

Making the
Saint Anselm
experience
possible.

**EVERYTHING YOU
NEED TO KNOW
ABOUT FINANCING
YOUR EDUCATION.**

SAINT
ANSELM
COLLEGE



1889



99% of Saint Anselm 2016 graduates are employed, in school, or engaged in service.

At Saint Anselm College, you'll be faced with the challenges that push your thinking and develop your character. You'll rise to every occasion. And you'll gain the confidence and perspective it takes to answer the world's most important questions.

We're here to make sure you have everything it takes to make that possible. The Saint Anselm experience is huge. It's a big commitment. We strive to make a Saint Anselm education available to everyone who possesses the drive, the passion, and the distinctively Anselmian character it takes to achieve it.

Use this book as you make your college plans to see just what resources are available and how to access them. You'll find Saint Anselm is more than just a good investment. It's an incredible value.

Tuition and Fees 2017-2018

TUITION

\$38,960

ROOM AND BOARD

\$14,146

STANDARD FIRST-YEAR

STUDENT FEES

\$1,600

TOTAL COSTS

\$54,706

Financial Aid At-A-Glance

Percent of first-year students receiving
some type of gift or grant aid: 98%

Average first-year student need-based
grant/scholarship award: \$22,800

Average first-year overall
need-based financial aid package: \$28,500

Average first-year
need-based loan: \$4,050

Average price for those receiving
need-based aid: \$25,575

Although additional costs will vary by student, please keep in mind that books, supplies, transportation, and other miscellaneous expenses may total approximately \$2,500.

Nobody ever said that paying for college was fun, but at Saint Anselm, you'll have access to a number of resources that will make it manageable. In 2016–2017, 98% of our students received some sort of gift or grant aid.

Through the grants, scholarships, loans, and work study you may receive, the real cost of attending Saint Anselm is much less than you think.

For those receiving need-based aid in 2016–2017, the average package with Saint Anselm grants, scholarships and loans was \$28,500 (of which \$22,800 was grant and/or scholarship).

And you'll have our help every step of the way.

Scholarships, Grants, Loans, and Work Study

Grants and scholarships are gift awards funded by Saint Anselm College, the federal government, private organizations, or individual state governments. You don't need to repay these awards.

Loans will need to be repaid, and the terms vary based on the type of loan you receive.

Work study awards authorize you to get a job on campus or at an approved nonprofit agency through the Meelia Center for Community Engagement, working about five or six hours a week. Positions currently pay \$7.25–\$9.50 per hour (www.anselm.edu/student-employment).

“For those who question the value of college in this era of soaring student debt and high unemployment, the attitudes and experiences of today's young adults—members of the so-called Millennial generation—provide a compelling answer. On virtually every measure of economic well-being and career attainment—from personal earnings to job satisfaction to the share employed full time—young college graduates are outperforming their peers with less education. And when today's young adults are compared with previous generations, the disparity in economic outcomes between college graduates and those with a high school diploma or less formal schooling has never been greater in the modern era.”

Feb 11, 2014 article from the Pew Research Center, “The Rising Cost of Not Going to College”

SCHOLARSHIPS

We offer many scholarships and awards based on academic achievement, leadership skills, and other criteria. You may qualify for these awards whether or not you apply for financial aid. But if you need additional assistance beyond any scholarship awarded through the admission process, please also apply for need-based financial aid.

The application process (it's simpler than you'd think).

We automatically consider all qualified applicants for our merit-based scholarship programs. Our selection is based on the rigor of your high school curriculum, secondary school grade point average, rank in class, standardized test scores (if you submitted them), and involvement in extracurricular activities.

These scholarships can be renewed annually—for a maximum of four years—assuming you maintain the specified cumulative grade point average (ranging from 2.75 for our top scholarship to 2.0).

Merit-Based Scholarships for First-Year Students

Chancellor Honors Scholarship up to \$22,000

These scholarships are awarded by the Office of Admission. You'll be notified of the award in your admission packet, and as a Chancellor Honors Scholar, you'll be invited to join the Honors Program.

Presidential Scholarship up to \$18,000

Dean's Scholarship up to \$13,000

Abbey Scholarship up to \$10,000

Talent Achievement Awards

If you show strong academic ability, leadership skills, outstanding community service, a special talent, or other personal strengths and accomplishments, you may be eligible for these merit awards. These awards are selected by the admission committee, along with other members of our community.

Family Grants

If your family has two or more students concurrently enrolled as matriculated full-time Saint Anselm students, you'll receive a Family Grant. A \$6,000 grant is awarded for each family with two children, \$3,000 per student (\$12,000 per family for three siblings, \$4,000 per sibling).

