

HARRIS-STOWE STATE UNIVERSITY
2019-2020 ESTIMATED AWARD LETTER

STUDENT NAME _____
 AWARD DATE _____

The Office of Financial Assistance has received your 2019-2020 FAFSA (Free Application for Federal Student Aid). Below is your estimated financial aid and costs for attending HSSU for the year. To receive a loan you must complete an **Online Student Loan Request Form** found in the HSSU Student Portal under documents or on the dashboard.

- Log into live.hssu.edu/ics to view your awards and required documents, click on the **Admission Tab** at the top and **Application / Financial Aid Status** on the left. For help contact Admission at 314-340-3300.
- Parent PLUS loans are available **in the parent's name** for those who qualify (*separate application required*). Students become eligible for additional unsubsidized loan if parents are denied the Parent PLUS loan.
- Charges are based on state of residency, housing selection, and registration in 16 credit hours per semester.
- Receipt of scholarship is **contingent** upon the **return of the signed scholarship contract** and **enrollment deposit** to the Office of Admissions by the contract deadline. Admission Scholarships are initially awarded at the on-Campus level and will be adjusted downward if you decide to live off campus.

Estimated Grants and Scholarships: (Money you don't have to pay back)	FALL	SPRING	Yearly Awards
Federal Pell Grant	\$3098	\$3097	\$6,195
Deans Scholarship	\$1236	\$1236	\$2472
Total Grants & Scholarships:	\$4334	\$4333	\$8667
Estimated Student Loans: Loans are Optional: (Money that you have to pay back. Use your loans wisely!)			
Direct Subsidized Loan	\$1750	\$1750	\$3,500
Direct Unsubsidized Loan	\$1000	\$1000	\$2,000
Total Loans:	\$2,750	\$2,750	\$5,500

Total Awards (Estimated Grants, Scholarships, & Loans):	\$14,167
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Yearly Estimated Cost of Attendance:	Yearly In-State: (Fall & Spring)	Yearly Out-of-State: (Fall & Spring)
Yearly cost of attendance for Tuition, Fees & Books only:	\$6140	\$10,772
Yearly Housing and meals if you live on campus only:	\$9490	\$9490
Yearly Cost for attendance for tuition, fees, books, housing and meals:	\$15,630	\$20,262

Yearly Estimated Out-of-Pocket Expenses

Off-Campus: Tuition, Fees & Books minus Total Awards:	(\$8027)	(\$3395)
On-Campus: Tuition, Fees, Books, and Housing minus Total Awards;	\$1463	\$6095

(Amounts in parenthesis are an average of Financial Aid)

If your Estimated Out-of-Pocket expenses are in **parenthesis**, this means that your estimated LOANS (above) are over the actual amount needed to cover the charges for attending HSSU based on your state of residency and housing selection. Your actual loan amounts will be based on your submission of the **Online Student Loan Request Form** found on and submitted through the student portal at live.hssu.edu/ics.

These awards are estimated and based on the initial review of your FAFSA application. You will be required to provide additional documents to finalize your financial assistance for the 2019-2020 year. Payment plans are available if you have a balance that needs to be covered or don't want student loans. They can be found on and submitted through the student portal at live.hssu.edu/ics. Please contact the Bursars Office at 314-340-3343.



Date: 8/1/2019

Truman Tiger
11 Jesse Hall
Columbia, MO 65211

myZou ID: 08888888
EFC from FAFSA: 0

Dear Truman:

The Student Financial Aid Office is pleased to present **your financial aid offer for the 2019-2020 academic year at Mizzou.**

For more information about your awards, please view [Invest in You](#), our financial aid offer guide.

To accept or decline your awards online:

Login to [myZou](#) and navigate to Self Service > Student Center > Accept / Decline Awards (Finances section) > 2020 aid year or follow the steps in our [Video Tutorial](#).

