.B.**  
**Dr. Ross and Candace DiMarco**  
**Conrad A. Donovan, D.V.M. Memorial**  
**Electro Glass Products**  
**Rev. John T. Flaherty**  
**Augustine Flood, O.S.B.**  
**Joseph F. Grochmal**  
**H.J. Heinz Company Foundation**  
**Daniel W. Jamieson**  
**Christian A. Johnson**  
**Keystone**  
**Klotz Family**  
**Michael F. Kubiak Memorial**  
**Frank L. Kuss**  
**Francis L. Lalley, Jr.**  
**Thomas L. and Ruth B. Lally Memorial**  
**Lukac**  
**Frank Maddas**  
**Clifford J. and Edna M. Maher**  
**Michael Mazero**  
**Charles McFadden, O.S.B. Memorial**  
**Philip M. McKenna Foundation, Inc.**

**Mary Margaret McNally and Inez McGrath**  
**Meehan Family**  
**John Murtha, O.S.B.**  
**Cecil and Donald Nally**  
**Kenneth E. Nicely and H. Kay Dailey**  
**Need Based (NEDC)**  
**Joseph C. and Margaret G. Newcomer**  
**Albert M. Nichols Memorial**  
**John C. and Edna M. Onufer**  
**Angelo L. Pantalone**  
**Nancy and Scott Paolo**  
**Aidan Pfiester, O.S.B.**  
**Frank and Elizabeth Resnik**  
**Joseph and Inez Rich**  
**John M. Ridilla**  
**Art Rooney, Sr.**  
**The Honorable Bernard F. Scherer Memorial**  
**Michael and Dolores Shumaker**  
**Ermin, O.S.B., and Julian, O.S.B., Smith**  
**I.P. Strittmatter**  
**George J. Sweeney, D.M.D.**  
**Robert Tananis**  
**Stanley and Mary Tarka**  
**C. Thumel**  
**Valley Vulcan Mold Company**  
**Clement J. Wandrisco, Sr.**  
**Idelphonse Wortman, O.S.B.**  
**Lucille S. Ziemkiewicz**

### Restricted Scholarships and Grants

**Pangborn**; preference given to residents of the State of Maryland.  
**Stephen J. Siko/Latrobe Brewing Co.**; eligibility limited to a freshman student who graduated from Latrobe High School.  
**Rick's Video**; eligibility limited to students in film, communications, or media programs, or with interest in a film/film making career.  
**Richard V. Wolverton/Latrobe Brewing Co.**; eligibility limited to a freshman student who graduated from Derry Area High School.

### Restricted Endowed Scholarships and Grants

**Archabbot Douglas R. Nowicki, O.S.B. Minority Student Scholarship**; preference given to minority students.  
**Jane Cody Scholarship**; eligibility limited to Western Pennsylvania students.  
**Leo P. Rothrauff, O.S.B.**; eligibility limited to students from Brazil.  
**John M. Flavin**; eligibility limited to graduates of Canevin or North Catholic High Schools.  
**Raymond N. Baum, Jr.**; preference given to graduates of North Catholic High School.  
**Edmund Cuneo, O.S.B.**; preference given to students from Pittsburgh's Northside.  
**Sara Carr McComb**; eligibility limited to residents of Westmoreland County.  
**John L. and Carol G. Pollock**; eligibility limited to full-time stu-

dents who are residents of Westmoreland or Allegheny Counties.