You may receive more than one non-need-based grant or scholarship, not to exceed the cost of tuition. If you apply for need-based aid, any previously awarded non-need-based aid will become part of your need-based package according to institutional parameters.

Approximately 98% of first-year students have received some type of gift or grant aid.



NEED-BASED FINANCIAL AID

Scholarships, grants, loans, and work-study opportunities are offered as a way to bridge the gap between the cost of your Saint Anselm education and the amount that you and your family will contribute in a given year. Through your FAFSA and Profile applications, income taxes, assets, and family size, we determine the family contribution each year. Any student who needs assistance, regardless of financial circumstances, is encouraged to apply. In 2016–2017, the median family income of Saint Anselm first-year students receiving need-based financial aid was \$123,539.

How to apply for need-based aid

Complete and submit both the Free Application for Federal Student Aid (FAFSA) and the College Scholarship Services (CSS) Profile. Complete both forms online after October 1, 2017. We strongly recommend families use the Data Retrieval Tool to pull key data elements from the IRS into the FAFSA for accuracy. You will need copies of your 2016 tax information for the CSS Profile. Make a copy of each for your records.

Submitting info via IDOC

After you file your Profile application, you will receive a notice from the College Board IDOC Program as early as October 1 indicating that they will collect your 2016 federal tax information on our behalf through a scanning service called IDOC. They will ensure that we receive complete federal tax returns that you send them for the parent(s) and student applying. This secure process significantly expedites the financial aid process, and helps us get your financial aid award in your hands as quickly as possible.

After you file your FAFSA

You can review your information and your Student Aid Report (SAR) online and make corrections, if necessary. If your family has special circumstances

not indicated on the FAFSA (such as loss of employment, unusually high medical expenses, or a loss of income), send a letter detailing these circumstances to the Office of Financial Aid, and we will review the information for possible reevaluation.

Your financial aid package

After you've been admitted to Saint Anselm and your financial aid forms have been received and examined, you'll get a financial aid package consisting in most cases of a combination of grants, scholarships, loans, and work study. We begin sending these awards in January.

You can decline any portion of your award by writing "decline" next to the resource you don't want to accept. Then return the notification to us. The student may also decline a resource by sending us an email or utilizing NetPartner on the MyAnselm student portal.

Don't forget: you have until May 1 to confirm your acceptance by signing and returning your enrollment card along with your deposit check. Because of our early aid process, you should have a financial aid award long before May 1. We want you to submit your deposit only after understanding your cost.

Transfer students

As a transfer student, you'll follow the same process, in the same time frame, and will be treated the same as a first-year student applicant. You'll need to submit your completed financial aid application by June 1, or within 30 days of submitting your admission application, if you're applying after June 1. Remember to submit your tax returns and W-2s to the Office of Financial Aid, to add Saint Anselm to your FAFSA and Profile, and to have both forms regenerated. If you're enrolling for spring semester, you must complete the process by December 1.

Spring semester enrollment

If you apply as a first-year student for January entrance, you must complete your Profile, send completed and signed tax returns and W-2s to the Office of Financial Aid, and submit your FAFSA by our December 1 priority filing date. You'll need to complete the financial aid process again for the following fall semester, using the next year's (2017) tax information.

Filing as an independent

If you're under the age of 24, with living parents, you are generally required to file as a dependent student. If you have unusual circumstances, talk to a member of our financial aid staff to see if you're eligible to file as an independent student.

International citizens

A limited amount of need-based aid is available to international citizens, so

you're encouraged to apply for admission and financial aid as soon as possible. Submit your International Student Aid Application by filing the CSS Profile and submitting a Certification of Finances no later than February 15. International citizens in need of financial aid are eligible for Early Decision, Early Action or Regular Decision; however, they may not apply for January entrance. Please note, financial aid is not portable for international students to external programs (study abroad or internships).

