

2024-25 ACADEMIC YEAR

SCHOLARSHIPS & FINANCIAL AID



**BENEDICTINE
COLLEGE**

ATCHISON, KANSAS

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YOUR ACTION STEPS

❑ **Submit \$350 Enrollment Fee at [Benedictine.edu/Apply](https://www.benedictine.edu/Apply)**

This step secures your place at Benedictine College and reserves your room in a residence hall.

❑ **Log In To Your RavenZone Account**

Review your financial aid offer carefully. You can accept the entire amount, partial amount, or decline any type of aid that is listed. Your RavenZone login credentials can be found on the “profile” tab of your Admission Portal.

❑ **Submit Outside Scholarships as Soon as Possible**

Submit any outside scholarships (checks or documentation) to the Financial Aid Office as soon as possible. The funds will be applied directly to your student account upon receipt of payment.

❑ **Complete Loan Forms**

If you accept any loans, there are additional steps. Please refer to the Loan Process Instructions (page 14) and follow the step-by-step guide to complete the forms to access the funds. Loan funds cannot be disbursed until loan entrance counseling and the applications are complete.

❑ **Create Authorized Users for Student Billing/Payments**

In compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), you can give others (your parent, grandparent, guardian, or anyone who helps you understand your financial situation at Benedictine) the ability to access your account information. This also allows Benedictine College personnel the ability to discuss financial matters with individuals you have designated. You can create Authorized Users through RavenZone, View and Pay Account.

❑ **Authorize Your Consent to the Financial Responsibility Agreement**

You are asked to consent to the financial agreement regarding your student account for educational services while attending Benedictine College. You will access this agreement the first time you view your tuition statement online through RavenZone, View and Pay Account.

❑ **Review Your Bill after July 1**

Once you are registered in classes, you should view your tuition billing statement, available after July 1, through RavenZone, View and Pay Account. The link will direct you to the college’s online payment partner, TouchNet, and you can review your statement and make plans to settle your balance. The fall semester tuition payment is due August 1; the spring semester payment is due January 1.

❑ **Set up a Tuition Payment Plan**

Sign up for a semester Installment Payment Plan (IPP) through RavenZone, View and Pay Account. Select ‘Payment Plans’ to view IPP terms and options. You can choose from a four- or five-month payment plan. There is a \$55 application fee per IPP account, each semester, for either option. Enroll in a payment plan by the tuition due date: August 1 for fall and January 1 for spring.

Check your Benedictine College email!

Messages about a student’s financial aid package or student status are communicated through email. It is vital students check their email frequently.

Benedictine emails are activated **June 1** for incoming fall semester students and **December 1** for incoming spring semester students.



RAVENZONE

Accept or Decline Your Financial Aid

- Go to **Benedictine.edu**.
- Click on RavenZone in the top right of your screen.
- Enter your username and password*.
 - The same username and password is used across multiple Benedictine platforms. Your password is case-sensitive, and the first letter of the password is capitalized when initially set up.
 - While not required, it is strongly suggested that you change your password at first login to protect your information.
- Click on Financial Aid, and in the Checklist section, select “review and accept your financial aid award package.”
- Proceed to accept or decline the components of your aid.
- Personnel from the Office of Financial Aid will contact you if any items necessary to process your aid are missing.

RavenZone is your one-stop shop for access to all things Benedictine. Log in to view:

- College Course Catalog
- Financial Aid
- Degree completion monitor
- Campus dining menus
- Reminders: classes, meetings, to-do list
- Campus news: events, special announcements, and weather

*Your RavenZone Username and Password unlock access to your BC Email, the BC Network, Blackboard, and more.

Your RavenZone login credentials can be found on the “profile” tab of your Admission Portal.



ABOUT YOUR FINANCIAL AID OFFER

The Offer Letter

Your offer letter reflects the maximum federal, state, and institutional aid that is available to cover educational expenses while attending Benedictine College for the 2024–2025 school year. You are not required to accept any of the financial aid components. You may even choose to use only a portion of the aid components (e.g., loans) if the full amount awarded is not needed. However, if any aid component is declined, alternative means for funding your education (private loans, scholarships from outside entities, payment plans, etc.) are your responsibility.