**Eberly Family**; preference given to residents of Fayette County.  
**James**; preference given to residents of Latrobe.  
**Donald E. Visconti**; eligibility limited to graduates of Greater Latrobe and Derry Area School Districts.  
**Latrobe and District 7330 Rotary**; preference given to graduates of Greater Latrobe, Derry Area and Greensburg Central Catholic High Schools; and Westmoreland, Washington, Greene, Fayette, Indiana and Somerset Counties.  
**Erie Diocese**; eligibility limited to students who reside in the Diocese of Erie.  
**Albert and Ola Eick**; eligibility limited to male students from Allegheny County, PA; Belmont County, OH; Ohio County, WV.  
**Andrew and Marie Fitzgerald Hurley**; preference given to commuting students with financial need.  
**Ralph M. Parsons Foundation**; preference given to commuting students with financial need.  
**Eden Hall Farm**; eligibility limited to women.  
**Owen Roth, O.S.B.**; eligibility limited to Biology majors.  
**Edward Wenstrup, O.S.B.**; eligibility limited to Biology majors.  
**Rockwell International**; eligibility limited to dual degree 3-2 engineering majors.  
**Frank L. Kuss**; preference given to biology or chemistry majors.  
**Charles F. Flavin**; eligibility limited to sophomores, juniors, or seniors with a 2.5 minimum G.P.A. and high financial need.  
**Edith Q. Monack**; eligibility limited to students entering the senior year as Biology or Chemistry majors at Saint Vincent College.  
**Biology Alumni and Friends**; eligibility limited to students entering the Junior year as Biology majors at Saint Vincent College.  
**Business Administration Alumni and Friends**; eligibility limited to students entering the senior year as Business Administration majors at Saint Vincent College.  
**Terry B. Sedlacko**; eligibility limited to senior accounting majors.  
**Class of 68/Ronald Gorka, O.S.B.**; eligibility limited to seniors with special need.  
**Paul A. Murray, Jr., Telethon Scholarship**; eligibility limited to selected alumni telethoners.  
**Alex and Wilma McKenna**; eligibility limited to students whose high school records show achievement by persistent personal effort.  
**The Elizabeth and Tom Andreoli (C'56, Sc.D.'87 [hon])** Traveling Scholar Award; Limited to juniors and seniors. The traveling scholar award is a competition to enable students to broaden their education through travel for special projects and/or research.  
**Benedictine Sisters Scholarship**; Eligibility limited to students who have records of service oriented leadership in high school and community.  
**Edmund Cuneo, O.S.B.**; General; eligibility limited to students with financial need.  
**Marie D. Kaul**; eligibility limited to students with financial need.  
**Philomena T. and M. Elizabeth Rich**; eligibility limited to students with financial need.  
**Nutrition Inc.**; preference given to minority students with records of leadership.  
**Henny and Joe Heisel, Pass It On Inspirational Grant**; preference given to students with financial need who bring diversity to the College.  
**Herman Ubinger, O.S.B. Inspirational Grant**; preference given to students with financial need who bring diversity to the College.  
**John P. McCann C'70 Scholarship**; First preference given to accounting majors, second preference to Business Administration majors.  
**Regis P. McKenna Scholarship**; preference given to students enrolled in joint degree programs with Duquesne University.  
**Saul & Emma Fleegler Scholarship**; preference given to Jewish students.

**McFeely Rogers Foundation;** preference given to students from the Latrobe area, then to students with need from other areas.

**Charles G. and Anita L. Manoli Scholarship;** eligibility limited to history majors.

### **Saint Vincent College Institutional Grant (Need Based)**

Students who have financial need after they have taken the maximum Federal Stafford Loan may be awarded a Saint Vincent College Institutional Grant according to priorities set by the College.

### **Employee Grants**

Special grants or waivers are granted to the spouses and dependents of faculty members and other employees of Saint Vincent College.

### **College Graduates Grant**

A Saint Vincent College Grant equal to 1/2 tuition is available to students who hold a Bachelor of Arts or Science degree from any accredited college or university and who are enrolled at Saint Vincent College in classes for academic credit.

### **Religious Order Grant**

A Saint Vincent College Grant equal to 1/2 tuition is available to members of Catholic Religious Orders who are enrolled at Saint Vincent College in classes for academic credit.

### **High School Student Grant**

A Saint Vincent College Grant equal to 1/2 tuition is available to high school students who are enrolled in classes for academic credit at Saint Vincent College. A high school student may enroll at Saint Vincent College with approval of officials of the High School.