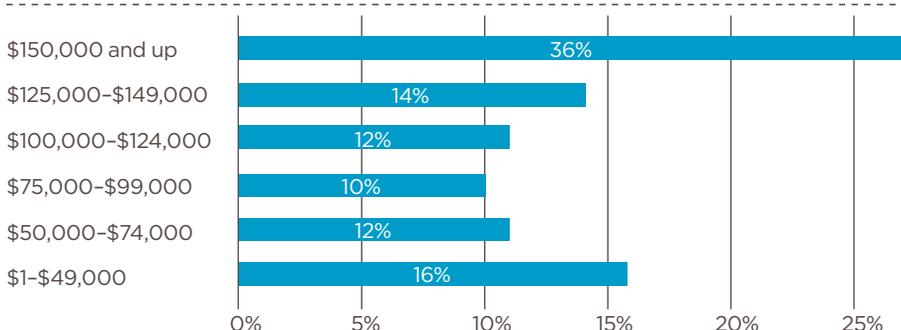
Study abroad

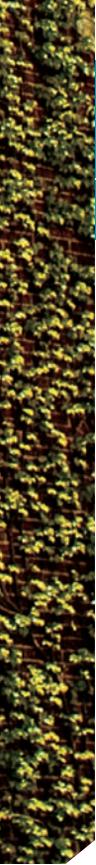
You may apply your financial aid to study abroad programs. The award will be based on an off-campus budget. For more information go to anselm.edu/studyabroad.

After your first year

Each year we determine your family contribution. After the first year, all students seeking need-based aid will be required to complete a renewal FAFSA as early as October 1 of that year. As long as we have the prior year CSS Profile and tax documents on file, these do not need to be submitted. As we review the signed FAFSAs you may be asked to submit additional documentation on a case-by-case basis. As your financial need changes, so may your award package. But most financial aid awards remain constant year to year, and you'll remain eligible as long as you maintain satisfactory academic progress and personal conduct.

*Percentage of Need-Based Recipients
2016-2017 by Family Income*





NEED-BASED FINANCIAL AID

GRANTS

Saint Anselm College grants

Gift aid from Saint Anselm College, for qualified students, based on financial need.

Federal and state grants

Gift aid from the federal government and state governments are subject to congressional or state appropriations. All require you to submit the FAFSA and some states require a supplemental application. Check with your state agency.

Pell Grants

Ranging from \$596 to \$5,920 for 2017-2018, this federal program awards funding based on financial circumstances for students with a family contribution of \$5,328 or less. Funds may be used for summer courses at up to 100 percent of the academic year award.

Supplemental Educational Opportunity Grants (SEOG)

This limited program is for students with exceptional financial need, with priority given to Pell Grant recipients. Award

amounts vary from year to year based on federal funding and the number of eligible applicants, and at Saint Anselm, they range from \$500 to \$1,500.

Outside scholarship opportunities

If you earn a local scholarship or other form of outside aid, it will be applied first to unmet need, then self-help (loans and work study), then need-based gift aid. We will match up to \$1,000 of Dollars for Scholars Scholarships when you file the appropriate paperwork.

EDUCATION PAYS

In 2015, the U.S. Bureau of Labor Statistics reported that those with a bachelor's degree have more than double the earnings of those with a high school degree.



LOANS

AND HOW YOU'LL PAY THEM BACK

Educational loans are available to meet any financial need not covered by grant or scholarship aid or through the Federal Work Study program. These loans are seen as an investment in your future, and you, as the student, are expected to repay them. Your parents may also consider taking out a parent loan to help you invest in your education.

Federal Direct Student Loan Program

This is a long-term, low-interest educational loan available from the Department of Education. The college determines eligibility for either a subsidized or unsubsidized loan based on demonstrated financial need.

Maximum Direct Subsidized Funds

\$3,500	First year
\$4,500	Second year
\$5,500	Junior year
\$5,500	Senior year

Maximum undergraduate total is \$23,000

2017-2018 Interest Rate

4.45%
(rate subject to congressional approval)
not to exceed 8.25%

Direct Subsidized Loans

With these loans, the federal government will pay the interest on your behalf while you're enrolled in school on at least a half-time basis. Repayment begins six months after you graduate or leave school.

Direct Unsubsidized Loans

These are for students who do not qualify or only partly qualify for the Federal Direct Subsidized Loan Program. All students are eligible for \$2,000 per year from this resource. You will be responsible for interest that accrues while in school. You may choose to make interest payments, or to defer payment until six months after graduation or leaving school.

Direct Parent Loans for Undergraduate Students (PLUS)

This long-term loan is available through the U.S. Department of Education for up to the full cost of a student's education minus financial aid received. Parents who do not have an "adverse credit history" are eligible to borrow. Repayment may extend over a 10-year period. You'll pay about \$12 per month for every \$1,000 borrowed, and you may make interest-only payments while your student is in school.

Available funds

Up to the full cost of the student's education minus financial aid received

2017-2018

Interest Rate and Fees

7% + 4% origination fee

Alternative loans

Many private alternative loan options are available to assist in financing a student's education. These loans vary and are subject to credit approval and debt-to-income ratio analysis. Some offer deferment options while your student is enrolled in school. But since the interest rate is often higher than federal loans, please review all your options before considering these loans. Student alternative loans commonly require a creditworthy co-signer.



