



# KING'S COLLEGE

TRANSFORMATION. COMMUNITY. *HOLY CROSS.*

# Financial Aid Timeline for Accepted Students

- Complete the 2018-2019 Free Application For Federal Student Aid ( [FAFSA](#))
- Review Your Financial Aid Award Letter
- Sign and Return School Copy/Submit Deposit to Office of Admission
- Review Payment Options for Balances and Additional Expenses
- Students Accept their Federal Direct Stafford Loans
- Parents Begin Applying for Federal Direct Parent Plus Loans
- Families Apply for Alternative Loans

## Review Your Financial Aid Award Letter

### Student

DATE:  
SID:  
SSN:  
AWARD YEAR: 2018-2019

Your financial aid listed below is based on the information you provided on your financial aid application. Any change in your eligibility since you filed your application for financial aid or your receipt of any additional aid from outside sources may result in an adjustment to your need-based aid.

King's College grants and merit scholarships, as listed in this letter, are made possible by generous donors whose gifts to King's provide financial support for our students. If you are a beneficiary of financial aid awarded through the college endowment, you will receive more information about the award, the donor, and how to say "thank you" at the beginning of the next academic year.

You may accept all or part of the award offered. Please indicate whether you are accepting or declining each award offer by checking yes or no after the award.

AWARD	Total	Fall	Spring	
GIFT AID				
St Andre Bessette	\$17,000.00	\$8,500.00	\$8,500.00	Y/N
FAFSA Filer Grant	\$1,000.00	\$500.00	\$500.00	Y/N
KINGS GRANT AID	\$1,400.00	\$700.00	\$700.00	Y/N
SELF HELP AID				
FED SUB LOAN	\$3,500.00	\$1,750.00	\$1,750.00	Y/N
FED UNSUB LOAN	\$2,000.00	\$1,000.00	\$1,000.00	Y/N
<b>Award Total</b>	<b>\$24,900.00</b>	<b>\$12,450.00</b>	<b>\$12,450.00</b>	

The **estimated charges** listed for 2018-2019 are based on your reported enrollment and housing status. Any change in your enrollment or housing status may cause a change in your award. Orientation fees of \$185 for new freshmen and \$80 for new transfers will be charged in the fall semester.

The amounts printed at the right are estimates only. You will receive an invoice each semester and the invoice will reflect your actual charges for the semester. You and your family will be expected to pay the difference between your charges and the scholarships, grants and net loan proceeds available to you.

Est. Tuition and Fees	\$37,226.00
Room and Board	\$12,942.00
Total Est. Charges	\$50,168.00
Less Aid	\$24,900.00
Est. Balance	\$25,268.00

If federal work study is listed, it is your eligibility and not a guarantee of employment. It should not be deducted from your estimated charges. To determine your estimated balance, please reduce the financial aid by the amount of the federal work study.

Be sure to also read the terms and conditions listed on the reverse side of this letter. Sign below to confirm acceptance of the aid offered and that you have reviewed, understand and agree to comply with the terms and conditions and also agree to report any changes in your enrollment, housing status or receipt of outside awards.

Date

Return one signed copy of your award letter to the Financial Aid office by 05/01/18

# Sign & Return School Award Letter



OFFICE OF FINANCIAL AID  
(570) 208-8688 • (800) 955-5777 • FAX: (570) 208-6015  
FINAID@KINGS.EDU • WWW.KINGS.EDU/ADMISSIONS/FINANCIAL\_AID

DATE:     - - - - -  
SID:     - - - - -  
SSN:     - - - - -  
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\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

Return one signed copy of your award letter to the Financial Aid office by 05/01/18

- Accept or Decline Each Aid Source

- Sign and Date Award Letter

- Return to King's College Office of Financial Aid

# Changes in Household Income

- Families and students are encouraged to contact the Financial Aid Office
  - Reduction or Loss of Income
  - Change In Household
  - Separation or Divorce
  - Recent Medical Expenses
  - Births/Deaths

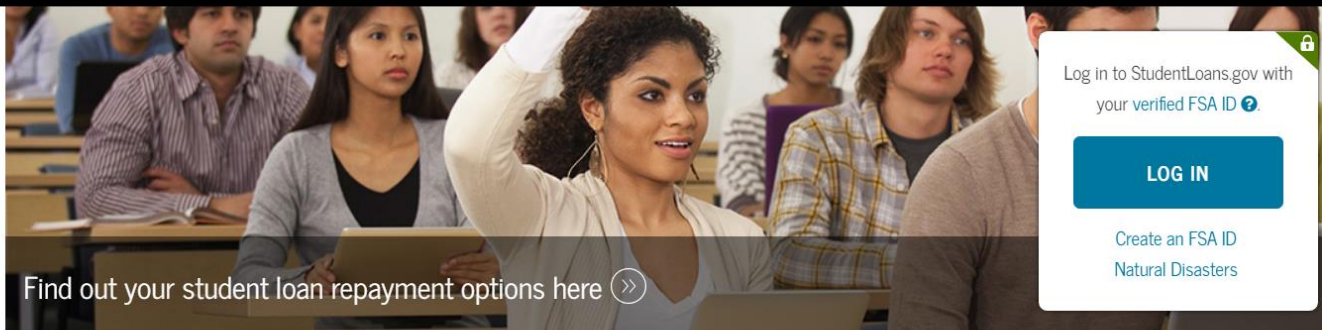
[Forms](#)

# Verification

- Families selected for Verification are asked to return forms and/or documentation ASAP.
  - Complete All Forms
  - Submit Copies of Tax Documents
  - Check for Signatures
  - Contact the Financial Aid Office with Questions as Needed

# Financing Your Balance

- **Student Federal Direct Stafford Loans**
  - **4.45% Interest Rate (Subsidized and Unsubsidized)**
  - **Students Complete Master Promissory Note( MPN)**
  - **Students Complete Loan Entrance Counseling**
  - **[Studentsloans.gov](https://studentloans.gov)**
  - *Suggested Completion after May 1st*



Log in to StudentLoans.gov with  
your verified FSA ID ?

