

Financial Aid

School of Professional and Graduate Studies
Organizational Management Online Program

Long Island Campus
155 West Roe Blvd.
Patchogue, NY 11772
631.447.3250

www.sjcny.edu



GENERAL INFORMATION

As increasing numbers of students seek the quality education and personalized curriculum offered by private colleges and universities, many such students and their families find it necessary to receive supplemental income to help finance this goal.

Students should be sure to consult the St. Joseph's College catalog for more complete information concerning financial aid programs, policies and requirements.

Financial aid applications are available in the Office of Financial Aid.

STUDENT EXPENSES

In order to assist you in your financial planning, the Office of Financial Aid has provided the following table of estimated costs at St. Joseph's College. *All costs are subject to change.*

TUITION AND FEES STUDENT BUDGET 2007-2008

FULL-TIME STUDENTS (12 credits or more)

(See flat rate policy in catalog for restrictions.)

Tuition	\$7,000 per semester
College Fee	\$125 per semester
Technology Fee	\$75 per semester

PART-TIME STUDENTS

Tuition	\$460 per credit
College Fee	
1-7 credits	\$13 per credit
8-11 credits	\$96 per semester
Technology Fee	
1-7 credits	\$40 per semester
8-11 credits	\$75 per semester

TYPICAL COMMUTER DEPENDENT STUDENT BUDGET

"Living at Home"	\$1,200 per semester
Books and Supplies	\$500 per semester
Personal Expenses	\$300 per semester

TYPICAL COMMUTER INDEPENDENT STUDENT BUDGET

"Living at Home"	\$2,400 per semester
Books and Supplies	\$500 per semester
Personal Expenses	\$300 per semester
Transportation	\$500 per semester

APPLICATION INSTRUCTIONS

All matriculating students may apply for financial aid. Students must complete an application and must receive official notification of acceptance into St. Joseph's College to be considered for financial aid.

To be considered for financial aid from government or College sources, the student should follow these procedures **each year**.

1. Complete the U.S. Department of Education Application for Federal Aid (FAFSA) designating St. Joseph's College, Patchogue, NY, as recipient (USDE CODE E00505). For further information, visit www.fafsa.ed.gov.
2. Complete the New York State Tuition Assistance Program (TAP) Application for full-time students. Part-time students should complete the NYS Aid for Part-Time Study (APTS) Application. (TAP CODE 0758)
3. Complete the SJC Financial Aid Application.
4. Priority for certain financial aid programs will be given to students who adhere to recommended filing dates.

Summer entering students	February 25
Fall entering students	March 15
Continuing students	April 30
Spring entering students	November 1

THE SCHOOL OF PROFESSIONAL AND GRADUATE STUDIES GRANTS

St. Joseph's College offers a limited number of partial tuition grants to full-time matriculated School of Professional and Graduate Studies students. Grant amounts vary according to financial need and available funds. Award determination is made by the Office of Financial Aid.

THE SCHOOL OF PROFESSIONAL AND GRADUATE STUDIES TRANSFER SCHOLARSHIPS

St. Joseph's College offers a limited number of partial-tuition transfer scholarships to entering matriculated School of Professional and Graduate Studies students. Entering transfer students with a completed associate's degree from selected programs will be considered. Certain conditions apply. Consult your admissions counselor.

NYPD, FDNY AND NYDCOC PERSONNEL GRANTS

St. Joseph's College will award grants to uniformed, professional and civilian members of the New York City Police Department, Fire Department of the City of New York and the New York City Department of Correction. Consult an admissions counselor for description and procedures.

FEDERAL PROGRAMS

	ELIGIBILITY	AMOUNT	DURATION	TO QUALIFY	TO APPLY / CONTACT
PELL GRANT	Full or part-time students who demonstrate eligibility according to the federal need analysis.	Maximum is currently \$4,310 per academic year pending federal appropriations.	On a yearly basis.	File financial aid applications.	Office of Financial Aid.
SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)	Students who demonstrate financial need according to the federal need analysis.	Grants range up to \$4,000 per academic year.	On a yearly basis, subject to need criteria and federal funding.	File financial aid applications.	Office of Financial Aid. File financial aid applications after which award determination will be made by the Office of Financial Aid.
COLLEGE WORK STUDY PROGRAM	Students who demonstrate financial need according to the federal need analysis.	Prevailing student wages.	On a yearly basis, subject to need criteria and federal funding.	File financial aid applications.	Office of Financial Aid. File financial aid applications after which award determination will be made by the Office of Financial Aid.
PERKINS LOAN	Students who demonstrate financial need according to the federal need analysis.	Loans range up to \$4,000 per academic year.	On a yearly basis, subject to need criteria and federal funding. Repayment of 5% interest and principal starts 9 months after leaving school.	File financial aid applications.	Office of Financial Aid. File financial aid applications after which award determination will be made by the Office of Financial Aid.
FAMILY EDUCATION LOAN PROGRAM STAFFORD & PLUS LOANS	<p>Federal Stafford Loans are low interest loans made to students attending school at least half-time. Loans are made by a lender—such as a bank—to help a student pay educational costs.</p> <p>Students must undergo a full federal methodology needs analysis. Financial need is required to qualify for federal interest subsidy. Unsubsidized loans are available to students without financial need.</p> <p>Annual Stafford Loan limits are \$3,500 for first-year students; \$4,500 for second-year students; and \$5,500 per year for undergraduates who have completed two years.</p> <p>Independent undergraduates may borrow additional unsubsidized Stafford Loan funds—up to \$4,000 each year for first- and second-year students and up to \$5,000 each year for students who have completed two years of study.</p> <p>Federal Parent Loans for Undergraduate Students (PLUS). Parents of full-time and half-time undergraduate students may borrow up to the full cost of education less other financial aid. PLUS loans do not qualify for federal interest subsidy. A credit report will be required of all PLUS borrowers.</p>				<p>File financial aid applications, indicating your interest in loan programs.</p> <p><i>For more information contact:</i> Office of Financial Aid or NYSHESC, Albany, NY 12255.</p>

NEW YORK STATE PROGRAMS

	ELIGIBILITY	AMOUNT	DURATION	TO QUALIFY	TO APPLY / CONTACT
TUITION ASSISTANCE PROGRAM (TAP)	New York State residents; full-time, matriculated students.	Up to \$5,000 per academic year. Award may not exceed cost of tuition. Subject to state funding.	Up to 4 years as a full-time matriculated undergraduate.	File a Tuition Assistance Program Application (TAP) each year.	New York State Higher Education Services Corporation. <i>For more information contact:</i> NYSHESC Albany, NY 12255.
NYS APTS (AID FOR PART-TIME STUDY)	New York State residents who qualify on the basis of APTS application.	Award may not exceed cost of tuition. Award determination made by Office of Financial Aid based on financial need and available funds.	By term. Up to maximum eligibility for NYS student financial aid.	Complete application for Aid for Part-Time Study and submit it to the Office of Financial Aid.	Office of Financial Aid. <i>For more information contact:</i> NYSHESC Albany, NY 12255.



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