Truman's Estimated Mizzou Costs	2019 Fall Semester	2020 Spring Semester	Academic Year Total
Direct Costs			
Tuition and Fees	\$6,047.00	\$6,047.00	\$12,094.00
Indirect Costs			
Books and Supplies	\$630.00	\$630.00	\$1,260.00
Housing and Dining	\$5,254.00	\$5,254.00	\$10,508.00
Personal Expenses	\$699.00	\$699.00	\$1,398.00
Loan Fees	\$33.00	\$33.00	\$66.00
Transportation	\$1,777.00	\$1,777.00	\$3,554.00
Total	\$14,440.00	\$14,440.00	\$28,880.00

Information about tuition and fees is available on the [Cashier's Office website](#).

Truman's Estimated Financial Aid Offer(s)	2019 Fall Semester	2020 Spring Semester	Academic Year Total
Grants and Scholarships (does not require repayment and each program may have specific renewal criteria)			
Federal Pell Grant - Fall	\$3,098.00	\$0.00	\$3,098.00
Federal Pell Grant - Spring	\$0.00	\$3,097.00	\$3,097.00
Estm Access Missouri Grant	\$1,070.00	\$1,070.00	\$2,140.00
Federal SEOG Grant	\$425.00	\$425.00	\$850.00
FS Missouri Land Grant	\$1,454.00	\$0.00	\$1,454.00
SP Missouri Land Grant	\$0.00	\$1,455.00	\$1,455.00
Total	\$6,047.00	\$6,047.00	\$12,094.00
Estimated Cost After Grants and Scholarships	\$8,393.00	\$8,393.00	\$16,786.00

Truman's Student Loan Option(s)	2019 Fall Semester	2020 Spring Semester	Academic Year Total
Student Loan Option(s) <i>(must be repaid, with interest)</i>			
Direct Subsidized Loan 1	\$2,750.00	\$0.00	\$2,750.00
Direct Unsubsidized Loan 1	\$1,000.00	\$0.00	\$1,000.00
Additional Resources to Consider			
Federally Funded Student Employment <i>(earned wages)</i>			
Federal Work Study	\$1,000.00	\$0.00	\$1,000.00
Estimated Cost if Using all Aid Offered	\$3,643.00	\$8,393.00	\$12,036.00

Please note:

- The information above may be based on full time enrollment. If you are planning to be enrolled less than full time, some of your aid may be affected. You can find more information about financial aid [enrollment requirements](#) on our website.
- Your estimated housing costs to attend Mizzou are based on the assumption that you will be living off-campus.
- The financial aid offered above may be based on a combination of academic achievement, financial need, and academic level.
- Estimates for need-based aid are calculated using your Expected Family Contribution (EFC) from your Free Application for Federal Student Aid (FAFSA).
- Awards are subject to eligibility and are based upon continued funding from federal, state, and institutional sources.
- Please inform us of scholarships or awards you will receive that are not listed on this award letter. Refer to the [Receiving Additional Resources](#) section of our website for more information. Receipt of aid not reported to Student Financial Aid may impact your eligibility for aid listed on this award notice. Please forward all scholarship checks to Student Financial Aid, 11 Jesse Hall.

As of 11/14/2018 our records indicate that you have borrowed **\$24,745.00** in federal student loans. This amount does not include any private or institutional loan debt. Please review your total federal loan debt on the [National Student Loan Data System \(NSLDS\)](#).

Questions? We're here to help.

Call us today at 573-882-7506 or contact your adviser at bit.ly/MyAdviser

RANKEN

TECHNICAL COLLEGE

August 28, 2019

AUMNT

Dear _____

- This is your **2019-2020 FINANCIAL AID AWARD LETTER.**
- Your financial aid award amounts are based upon the number of hours in a given semester (i.e., full-time, three-quarter time, half-time, or less than half-time). Should the number of hours change, a reduction or cancellation of your award(s) may result.
- All students receiving federal financial aid must maintain "satisfactory academic progress". Policies can be found online in the Student Handbook.
- Students must not be in default nor owe a refund on Title IV funding.
- Gross federal loan amounts (Subsidized, Unsubsidized and PLUS) may be reduced by 1%-4.5% by the US Department of Education before being disbursed to the College. All federal loan money will be disbursed to your billing account via EFT (Electronic Funds Transfer) to pay for educational expenses.
- Financial aid funds will be credited to your student billing account no earlier than the beginning of the third week of the semester for which the aid is intended to be used. Late applicants may have their aid delayed.
- Ranken Technical College reserves the right to reduce any Ranken-funded grant, scholarship or loan to prevent an overpayment.
- If the total book costs exceed the amount that is authorized, then the student will be responsible for any balance that is due.
- All Title IV Aid and/or Missouri State Aid awards are contingent upon funding. Recipients of Missouri State Aid must also maintain a career GPA of 2.5 or greater to remain eligible to receive the funds.