### **Federal Pell Grant**

The Grant is awarded by the Federal Government. To apply for a Federal Pell Grant, students should follow the steps outlined under the heading "Application for Financial Aid."

### **Federal Supplemental Educational Opportunity Grant**

This grant is a grant from the Federal Government awarded at the discretion of Saint Vincent College. To be eligible a student must be enrolled for a minimum of six (6) credits per semester at Saint Vincent College.

### **State-Sponsored Aid**

A number of states offer financial grants to students attending college. Most of these are based on a needs evaluation and the regulations differ in each state. Residents of the states of Connecticut, Maine, Vermont, Ohio, Delaware, Massachusetts, West Virginia and Rhode Island may be eligible to receive grants while attending Saint Vincent College. Students should check with their high school counselor or with the higher education agency in the state in which they reside.

Pennsylvania residents who are enrolled at least half time (6 credits per semester) in a degree program may be eligible for a state grant based on financial need. For further information students should contact the Pennsylvania Higher Education Agency, 1200 N. Seventh St., Harrisburg, Pennsylvania 17102. Phone toll-free: 1-800-692-7392; their high school guidance counselor or the Office of Admission and Financial Aid at Saint Vincent College.

### **Federal Stafford Student Loan**

This loan enables a student to borrow directly from a bank, credit union, savings and loan association, or other participating lender. The loan is guaranteed by a state or private nonprofit agency and insured by the Federal Government. To be eligible for a Federal Stafford Student Loan, a student must be enrolled for a minimum of 6

credits per semester at Saint Vincent College and must have applied for a Federal Pell Grant.

The maximums a student may borrow are: freshmen, \$2625 per year; sophomores, \$3500 per year; juniors and seniors, \$5500 per year. The interest will not be more than 9 percent.

The total amount a student may borrow for undergraduate study is \$23,000.

For information on this program, students should contact the higher education agency in their state or their lending institution.

### **Federal Perkins Loan**

This loan from the Federal government is awarded at the discretion of Saint Vincent College. To be eligible for a Federal PERKINS Loan a student must be enrolled for a minimum of 12 credits per semester at Saint Vincent College and must have applied for a Federal Pell Grant.

### **Veterans Benefits**

Students eligible for veterans benefits should check with their local Veterans Administration Office. The Office of Admission and Financial Aid at Saint Vincent College will offer any help it can. The veteran who is a resident of the state of Pennsylvania should request information about criteria for eligibility for a state grant from the Pennsylvania Higher Education Assistance Agency, 1200 N. Seventh St., Harrisburg, Pennsylvania 17102.

### **National Guard Educational Assistance Program**

Students who are residents of Pennsylvania and have enlisted in the National Guard may be eligible for annual grants from the Department of Military Affairs. Applications are available from the student's National Guard unit of assignment, the Recruiting Officer or the National Guard at (717) 861-8530.

### **Office of Vocational Rehabilitation**

Students who have disabilities may receive educational benefits through the Office of Vocational Rehabilitation. To be eligible, students must satisfy the disability and financial requirements of the Office. For further information regarding this assistance, the student should contact the Office of Vocational Rehabilitation at the local State Employment Service office. A representative of the Office is available monthly at the Saint Vincent College Office of Admission and Financial Aid.

### **Employment Opportunities**

Student employment opportunities exist both on and off campus. Through the College Student Employment Program, students may work on campus in a variety of positions within academic or administrative offices. All on-campus positions are administered by the Office of Admission and Financial Aid. Off-campus employment is coordinated by the Career Development Center and consists of part-time, seasonal, or career-related positions (internships or cooperative education). The Federal Work Study Program may be used to compensate interns working off campus with federal, state, or non-profit agencies as well as students working on campus, depending upon student eligibility and financial resources.

