

WELCOME!

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UNDERSTANDING YOUR AWARD

SCHOLARSHIPS AND GRANTS

> Magis Scholarship:

Magis Scholarship is a merit-based award that covers tuition, room, and board for students with exceptional academic achievement. It is awarded to students who have demonstrated a strong commitment to their studies and a desire to pursue a career in a field of public service. The award is renewable for up to four years, provided the student maintains a minimum GPA of 3.0 and remains in good academic standing.

> Faber Scholarship:

Faber Scholarship is a merit-based award that covers tuition, room, and board for students with exceptional academic achievement. It is awarded to students who have demonstrated a strong commitment to their studies and a desire to pursue a career in a field of public service. The award is renewable for up to four years, provided the student maintains a minimum GPA of 3.0 and remains in good academic standing.

> Holy Cross Grant:

Holy Cross Grant is a merit-based award that covers tuition, room, and board for students with exceptional academic achievement. It is awarded to students who have demonstrated a strong commitment to their studies and a desire to pursue a career in a field of public service. The award is renewable for up to four years, provided the student maintains a minimum GPA of 3.0 and remains in good academic standing.

> Holy Cross "More Than One" Grant:

Holy Cross "More Than One" Grant is a merit-based award that covers tuition, room, and board for students with exceptional academic achievement. It is awarded to students who have demonstrated a strong commitment to their studies and a desire to pursue a career in a field of public service. The award is renewable for up to four years, provided the student maintains a minimum GPA of 3.0 and remains in good academic standing.

> Federal Pell Grant:

Federal Pell Grant is a federal award that covers tuition, room, and board for students with exceptional academic achievement. It is awarded to students who have demonstrated a strong commitment to their studies and a desire to pursue a career in a field of public service. The award is renewable for up to four years, provided the student maintains a minimum GPA of 3.0 and remains in good academic standing.

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> **Federal Supplemental
Educational Opportunity Grant
(SEOG):**

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	Dependent student ¹	Independent student ²
1st-year undergraduate	\$5,500 (of which a maximum \$3,500 may be subsidized)	\$9,500 (of which a maximum \$3,500 may be subsidized)
2nd-year undergraduate	\$6,500 (of which a maximum of \$4,500 may be subsidized)	\$10,500 (of which a maximum of \$4,500 may be subsidized)
3rd and 4th-year undergraduate	\$7,500 (of which a maximum of \$5,500 may be subsidized)	\$12,500 (of which a maximum of \$5,500 may be subsidized)

INSTITUTIONAL LOAN

> College of the Holy Cross Loan:

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As described previously, borrowers may qualify for the Federal Direct Loan Program, the terms and conditions of which may be more favorable compared to those of the Holy Cross Loan.

Amount Borrowed	Interest Rate	Loan Term	Total Paid over 10 years (includes associated fees)

> The Office of Financial Aid must be notified in writing if a sibling fails to enroll as reported in any institution of post-secondary education. This may result in a change to the financial aid offer.

> If a student's enrollment status changes, the Office of Financial Aid must be notified in writing. This may result in a change to the financial aid offer.

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FAMILY FINANCING OPTIONS

The William D. Ford Federal Direct Parent Loan Program for Undergraduate Students (PLUS Loan) allows parents to borrow up to \$10,500 per year for each dependent undergraduate student. The interest rate is fixed at 4.22% for loans made on or after 10/1/15. Repayment begins when the student graduates or drops out of school.

The Monthly Payment Plan Option allows parents to borrow up to \$10,500 per year for each dependent undergraduate student. The interest rate is fixed at 4.22% for loans made on or after 10/1/15. Repayment begins when the student graduates or drops out of school.

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OUTSIDE RESOURCES

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> **State-sponsored Grants**

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RENEWAL PROCESS AND POLICY

> **You must reapply for financial aid each year.**

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STATEMENT OF NONDISCRIMINATION:

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s t o t o s , o o s o t s , b s s , s t o
o s t o p o s s o s p o s , s o s s t o
p o s s , s t t o t o s s t p o s s .

LEAVE OF ABSENCE

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GLOSSARY OF TERMS

> Academic Year

s oo s s o t
b s s o t b t o s
t o .

> Billed costs

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> **Expected Family Contribution**

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s o t s s
o o s s t s s t o
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> **FAFSA**

F p p s t o o
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s b t o s s p o s s
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t b s t . Please note the 2024-2025
FAFSA will not be released until
December 2023.

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> **FAFSA FTI Approval**

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p o s s s .

IMPORTANT: An applicant and contributor (if applicable) must provide approval once each year. If FAFSA FTI approval is not provided, the student will not be eligible for any Title IV aid until the approval is provided by each contributor.

> **FAFSA Submission Summary**

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> **Family Size**

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> **Federal Direct Parent PLUS Loan**

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> **Federal Direct Loan**

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> **Federal Direct Subsidized Loan**

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› **Federal Direct Unsubsidized Loan**

› **Federal Methodology**

› **Federal Pell Grant**

› **Federal SEOG**

› **Federal Work-Study (FWS)**

› **Financial Aid**

› **FSA ID**

› **Federal Tax Information (FTI)**

› **FUTURE Act Direct Data Exchange (FA-DDX)**



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