<u>Educational Cost</u>	<u>Amount</u>
Tuition and Fees	\$12,306
Books and Supplies	\$ 276
Housing	\$2,600
Total Direct Cost	\$15,182

Source	Fall 19	Sprg 20	Total
Access MO Grant	\$1,070	\$1,070	\$2,140
Federal Direct Sub Loan	\$2,250	\$2,250	\$4,500
Federal Direct Unsub Loan	\$800	\$800	\$1,600
Federal Pell Grant	\$3,098	\$3,097	\$6,195
Federal SEOG	\$500	\$500	\$1,000
	-----	-----	-----
Total	\$7,718	\$7,717	\$15,435

I accept the indicated award(s) and agree to all terms and conditions. The financial aid award(s), indicated above, are expected to cover all direct costs for the 2019-2020 school year. If the awards do NOT cover all costs, I understand that I am responsible for making payment arrangements. Please sign, date and return ONE copy of your award letter, along with all other required information, to the Financial Aid Office.

9/3/19
Date



Student ID: P000012345

Dear Student,

Thank you for applying for financial aid at Stephens College. The following represents a breakdown of your total college budget (direct and indirect costs) and your Financial Aid Package (Institutional Aid and Federal Aid). Direct cost is what the school bills the student (tuition, board, room, and any institutional fees). The indirect cost are budget items that may be needed by the student but are not billed directly to the student. (For example: books; Stephens College doesn't bill the student for books but books are an expense you will need to think about when planning on going to college.)

Estimated Cost of Attendance

DIRECT COST – Academic and Living Expenses Represent costs that are directly associated with enrollment and charged by Stephens College. The Room and Board amount shown here is an estimated amount. The charge will depend on where the student chooses to live on campus.	Budget Category	Amount
	Tuition	\$22,500
	Fees	\$200
	Room & Board	\$10,632
	Loan Fees	\$80

	Total Direct Costs	\$33,412
INDIRECT COST – Miscellaneous Expenses Represent costs such as books, supplies, transportation, and other personal expenses which are calculated using an average amount per academic year. You are in control of how much you spend on these items. Indirect costs are NOT charged to your Stephens account.	Budget Category	Amount
	Books & Supplies	\$2,200
	Transportation	\$1,000
	Miscellaneous	\$2,000

	Total Indirect Costs	\$5,200
	TOTAL DIRECT & INDIRECT COSTS	\$38,612

We have completed our review of your financial aid file and are pleased to offer you the following financial aid package for the 2019-2020 award year.

Gift Aid – Scholarships & Grants

Grants and scholarships are considered gift aid that does not require repayment. Gift aid for which you are eligible may include awards from federal and state programs, as well as institutional scholarships. You must reapply through that FAFSA each year to be considered for federal, state, and institutional scholarships. If you receive additional scholarships and/or grants that are not listed on this notification, your loans and/or Work-Study funds may need to be reduced or cancelled.	Institution Grant(s) Stephens Scholars Program Scholarship Trustee Scholarship Ten Ideals Grant Stephens Grant Federal Grant(s) Federal Pell Grant FSEOG Total Grant(s)	Fall	Spring	Total
		\$500	\$500	\$1,000
		\$6,000	\$6,000	\$12,000
		\$303	\$304	\$607
		\$249	\$248	\$497
		\$3,098	\$3,097	\$6,195
		\$250	\$250	\$500
		-----	-----	-----
		\$10,400	\$10,399	\$20,799