PAYMENT OPTIONS

Standard payments

College bills are issued twice a year, with half of tuition due in August and the other half due in January. With the exception of Federal Work Study, your bill will reflect any financial aid the college has awarded you.

Monthly payments

An alternative to standard payment arrangements, the Monthly Payment Plan allows you to spread out your college payments over ten months in equal monthly installments. The service cost of joining this plan is \$50 per semester, and there is no finance charge.

You can use a combination of current income, savings, payment plans, and loans to manage your educational costs. Information is available from the Saint Anselm College Student Financial Services at www.anselm.edu/billing.

Making it work

Example One

Total first-year student annual expenses (tuition, fees, room, and board)	\$54,706
Less:	
• Chancellor Honors Scholarship	\$20,000
• Federal Grants	\$4,170
• Saint Anselm Need-Based Grant	\$9,900
• Federal Student Loans	\$5,500
• Outside Scholarship	\$2,500
• Dollars for Scholars Match	\$1,000
Total	\$43,070
Amount to budget	\$11,636
Monthly Payment Amount 10 payments (5 per semester)	\$1,163/month

Example Two

Total first-year student annual expenses (tuition, fees, room, and board)	\$54,706
Less:	
• Presidential Scholarship	\$16,000
• Saint Anselm Need-based Grant	\$6,800
• Federal Student Loans	\$5,500
• Federal Parent PLUS Loan	\$15,000
Total	\$43,300
Amount to budget	\$11,406
Monthly Payment Amount 10 payments (5 per semester)	\$1,140/month

Your Monthly Payment Plan Worksheet

Total first-year student annual expenses for 2017-2018 (tuition, fees, room, and board)	\$54,706
Full-year deductions:	
• Scholarships	\$ _____
• Grants	\$ _____
• Loans	\$ _____
Total	\$ _____
Amount to budget	\$ _____
Monthly Payment Amount (5 month/semester plan)	\$ _____ /month



GLOSSARY

Alternative Loans

Loans available to families whose need cannot be met by traditional federal loans.

Award Letter

An official document issued by a financial aid office listing all financial aid (scholarships, grants, loans, and/or work study) awarded to the student.

Budget (Cost of Education)

The total cost of attending college for one academic year, which usually includes tuition, mandatory fees, room, board, books, supplies, travel, and personal expenses.

FAFSA (Free Application for Federal Student Aid)

The form that must be completed by students and parents applying for federal student aid. The FAFSA is available after October 1st; students can complete the form online at www.fafsa.ed.gov.

Family Contribution (FC)

The amount a family is expected to contribute to a student's education, as determined by the federal government and the college, based on family earnings, net assets, savings, size of family, and number of children in college.

Federal Direct PLUS (Parent Loans for Undergraduate Students)

Federally insured loans allowing parents of dependent students to borrow up to the full cost of the student's education minus financial aid received. Creditworthy parents are eligible to borrow a PLUS Loan regardless of family income.

Federal Direct Subsidized Loans

Loans awarded to students who demonstrate financial need. The federal government pays the interest on these loans while the students are in school.

Federal Direct Unsubsidized Loans

Loans available to students regardless of financial need. Borrowers pay interest on these while in school, or they may defer payment and allow interest to accrue.

Federal Pell Grant

The largest federal grant program. Students who meet federal criteria for financial need automatically receive this grant, which does not require repayment. Awards for 2017-2018 range from \$596 to \$5,920.

Federal Work Study (FWS)

This federal program offers students the opportunity to meet some of their indirect costs by working part-time on campus or off campus at an approved nonprofit agency. As with any employment, neither a job nor a specific number of hours is guaranteed. A student must earn work study funds and is paid in the form of a paycheck, according to the number of hours worked.

Financial Aid

Financial assistance for education in the form of scholarships, grants, loans, and work study.

Financial Aid Package

The total amount of financial aid (federal and non-federal), such as scholarships, grants, loans, and work study, for which a student is eligible. The package is disclosed in the award letter sent to students from the schools to which they are admitted.

Financial Need

The difference between the cost of attendance at a college and the family contribution (FC).

Gift Aid

Financial aid, such as grants and scholarships, which does not need to be repaid.

Grants

Gift awards, which do not have to be repaid. Grants are available through the federal government, state agencies, and colleges.

Lender

A bank, credit union, or other financial institution that provides funds to students or parents for an education loan.

Loan

A type of financial aid that must be repaid. Student loan programs have varying interest rates and repayment options.

Merit Scholarships

Merit scholarships are based on prior academic achievement in high school, rather than on financial need, and are offered to new students by the Office of Admission.

