You have been accepted, and you are in for an education like no other at Missouri S&T...what now? After you have received your award letter, read this guide and get ready for an outstanding experience at S&T! Please read your award letter carefully and reach out to us should you have any questions! Welcome to S&T!

FINANCIAL AID CHECKLIST

- Set up your new password through Joe’s SS
- Set up your S&T email account
- Sign the UM eConsent form on Joe’s SS
- Keep checking for scholarships at scholarships.mst.edu
- Review your to-do list through the Student Center on Joe’s SS
- Accept your awards on joess.mst.edu. Once you log in, navigate to Self-Service, Campus Finances, Accept/Decline Awards
- Complete a Master Promissory Note and Entrance Counseling— if you plan to borrow any federal loans—at studentloans.gov
- PLUS loans cannot be accepted on Joe’s SS; to apply for a PLUS loan, parents or graduate students will need to complete an application and promissory note at studentloans.gov

STUDENT FINANCIAL ASSISTANCE

MISSOURI UNIVERSITY OF SCIENCE AND TECHNOLOGY

READ HELPFUL INFORMATION AT SFA.MST.EDU

CONNECT

sfa.mst.edu
sfa@msst.edu
facebook.com/sfa.mst.edu
twitter: @SfaMST_SFA
G-1 Parker Hall
300 W. 13th St.
Rolla, MO 65409-0250
800-522-6938, 573-341-4282
tax: 573-341-4274
**Billing**

If you are receiving financial aid and there is still a balance due after aid has been credited to your account, your billed minimum payment must be made by the deadline shown on your billing statement. You will receive emails monthly beginning late June directing you to your bill. You will not receive a paper bill. Billing info is available at joes.mst.edu. To learn more about billing, contact the Cashier's Office at 573-341-4195 or cashier@mst.edu

**Enrollment Requirement**

Your award is based on the assumption that you will be enrolled full-time each semester. During the fall and spring semesters, this requires at least 12 hours for undergraduate students and at least 9 hours for graduate students. If you plan to take fewer than the hours required to be a full-time student, please contact SFA to determine how your enrollment status will affect your aid. Enrollment is verified each semester prior to disbursement of all funds and again at the end of the fall semester—two weeks after the first day of class.

**Anticipated Aid**

Once your student financial aid is accepted, it will be considered as “Anticipated Aid” on your bill (excluding Federal Work Study). For a Parent/Graduate PLUS Loan to show as anticipated aid, our office must receive it first and then credit approval. The Cashier’s Office will calculate your charges, subtract any anticipated aid, and provide you an adjusted amount due.

**Disbursement of Financial Aid**

All financial aid funds (except Federal Work Study) are credited directly to your Missouri S&T student account. One-half of your aid is credited to your account for the fall semester, and the other half is credited for the spring. If you receive funds from the State of Missouri, they may be sent to SFA a few weeks after the start of each semester. SFA cannot apply these funds to your account until they are received. If you are receiving any form of aid outside of the university (outside scholarships, grants and/or loans) we will not disburse these funds until they are received.

Learn more at sfa.mst.edu
Did you know...

Missouri S&T has a Miner Money Management (M³) program to help financially educate our Miners?

sfa.mst.edu/finlit

Student Loans

Loans must be accepted by the student prior to SFA processing the funds. First-time borrowers must complete a Master Promissory Note and Entrance Counseling at studentloans.gov before federal funds disburse to a student’s account.

TERMS AND CONDITIONS ON FEDERAL LOANS

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<th>Loan Name</th>
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<th>Interest*</th>
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Federal Parent and Graduate PLUS Loans

Apply at studentloans.gov. Parents of dependent students and graduate degree students can borrow a Federal Direct PLUS loan. Once we receive credit approval from the Department of Education, we will certify and accept the loan on Joe SS.

*Applicants for the PLUS loan will have to complete a Master Promissory Note.

We recommend that you apply for the PLUS loan after July 1.

**See sfa.mst.edu/loans for the most current interest rates and origination/default rates.

We encourage you to consider federal loans first; however, information on private loans can be found on the FASSTChoice lender page at sfa.mst.edu. University loans may also be available in high need situations, contact your office if you have questions.
Eighty-five percent of admitted students receive financial assistance in the form of scholarships, grants, loans and work-study.

Federal Work Study is awarded to students with high financial need who indicated interest in Work Study on the FAFSA. Students must work to earn this award and will receive a paycheck every two weeks. If you were not awarded FWS, you can contact SFA about a waitlist. Job placement will occur during the first two weeks of school, and students will receive emails about required workshops. Your FWS award is taxable, and you will receive a W-2 for your earnings. For other campus jobs, go to career.mst.edu and register at Mineworks.

IMPORTANT INFORMATION

Verification
Each year the federal government requires that we verify the accuracy of FAFSA data submitted from selected financial aid applicants. We may ask you to submit various documents—such as a copy of your federal tax transcript—to our office. We cannot disburse any aid until verification is complete. Please contact our office if you have questions.

Special Circumstances
If a major change occurs in your financial situation after you have completed the FAFSA, a Special Circumstance form can be found at sfa.mst.edu.

Withdrawing
Recipients of federal and state funds who withdraw from Missouri S&T, or stop attending classes before the semester is 60% complete, are required by federal and state regulations to return any unearned portion of their federal or state funds.
The calculation of return of funds may result in the student owing a balance to the university. Refer to the refund policy at cashier.mst.edu.
It is extremely important that students who cease attending classes initiate a formal withdrawal from the university. The withdrawal form is available through the Registrar's office.

Progress Policy for Financial Aid Eligibility
To receive financial aid, you must make Satisfactory Academic Progress (SAP) per federal financial aid guidelines. There are three basic requirements:
1) Students must pass at least 75% of attempted credit hours.
2) Students cannot exceed more than 150% of the required hours to graduate.
3) Students must meet the minimum cumulative GPA:
   • 1.67 if less than 30 credit hours
   • 2.00 for 30 hours or greater

$$$$$$$$$

With total financial aid and work programs for 2014-2015 totalling $117,733,750, we are here to help you succeed in your college endeavors as debt free as possible!

NATIONAL RANKINGS

No. 1 “Best Investment” among public universities for out-of-state students
   (Newsweek, 2012)
No. 2 Public university for value-added earnings power
   (Brookings Institution, 2015)
No. 3 Public university for annualized return on investment and top 15 overall
   (PayScale.com, 2015)
No. 3 “Best Investment” among public universities for in-state students
   (Newsweek, 2012)
No. 3 Best engineering university in the U.S.
   (College Factual/USA Today, 2015)

Get a GREAT return on Investment at Missouri S&T
MISSOURI UNIVERSITY OF SCIENCE AND TECHNOLOGY