Cost of Attendance

The Cost of Attendance (COA) is a budget that involves two types of costs: direct and indirect. Direct costs are referred to as costs that are usually charged to the student by the college: tuition and fees, housing and food allowances. Indirect costs are expenses that you may incur that are not billed by the College (books and supplies/travel costs/miscellaneous and personal costs). The projected COA for a beginning freshman residing on campus for the 2024–2025 academic year at Benedictine College is approximately \$54,780. The estimated Direct Costs for the 2024–2025 academic year are approximately \$48,980.

Scholarships & Grants

This type of aid does not require repayment (free money!). Award items in this section may include federal and state grants, institutional awards, and scholarships from outside sources. Federal and state awards are subject to eligibility requirements. Institutional awards may be merit-based (academic) or performance-based (e.g., athletic awards, participation awards, departmental awards, etc.).

Student Loan Options

By completing the FAFSA, you are eligible to participate in the Federal Direct Loan Program. The amount on the offer letter reflects your current eligibility, based upon your academic progress (FR/SO/JR/SR) as established by the US Department of Education.

Subsidized Federal Direct Student Loan

The subsidized Federal Direct Student Loan is a need-based loan available through the FAFSA and does not accrue interest while you are enrolled at least half-time. The loan proceeds that are applied to your account are reduced by an origination fee*.

Completion of the FAFSA is required to access this loan. After signing your Financial Aid Offer Letter, first-time borrowers are required to complete an Entrance Counseling session, as well as sign a Master Promissory Note (MPN). Failure to complete all requirements will delay the disbursement of funds to your account.



Unsubsidized Federal Direct Student Loan

The unsubsidized Federal Direct Student Loan is not need-based and accrues interest** while you are enrolled at least half-time. The loan proceeds that are applied to your account are reduced by an origination fee*.

Completion of the FAFSA is required to access this loan. After signing your Financial Aid Offer Letter, first-time borrowers are required to complete an Entrance Counseling session, as well as sign a Master Promissory Note (MPN). Failure to complete all requirements will delay the disbursement of funds to your account.

Federal Direct Parent PLUS Loan

The Parent PLUS loan is a tool parents may use to assist their students with paying their educational expenses after the student's financial aid eligibility options are exhausted. The interest rate for this loan is established by the U.S. Dept. of Education prior to the beginning of the upcoming academic year. Loan proceeds applied to the student's account will be reduced by an origination fee**.

Work Study

Work Study is a student's employment with the college while enrolled. Students interested in applying for a work study position can access the link within the Helpful Resources section of their RavenZone account. The link will be open for new applications each year in July. Student paychecks are issued in accordance with Benedictine College payroll schedules. Work study earnings are not applied to the student's billing account and should be considered discretionary spending money earned throughout the semester.

Alternative (Private) Loans

These loans are available via private lenders. These loans are available to the student as the borrower, and in some instances, to the parent as the borrower (subject to lender availability). Most commonly, such loans require a co-signer. The interest rate is determined by the applicant/co-signer credit score and by the individual lender's loan program offering. A list of available lenders can be accessed via **[Benedictine.edu/FinancialAid](https://www.benedictine.edu/FinancialAid)**.

* Established annually by the U.S. Dept. of Education prior to the beginning of the upcoming academic year.

** Established annually by the U.S. Dept. of Education and applicable to any loans disbursed during the specified academic year.

FINANCIAL ASSISTANCE OPTIONS

Need-Based Aid

Type of Aid	Eligibility	Annual Amount	Comments
Raven Grant*	Awarded based on financial aid eligibility as determined by the FAFSA, in conjunction with Benedictine College awarding policies.	Amounts vary.	Awards are renewable as long as the student meets standard academic performance, as identified in the student handbook.
Federal Pell Grant	Awarded based upon financial aid eligibility as determined by the FAFSA.	Maximum/minimum amounts determined annually by federal appropriations	The FAFSA must be completed each year.
Kansas Comprehensive Grant*	Awarded to Kansas residents who demonstrate financial need as defined by the Kansas Board of Regents	Award amount guidelines set by Kansas Board of Regents and are based on need and availability.	The FAFSA must be completed each year.
Federal Direct Student Loan	A long-term, low-interest student loan available to students in the form of a subsidized and/or unsubsidized loan, based on demonstrated financial need.	Maximum award amount — Dependent Student <ul style="list-style-type: none"> • \$5,500 Freshman • \$6,500 Sophomore • \$7,500 Junior/Senior Independent Student <ul style="list-style-type: none"> • \$9,500 Freshman • \$10,500 Sophomore • \$12,500 Junior/Senior 	The FAFSA must be completed each year. Interest rates are fixed, as established each year by the Dept. of Education. Repayment begins six months after graduation or leaving Benedictine College.
Federal Work Study*	Student employment opportunities that allow the student to earn spending money for living expenses.	Amounts vary based on need. A student must work to earn the award amount.	The FAFSA must be completed each year. Students receive a paycheck for the hours worked.