Outside Scholarships

Scholarships available through sources such as religious and civic organizations, parents' employers, and local businesses.

Pre-paid Tuition Plan

A college savings plan that is guaranteed to rise in value at the same rate as college tuition.

Private Loans

Private loans provide supplemental funding when other financial aid does not cover costs. These loans are not federally insured, and are offered to students and parents by banks and other financial institutions.

Profile

The CSS Profile is a form many colleges require students to complete if they wish to be considered for need-based institutional aid.

SAR (Student Aid Report)

A report sent to a student by the federal Department of Education summarizing information reported on the FAFSA. The student's eligibility for financial aid is determined in part by the federal expected family contribution.

Supplemental Educational Opportunity Grant (SEOG)

This federal grant is awarded to low-income students receiving Pell Grants based on availability of funds at the college, and does not require repayment.

Tuition

The funds needed to cover all educational expenses (e.g., classroom instruction, use of facilities, and support services), but not including charges for room, board, and special fees.

RESOURCES

Office of Admission

(603) 641-7500 • 1-888-426-7356
admission@anselm.edu
www.anselm.edu/admission

Office of Financial Aid

(603) 641-7110
Fax: (603) 656-6015
financial_aid@anselm.edu
www.anselm.edu/financialaid

Student Financial Services

For questions or concerns about paying Saint Anselm bills, setting up a monthly payment plan, securing tuition insurance, and other similar issues.

(603) 641-7115 or
(603) 656-6293
financialservices@anselm.edu
www.anselm.edu/billing

College Board

www.collegeboard.com

To complete the CSS Profile or check on the status of your IDOC submission Saint Anselm's code is 3748.

FAFSA

www.fafsa.ed.gov

To complete the Free Application for Federal Student Aid online. Saint Anselm's code is 002587

FASTWeb

(Financial Aid Search Through the Web)
www.fastweb.com

Provides free scholarship search on the Internet by accessing a searchable database of more than 400,000 private-sector scholarships, grants, and loans available to students.

Federal Student Financial Assistance Programs

(800) 433-3243
www.studentaid.ed.gov

For information on federal student financial aid programs or help with the application process.

New Hampshire Higher Education Assistance Foundation Network

www.nhheaf.org

SuperCollege Student Scholarship and the Super Parent Scholarship

www.supercollege.com

Your School Counselor

A good source for scholarships in your community.

FINANCIAL AID CHECKLIST

To Receive Award

- File the CSS Profile online with Saint Anselm code 3748 after October 1, 2017.
- Complete the FAFSA with Saint Anselm code 002587 after October 1, 2017.
 - For accuracy, use the IRS Data Retrieval Tool when filing.
- Review the Student Aid Report (SAR) for corrections.
- Submit 2016 federal tax returns, including all schedules, forms, and W-2s for both you and your parent(s) through the College Board IDOC after November 1, 2017 (see page 6).

Keep copies of all forms you submit. We may require additional forms based on special circumstances.

After Receiving the Award and Before Submitting Your Deposit

- Review your award
- Apply for outside scholarship (January - June; be attentive to deadlines)
- Clarify all questions
- Review financing options

IMPORTANT DATES CHECKLIST

NOVEMBER 15

- Admission deadline for Early Action and all nursing applicants.

DECEMBER 1

- Admission deadline for Early Decision applicants.
- Financial Aid deadline for Early Decision applicants.
- Priority financial aid deadline for Early Action and nursing applicants.

JANUARY

- Admission notification of Early Decision applicants.
- Admitted students who met the December 1 priority filing deadline will begin to receive financial aid award letters.

JANUARY-FEBRUARY 15

- Early Action Admitted students who filed after the December 1 priority filing deadline will receive financial aid award letters on a rolling basis.

FEBRUARY 1

- Admission and financial aid deadline for international citizens for fall semester.

- Regular Decision Admission application deadline for first-year students for fall semester.

FEBRUARY 15

- Financial aid deadline for first-year students for regular decision applicants.

FEBRUARY-MARCH

- Admitted students will receive financial aid award letters.

MAY 1

- Enrollment deposits are due to the Office of Admission.

JUNE 1

- Financial Aid deadline for transfers for fall semester.

JUNE 20

- Students receive bills for the fall semester tuition, fees and room and board.

AUGUST 1

- Fall semester bills and/or financing is due.

Office of Admission

100 Saint Anselm Drive
Manchester, New Hampshire
03102-1310

Office Hours

Monday–Friday
8:30 a.m.–4:30 p.m.

(603) 641-7500

www.anselm.edu/admission

Office of Financial Aid

(603) 641-7110
financial_aid@anselm.edu
www.anselm.edu/financialaid

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