Net Cost

The amount of direct and indirect costs remaining after all gift aid (scholarships and grants) is subtracted.	ESTIMATED NET COST	\$17,813
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Self Help Aid – Loans and Work-Study

A portion of your cost can be funded through federal student loans, federal parent PLUS loans, or private loan programs. Loans are <i>optional</i> and must be repaid . It is best to only borrow what you absolutely need to cover your educational expenses.		Fall	Spring	Total
	Federal Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Work-Study provides part-time jobs for students with financial need, allowing them to earn money to pay indirect educational expenses.	Federal Unsubsidized Loan	\$1,000	\$1,000	\$2,000
	Loan	-----	-----	-----
	Total	\$2,750	\$2,750	\$5,500
		Fall	Spring	Total
	Federal Work Study	\$850	\$850	\$1,700
		-----	-----	-----
	Total Work-Study	\$850	\$850	\$1,700

Your institutional aid is based on your on-campus residency. At some point a portion of your institutional aid may be replaced with scholarships made possible by the generous support of Stephens College's alumnae and friends. If that occurs you may be contacted by the Office of Development and Alumnae Relations and asked to write a thank you note.

For financial aid questions, contact the Financial Aid Office at finaid@stephens.edu. For billing questions, contact the Accounting Office at 573-876-7105. We look forward to continuing to work with you until you cross the bridge as a Stephens College graduate.

Sincerely,



Alexandria Miller
Director of Financial Aid

You must sign and return this award letter to accept the offer of financial assistance. Please mark out and initial any awards you are declining.

Signature _____ Date _____

Payment authorization: Please indicate yes on the following authorization, with a check mark, if you give Stephens College permission to use your **excess** federal aid to pay charges other than **billed** tuition, fees, room and board. Either authorization can be rescinded at any time with your written request submitted to the Financial Aid Office. Cancellation of this contract will occur only when the Office of Financial Aid receives this documentation and is not retroactive.

_____ I authorize Stephens College to use my excess federal student aid funds to pay for **Current Year** allowable charges including: unbilled tuition and fees, prior learning fee, graduation fees, parking tickets, monetary fines, dorm fines, library fines, judicial fines, and/or book voucher (charges).

Please note that many awards are renewable annually, based on the type of award and your FAFSA calculated expected family contribution (EFC). Scholarships and awards require that you maintain a minimum of a 2.0 cumulative GPA. The Access Missouri Grant requires a 2.5 cumulative GPA. All federal awards and loans require that you maintain Satisfactory Academic Progress (SAP). For more information about SAP please refer to the Stephens College Undergraduate Curriculum Catalog. If you have any questions about what is necessary to renew your awards please contact the financial aid office.

To date, we have received the following items:

- *Stafford Master Promissory Note
- *PLUS Master Promissory Note
- *Stafford Entrance Loan Counseling
- *Free Application for Federal Aid
- *Signed Award Letter
- *Parent PLUS Award Letter



University of Missouri - St. Louis

July 29, 2019

Dear Heather:

We are pleased to inform you that you have been awarded financial aid for the 2019-2020 school year. This award is based on full time enrollment for both the fall and spring terms, in addition to your financial need and academic level. Estimates for need-based aid are calculated using your Expected Family Contribution (EFC) from your Free Application for Federal Student Aid (FAFSA).

Your FAFSA was selected for verification and we've requested additional information from you. The award below is only an estimate and may change after verification.

Heather's Estimated UMSL Costs	2019 Fall Semester	2020 Spring Semester	Academic Year Total
Direct Costs			
Housing and Dining	\$5,170.00	\$5,170.00	\$10,340.00
Tuition and Fees	\$5,770.00	\$5,770.00	\$11,540.00
Indirect Costs			
Books and Supplies	\$500.00	\$500.00	\$1,000.00
Personal Expenses	\$2,040.00	\$2,040.00	\$4,080.00
Loan Fees	\$40.00	\$40.00	\$80.00
Transportation	\$250.00	\$250.00	\$500.00
Total	\$13,770.00	\$13,770.00	\$27,540.00

Information about tuition and fees is available on the [Cashier's Office website](#).