Financing Options

Options	Eligibility	Amount	Comments
Installment Payment Plan (IPP)	Offers the opportunity to extend the financial responsibility through the semester for educational expenses.	Monthly payment varies based upon the semester balance due for tuition, on-campus room and board charges, and fees.	No interest charged. A minimal application fee charged for each term. Offered by the Student Billing Office.
Federal Direct Parent Loan (PLUS)	Allows parents to access funds from the federal loan program to assist with part of the student's educational expenses.	Maximum amount available is the cost of attendance less all other financial aid.	Fixed interest rate set by US Dept. of ED annually. Eligible borrowers limited to biological parents or adoptive parents. Approved application for loan required online at https://StudentAid.gov .
Private Education Loans (Alternative)**	Private loan programs are available to students, with a co-signer, who need funding beyond the limits of the federal loan programs.	Maximum amount available is the cost of attendance less all other financial aid.	Students and/or parents may apply (determined by lender offering). Interest rates established by lender based upon credit approval at time of application. Students with insufficient credit history may require a co-signer.

* Available only to full-time undergraduate students pursuing their first bachelor's degree.

** Loans are based on the borrower's (and co-borrower's) credit and financial history.

While Benedictine College may recommend these programs, approval will be determined by the lender's criteria.

Merit & Talent Awards

Award	Eligibility	Annual Amount	Comments
Academic Merit Scholarships*	All admitted students.	Award amounts vary each academic year based on the qualification of the student as determined by ACT/SAT scores and cumulative GPA achieved during high school.	Renewable up to 4 years toward completion of student's 4-year degree program (5 years for qualified 5-year degree program). Student must maintain Satisfactory Academic Progress (SAP).
Presidential/Dean's Scholarships*	Select applicants will be invited to complete for one of 10 full-tuition scholarships and 5 three-quarter-tuition scholarships.	Presidential Scholarships are equal to tuition. Dean's Scholarships are equal to three-quarter tuition of the first year. The amount of the Dean's Scholarship remains flat.	Renewable up to 4 years toward completion of student's 4-year degree program (5 years for qualified 5-year degree program). Student must maintain Satisfactory Academic Progress (SAP). Presidential Scholarship amount adjust annually with tuition changes. Dean's Scholarship amounts remain static based upon initial award year.
National Merit/ 36 ACT Premier/ National Hispanic Scholarships*	Admitted students who have received these designations are eligible to receive one of 10 full-tuition scholarships.	Scholarship amounts are equal to tuition.	Renewable up to 4 years toward completion of student's 4-year degree program (5 years for qualified 5-year degree program). Student must maintain Satisfactory Academic Progress (SAP).
Freedom Fellows Scholarship*	Available to first-year applicants and awarded by the Freedom Fellows Program Committee. Maximum of 6 awards each year.	Award amount equals to full-tuition.	Renewable for eligible four-year and five-year degrees.
Departmental Scholarships*	Applicants must meet the requirements as outlined by the department, often requiring an interview or audition process to determine awarding.	Award amounts vary.	Awards may be renewable; to be determined by department heads in conjunction with student's continued participation in the designated department.
Student-Athlete Awards*	Determined by the head coach of the varsity sport.	Award amounts vary.	Student-Athlete Awards are a combination of academic and athletic scholarships. If the student-athlete voluntarily chooses to discontinue participation, the student will forego the athletic award.
Transfer Scholarships*	Transfer students are eligible for academic merit scholarships.	Award amounts vary based on the student's academic performance at the prior institution.	Awards are renewable as long as the student meets standard academic performance.
Endowment Scholarships*	Based upon criteria established by endowment scholarship donors.	Award amounts vary and are subject to available funds.	Recipients will be required to submit a letter of thanks to the donors prior to funds being applied to student accounts. Scholarships are not automatically renewable, but may be renewed depending upon scholarship criteria.



