Managing Your College Costs

step 1 Complete the Free Application for Federal Student Aid (FAFSA).
The Saint Paul College school code is 005533.

step 2 Track your financial aid eligibility in eServices. Select "Financial Aid" to review your application status. Complete the application status letter and provide all information requested to the Financial Aid Office.

step 3 Check your student college email regularly. You will be notified when your award is available in eServices. View and accept your award in eServices.

step 4 If you choose to accept student loans, you must be registered and attending at least 6 eligible credits and have completed all the Loan Acceptance steps in eServices. Loans must be accepted by the published deadline in the Award Letter Information. The link to this form is included with your award letter. Loan applications need to be certified and disbursed before the last day of the semester or the loan will be cancelled.

step 5 Book charging is available up to $300. Students with total expected aid greater than their total charges may be eligible for a book charging greater than $300. Book charging service allows you to add these costs to your tuition and fees account until the second week of the term.

step 6 Set up a BankMobile refund preference – identify how you want financial aid or other payments to be disbursed to you (either to a BankMobile debit card or direct deposited to your existing bank account).

step 7 Go to class and participate in assignments. If you do not attend, or you stop attending, or are withdrawn from courses, or you completely withdraw from all courses before completing 60% of your enrollment for the term, you may be required to pay back all, or a portion of the Financial Aid awarded to you for the term.

- For Questions on Admissions, Enrollment, Registration, Transfers, and Financial Aid, contact our One Stop Office at registration@saintpaul.edu or 651.846.1555

- For Questions on Course Planning and Program Requirement Guides, Connections to support resources, Transfer resource and assistance, contact our Pathways Advisors Office at advising@saintpaul.edu or 651.846.1739

- For Questions on student FAFSA, loans, grants, or scholarships, contact our Financial Aid Office at financialaid@saintpaul.edu or 651.846.1386

- For Questions on BankMobile, Payment Plans, Tuition balances, or third-party arrangements, contact our Tuition Office at tuition.office@saintpaul.edu or 651.846.1395

- For Questions on ordering and shipping of class books, contact the SPC Bookstore at spcbooks@saintpaul.edu or 651.846.1422

KEY FINANCIAL CONTACTS FOR STUDENTS

- Federal Student Aid - 800.433.3243

- Financial Aid Application - FAFSA.gov

- BankMobile - Bankmobilevibe.com, 1.877.327.9515

- National Student Loan Data System - nslds.ed.gov

- Nelnet Payment Plan 1.800.609.8056

- Financial Literacy & Wellness - CashCourse.org

- Online Money Management Resource GradReady.com (search Saint Paul College)

SAINT PAUL COLLEGE
A Community & Technical College

MINNESOTA STATE
Saint Paul College,
A member of Minnesota State

235 Marshall Avenue
Saint Paul, MN 55102

TEL 651.846.1600
FAX 651.846.1703

please remember

FAFSA
Free Application for Federal Student Aid

A new FAFSA must be completed and submitted each school year. Your FAFSA should be filed eight weeks before your semester starts so you can receive your award letter and understand your financial opportunities and obligations before the start of the term.

- Registered students must attend and participate in classes as part of your obligation and eligibility associated with financial aid. You are financially responsible for registered courses, even if you do not attend classes.

- Not completing courses can cause your financial aid to be recalculated to a lesser amount. Students are responsible for balances not covered by financial aid.

- Financial aid is term-specific, so recipients cannot expect future aid to cover past term balances. Any unpaid prior term balance must be paid before you will be allowed to keep future term registrations and the ability to access expected future aid.

- Student loans are also term-specific and must be accepted and certified by the deadline date posted in the award letter or those funds will no longer be available for that term.

- Book charging is available through the second week of each term. Cancellation of a course does not automatically cancel your book orders.

Saint Paul College communicates important information to you via your Student email account.

Check with your student email account frequently as this is our formal method of communicating rather than mail, phone calls, or texts.

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financial DEFINITIONS & POLICIES

DUE DATE
Tuition is due by the Tuition Due Date to avoid registration cancellation. Payment arrangements must be submitted to our Tuition Office by the posted term due date and can include expected payments from Financial Aid, out-of-pocket funds, or 3rd Party sources. For registrations made after the Tuition Due Date, the tuition is due upon registration.

LATE FEES
Your registration is secured by meeting one of the minimum criterias of the payment policy . You can avoid late fees by paying your balance in full by the published due date. A warning email is sent two weeks before a late fee is added, giving students a chance to make full payment and avoid late fees.

PAST DUE REGISTRATION HOLDS
Student accounts with past due balances will have a hold placed on the student account preventing new registrations or attending subsequent terms. Any past due balance will also prevent receiving official transcripts until all balances have been paid in full.

REFUND POLICY
Failure to attend class does not constitute a drop or a withdrawal. Students must log into their eServices account and submit a drop/withdrawal request within the published refund deadline to be eligible for a refund. Saint Paul College provides a different refund schedule per term for dropping or withdrawing from one or more courses versus withdrawing from all courses. These dates and details can be found at saintpaul.edu/admissions/refund-schedule.

COLLECTIONS
Unpaid past due balances may be referred to the Minnesota Department of Revenue for collections. Additional collection fees and interest may apply and will be the student's responsibility to pay.

DROP VS WITHDRAWAL
→ **A Drop:** Students must formally drop the course online themselves by the published full refund date to be eligible for a refund and course charges are removed.

→ **A Withdrawal:** Students are still financially responsible for the courses, but can receive a "W" grade. Student must formally withdraw from courses online themselves within the published withdrawal period to receive a "W" grade. Courses receiving a "W" grade may cause financial aid to recalculate to a lesser amount.

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attendance POLICY

- Attendance and class participation is required to earn 100% of your financial aid award.

- Saint Paul College has an attendance policy in which students may be administratively withdrawn for non-attendance and/or non-participation in classes. A student is still financially responsible for payment of the withdrawn course.

- If you do not complete your courses, you may be required to pay back all or a portion of your financial aid award.

- Only courses dropped or withdrawn by the student and in compliance with the refund schedule are eligible for any refund.

e Services
IS YOUR COLLEGE MANAGEMENT TOOL

In the "Bills & Payments" section, you can:
- View your account balance
- Make an online payment or give someone else access to make an online payment toward your account
- Create a Nelnet Payment Plan
- View Summary of Account Activity by term (charges, payments & refunds): Click on the "Account Detail" button

Manage registration activity and course schedule in the "Courses & Registration" section

Access your financial aid information and apply for student loans in the "Financial Aid" section

View if there are any holds placed on the account

In the Account Management section, you can:
- Opt-In or Out to receive text messages
- View and Opt-In/Out of receiving electronic 1098-T tax forms
- Update Personal Contact Information

In the Academic Records section, you can:
- View Unofficial transcripts
- Degree Audit – check progress on completing your degree
- View final grades on courses taken