Heather's Financial Aid Offer(s)	2019 Fall Semester	2020 Spring Semester	Academic Year Total
Grants and Scholarships (does not require repayment and each program may have specific renewal criteria)			
Federal Pell Grant	\$1,923.00	\$1,922.00	\$3,845.00
Access Missouri Award	\$1,070.00	\$1,070.00	\$2,140.00
UMSL Grant	\$1,000.00	\$1,000.00	\$2,000.00
Total	\$3,993.00	\$3,992.00	\$7,985.00
Estimated Cost After Grants and Scholarships	\$9,777.00	\$9,778.00	\$19,555.00

Additional Resources to Consider	2019 Fall Semester	2020 Spring Semester	Academic Year Total
Student Loan Option(s) (must be repaid, with interest)			
Direct Subsidized Loan 1	\$1,750.00	\$1,750.00	\$3,500.00
Direct Unsubsidized Loan 1	\$1,000.00	\$1,000.00	\$2,000.00
Estimated Cost if Using all Aid Offered	\$7,027.00	\$7,028.00	\$14,055.00

Student Financial Aid

327 Millennium Student Center | 1 University Blvd. | St. Louis, MO 63121-4400 | 314-516-5526 | 314-516-5408 (fax) | financialaid@umsl.edu

umsl.edu/services/finaid/

an equal opportunity institution

Please note: The information above is based on full time enrollment. If you are planning to be enrolled less than full time, some of your aid may be affected. You can find more information about financial aid [Enrollment Requirements](#) on our website.

Your award is based on the most recent information we have available about your admission status, degree program, FAFSA results, state of permanent residence, and other financial assistance you are expected to receive. Initial awards made prior to the start of the academic term are based on anticipated full time enrollment for undergraduate students (twelve credit hours or more per semester). In general you must be enrolled at least half-time (6 hours) to receive any financial aid. If your actual enrollment is not full time, your aid disbursement may be adjusted. Awards may be adjusted to reflect your true enrollment status, and may be adjusted at any time due to changes to any of the other eligibility factors listed above. For more information about financial aid and satisfactory academic progress standards, Undergraduate students should view the [Undergraduate Award Guide](#) posted on our web site.

NEXT STEPS!

To accept your awards, please login to MyView (myview.umsl.edu) using your User ID and password. Navigate to Self Service > Student Center > View Financial Aid to review and accept your awards. If you need assistance accepting your aid in MyView, please refer to our [Financial Aid Tutorial](#).

Future award notices, and any changes, will be sent through your UMSL email.

If you are a new Stafford Loan borrower, you must complete a Direct Loan Master Promissory Note and Direct Loan Entrance Counseling at the studentloans.gov website. If you previously completed Loan Entrance Counseling while attending a different institution, please go to studentloans.gov and send your loan counseling results to UMSL.

As of 7/17/2019 our records indicate that you have borrowed **\$4,750.00** in federal student loans. This amount does not include any private or institutional loan debt. Please review your total loan debt on the [National Student Loan Data System \(NSLDS\)](#).

If you have questions regarding your award, please do not hesitate to contact us at (314) 516-5526.

FF
For questions regarding your Financial Aid Award, please contact our office at (314)968-6992 or call toll free at 1-800-983-4623. You may also email financialaid@webster.edu

STUDENT NAME

ADDRESS

Dear Student,

We are excited that you are considering Webster University as the place to continue your education. Many wonderful opportunities are available and there is a vast array of support services at your disposal. A primary goal of the Financial Aid Office is to alleviate financial concerns so you can focus your efforts on academic pursuits. To that end, we are pleased to relate the following aid package that has been developed for you.