### **Air Force Reserve Officer Training Corps Scholarships**

Air Force ROTC scholarships are available for students enrolled in the four year program offered by Saint Vincent in conjunction with the University of Pittsburgh. These scholarships pay for tuition, selected fees, required textbooks and provide a \$100 per month stipend. Interested high school students should apply for the four year program through their guidance counselor; Saint Vincent College students should contact the Professor of Aerospace Studies, Detachment 730, Air Force ROTC, Fifth and Bigelow Blvd., University of Pittsburgh, Pittsburgh, Pa. 15260. Opportunities for two, three and four year scholarships exist.

## **Deferred Payment Plans**

For students and parents desiring to pay educational expenses in partial installments, the College provides short-term and long-term monthly budget plans. For information about these plans, contact the Saint Vincent College Business Office.

## **Standards of Satisfactory Academic Progress for Financial Aid**

Financial Aid at Saint Vincent College is contingent upon academic performance as well as financial need.

To be eligible for a Saint Vincent College grant, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Perkins Loan, Federal Stafford Student Loan, or for the Federal Work Study Program a student must meet specific minimal academic standards. These minimal academic standards are called "STANDARDS OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID."

"Standards of Satisfactory Academic Progress for Financial Aid" are defined in terms of the number of successfully completed credits and a minimum Grade Point Average (GPA). The "Standards of Satisfactory Academic Progress for Financial Aid" at Saint Vincent College appear below specifically in terms of the number of years of participation in the respective programs.

**Second Year:** A student, in order to be eligible to receive aid at the beginning of the second academic year at Saint Vincent College, must have earned a minimum of 24 credits after enrolling at Saint Vincent College and must simultaneously have attained either a minimum cumulative GPA of 2.0 or a 2.0 GPA in the most recent academic term.

**Third Year:** A student, in order to be eligible to receive aid at the beginning of the third academic year at Saint Vincent College, must have earned a minimum of 54 credits after enrolling at Saint Vincent College and simultaneously have attained a minimum cumulative GPA of 2.0.

**Fourth Year:** A student, in order to be eligible to receive aid at the beginning of the fourth academic year at Saint Vincent College, must have earned a minimum of 87 credits after enrolling at Saint Vincent College and simultaneously have attained a minimum cumulative GPA of 2.0.

**Fifth Year:** Financial aid cannot be guaranteed under any of these programs for more than four years. Any grants after the fourth year will be dependent upon the availability of funds.

## **Annual Review**

A review of financial aid awards is made at the close of each academic year by the Committee on Scholarships and Financial Aid of Saint Vincent College. The termination of any financial aid awards is made by this Committee as a result of this process.

## **Termination of Financial Aid**

The Chairperson of the Committee on Scholarships and Financial Aid will instruct the Assistant Vice President of Admission and Financial Aid to give a written Notification of Termination of financial aid to any student who has not attained the "Standards of Satisfactory Progress for Financial Aid" as described above. The Notification of Termination will include the procedure for a student to request an exemption from the "Standards." If a student chooses to request an exemption, the student will be required within 20 days of the Notification of Termination to submit a written appeal of this decision to the Dean of Studies. In this request, the student must present reasons why he or she should be exempted from the "Standards of Satisfactory Academic Progress." The Dean of Studies will ask the Committee on Scholarships and Student Aid to determine if there are sufficient grounds to exempt the particular student from these "Standards." The Dean of Studies will notify the student of the reply to the request for exemption.

## **Transfer Students**

Transfer students receiving financial aid must meet these same "Standards of Satisfactory Academic Progress for Financial Aid," e.g., after one year at Saint Vincent College a transfer student must have earned a minimum of 24 credits and must simultaneously have attained either a minimum cumulative GPA of 2.0 or 2.0 GPA in the most recent regular academic term.

## **Reinstatement**

A student whose financial aid has been terminated because the above "STANDARDS" were not met may apply for reconsideration for financial aid only after the student has corrected the deficiency in credits earned and has attained a minimum cumulative GPA of 2.0.