[LOG IN](#)

[Create an FSA ID](#)  
[Natural Disasters](#)



### Undergraduate Students

The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at [www.FAFSA.gov](http://www.FAFSA.gov). You must do this every year.



### Graduate/Professional Students



### Parent Borrowers



### Repayment & Consolidation

- [Complete Entrance Counseling](#)
- [Complete Loan Agreement for a Subsidized/Unsubsidized Loan \(MPN\)](#)
- [Complete Financial Awareness Counseling](#)
- [Complete Exit Counseling](#)
- [Use the Repayment Estimator](#)
- [Complete TEACH Grant Counseling](#)
- [Complete TEACH Grant Agreement to Serve](#)



[How To Create An FSA ID](#)

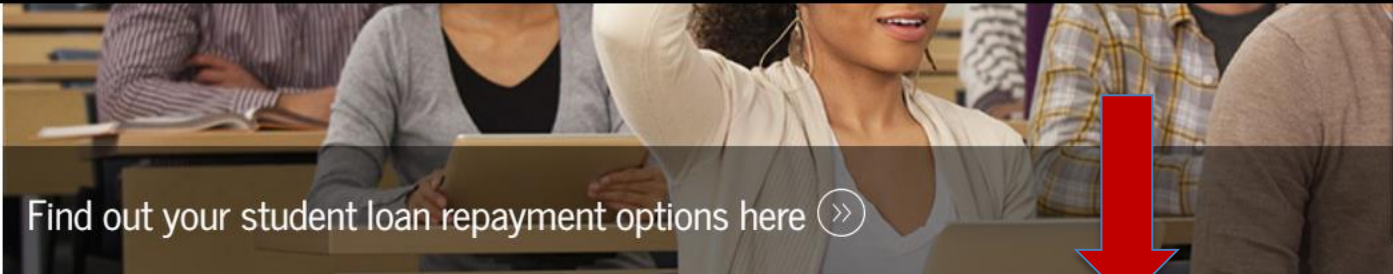


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# Financing Your Balance

- **Federal Direct Parent PLUS Loans**
  - 7% Interest Rate
  - Parent Request Form
  - Students complete Master Promissory Note( MPN)
  - [Studentsloans.gov](https://studentloans.gov)
  - King's College Request Form
  - *Suggested Completion after July 1<sup>st</sup>. Encouraged to wait until bills are sent.*
  - *Parents encouraged to review credit worthiness prior to college commitment.*



Find out your student loan repayment options here >>



### Undergraduate Students



The first step in getting student aid is your child completing the Free Application for Federal Student Aid (FAFSA®) at [www.FAFSA.gov](http://www.FAFSA.gov). This must be done every year.



### Graduate/Professional Students



- [Apply for a PLUS Loan](#)
- [Complete Loan Agreement for a PLUS Loan \(MPN\)](#)
- [Complete PLUS Credit Counseling](#)
- [Appeal Credit Decision](#)
- [Endorsers can Complete an Electronic Endorser Addendum](#)
- [Print Endorser Addendum](#)
- [Complete Financial Awareness Counseling](#)
- [Use the Repayment Estimator](#)



### Parent Borrowers



### Repayment



How To Create Your

## MENU



First-Year Students



Transfer



International

High School Sophomores &  
Juniors

Part-Time



Graduate



Young Scholars



School Counselors



Financial Aid

Meet Your Counselor

**KING'S  
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- Parent PLUS Loan Form
- PA Aug'18 Graduate Loan Form
- PA Aug'19 Graduate Loan Form
- Graduate Student Loan Form
- Part-time Undergraduate Loan Form
- Summer Full-Time Undergraduate Loan Form
- Fast-Track Post Baccalaureate Loan Form



# Financing Your Balance

- **Alternative Loans**
  - Interest rate varies by lender
  - Students generally require a co-signer
  - ELM Select
  - <http://www.elmselect.com/?schoolid=175#/schoolLandings.go>
  - *Check on loan consolidation options*

# Financing Your Balance

- **PAYMENT PLAN - Tuition Management Systems (TMS)**
  - The TMS payment plan will allow families to make monthly payments on the balance of tuition, fees, room and board less any financial aid received. No interest is charged by King's College. \$55 application fee, allows 10 payments for the year, first payment due in July. Contact information:
  - **TMS** - contact 1-800-722-4867 or <https://kings.afford.com>

# Military Benefits

- After you have been accepted to King's College please contact the College's Certifying Official, Kristen Baumes.  
570-208-5900 ext 5472
- Students should complete all processes to ensure their benefit(s) are in place, each semester.
- Once benefits are verified, aid packages and balances can be accurately confirmed.

# Tips and Reminders

- Keep all documents in one location
- - FSA ID's
  - Tax information
  - Student Aid Report(SAR)
  - Scholarship Letters
  - Financial Aid Award Letters

# Stay Connected:

- Telephone: 1-888-KINGS-PA or 570-208-5858
- Email: [admissions@kings.edu](mailto:admissions@kings.edu)
- Connect with us on Facebook
- Follow us on Twitter @KingsAdmission
- Instagram – KingsCollegePA