2019-2020 UNDG Financial Aid Award Revised 1

Aid Program	Summer	Fall	Spring	Total
Access MO Fin Assist	\$0.00	\$750.00	\$750.00	\$1,500.00
Alumni Legacy for Dep	\$0.00	\$500.00	\$500.00	\$1,000.00
Fed Work-Study Eligible	\$0.00	\$1,500.00	\$1,500.00	\$3,000.00
Sub Loan Eligibility	\$0.00	\$1,750.00	\$1,750.00	\$3,500.00
Unsub Loan Eligibility	\$0.00	\$1,000.00	\$1,000.00	\$2,000.00
Federal Pell Grant	\$0.00	\$3,097.00	\$3,098.00	\$6,195.00
Federal SEOG Grant	\$0.00	\$1,000.00	\$1,000.00	\$2,000.00
Webster Gold Scholarship	\$0.00	\$9,000.00	\$9,000.00	\$18,000.00
Total Award	\$0.00	\$18,597.00	\$18,598.00	\$37,195.00

Please note that this award is based in large part upon the terms you will be attending and the number of credit hours you register for during this period. This award is based upon the following enrollment projection. Please contact the Financial Aid Office if your enrollment plans change:

Su: 0 hrs Fa 1: 0 hrs Fa 2: 0 hrs Fa Sem: 13 hrs Sp 1: 0 hrs Sp 2: 0 hrs Sp Sem: 13 hrs

Note that any loan amounts listed here are preliminary. There is the possibility that the Federal Government may not approve your loan(s) in the amount indicated. Check these amounts against the "notice of guarantee" that will be sent to you once they have approved the loan(s). For further details on a variety of financial aid programs, please visit: www.webster.edu/financialaid/programs

Estimated Cost	Summer	Fall	Spring	Total
Tuition	\$0.00	\$14,250.00	\$14,250.00	\$28,500.00
Room/Board (Average)	\$0.00	\$0.00	\$0.00	\$0.00
Total Direct Cost	\$0.00	\$14,250.00	\$14,250.00	\$28,500.00
Less Financial Aid Award	\$0.00	\$18,597.00	\$18,598.00	\$37,195.00
Difference	\$0.00	-\$4,347.00	-\$4,348.00	-\$8,695.00

Expenses such as books, living expenses, transportation costs, parking, and fees (matriculation/activity/etc...), while not included above, should be considered as they vary for each individual student.

Costs in the 2019-20 Year

Estimated Cost of Attendance		\$	40,336
Tuition & Fees	\$	28,500	
Housing & Meals (estimated)	\$	2,456	
Books & Supplies	\$	1,000	
Transportation	\$	3,212	
Other Educational Costs	\$	5,168	

Grants & Scholarships to pay for college

Total Grants & Scholarships ("Gift" Aid, no repayment)	\$	28,695
Grants & Scholarships from Webster	\$	18,000
Federal Pell Grant	\$	6,195
Grants from your state	\$	1,500
Other Grants and Scholarships	\$	3,000

What you will pay for college

Net Costs	\$	11,641
<small>(Cost of Attendance minus total grants and scholarships)</small>		

Options to pay net costs

Work options

Work Study (federal, state, or institutional)	\$	3,000
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Loan options*

Federal Perkins Loan	\$	
Federal Direct Subsidized Loan	\$	3,500
Federal Direct Unsubsidized Loan	\$	2,000

* Recommended amounts shown here. You may be eligible for a different amount.
Contact your Financial Aid Office.

Other options

Family Contribution	\$	0
<small>(as calculated by the institution using information reported on the FAFSA or to your institution)</small>		

- * Payment plan offered by the institution
 - * Parent or Graduate PLUS Loan
 - * Military and/or National Service benefits
 - * Non-Federal private education loan
 - * American Opportunity Tax Credit*
- * Parents or student may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year

Graduation Rate

Percentage of full-time students who graduate within 6 years



59.3%

LOW	MEDIUM	HIGH
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Repayment Rate

Percentage of borrowers entering into repayment within 3 yrs of leaving school

56.10%

46.2% →
National Average

Webster University

Median Borrowing

Students at Webster University typically borrow \$23,226 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$246.91 per month. Your borrowing may be different



Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <http://studentaid.ed.gov/repay-loans/understand/plans>

For more information & next steps:

Webster University Financial Aid Office
470 E. Lockwood Ave.
St. Louis, MO 63119
Telephone: (314) 968-6992
E-mail: financialaid@webster.edu

Note - the information presented on this form reflects the following period of enrollment:

Fall 1 2019 - Spring 2 2020