MANAGING THE COST OF COLLEGE

After you have received scholarships, grants, loans and other institutional, state, and federal aid, there may still be college costs to manage. Below are additional options for managing these costs.

1. Family and Student Support

Financial support from parents or guardians is a conventional option. Take time to determine how much your family can assist you each year. In addition, think about how much you can contribute through summer earnings and other savings.

2. Federal Direct Parent PLUS Loan

Parents of undergraduates have access to the Federal Direct Parent PLUS Loan. A benefit to this loan program is that it can cover the total cost of attendance less all other forms of financial aid. In other words, it can cover the entire balance. Another key benefit is that the repayment of the loan is spread out over ten years. The Federal Direct PLUS Loan program requires a credit application and repayment begins 90 days after the first disbursement. Find the application and more information at studentaid.gov.

3. Increased Federal Direct Unsubsidized Loan

If a parent is denied the Federal Direct Parent PLUS Loan, Benedictine College may be permitted to increase the student's Federal Direct Unsubsidized Loan eligibility by \$4,000 per year.

4. Private Education Loans

Private education loan programs are available to students who need funding beyond the limits of the federal loan programs. A benefit is that you can cover up to the total cost of attendance through this loan program, less all forms of financial aid. In other words, it can cover the entire remaining balance. Repayment on private education loans typically begins six months after graduation. Students with insufficient credit history will require a co-signer.

5. Outside Scholarships

Securing outside scholarships take diligence. There is no easy path or single resource to which we can direct you to secure an outside scholarship. We recommend that you first look locally and then broaden your search.

6. Endowed Scholarships

Benedictine College has a scholarship program to match donor-directed funds to deserving students. Financial need is a key criterion for nearly all the funds. We use the Student Aid Index from your FAFSA to determine financial need. The application for endowed scholarships opens in June. Applicants will only be alerted if a match is confirmed.

7. Work Study

In many cases, work study is a good option for offsetting some college costs. Depending on the number of hours worked, the amount you earn can help you cover anywhere from daily spending money to a more significant portion of your expenses.

8. ROTC

Benedictine College partners with local Army and Air Force **Reserve Officers' Training Corps (ROTC)** programs. Cadets may receive a highly competitive national scholarship by engaging in direct and ongoing communication with local ROTC enrollment advisors prior to enrolling at Benedictine College.

However, many cadets enroll in the ROTC program without contracting. After one or two years in the program, you may decide whether you want to enter into a contract with Army or Air Force ROTC, and you can discuss scholarship support at that time.

Air Force ROTC

Contracted Air Force ROTC cadets receive a \$300 monthly stipend as freshmen, a \$350 monthly stipend as sophomores, a \$450 monthly stipend as juniors and a \$500 monthly stipend as seniors. All contracted Air Force ROTC cadets receive a \$450 book stipend per semester.

Army ROTC

Contracted Army ROTC cadets receive a \$420 monthly stipend, regardless of academic year and a \$600 book stipend per semester.

Contact **Seth Hanapole**, Army ROTC Recruiting Operations Officer, at shanapole@benedictine.edu or **913.360.7518** to learn more.

9. Special Circumstances Process

Benedictine College encourages students with extenuating circumstances that are not captured on the FAFSA to submit a Special Circumstances Worksheet and a VI verification form to enable us to conduct a professional judgement evaluation.

This process allows us to consider personal financial situations (e.g. medical and dental expenses not covered by



insurance, changes to income or employment status, private elementary or high school tuition payments, etc.).

Requesting a Special Circumstances review does not guarantee additional funding. It allows the Financial Aid Office to review the student's family situation, which may result in a change in eligibility for federal/state/institutional financial aid programs. Please consult with Office of Financial Aid personnel to determine if submitting a Special Circumstances request could benefit you.

Managing Your Bill

Notices of your bill will be sent to your Benedictine College email account. The fall semester payment is due August 1 and spring semester payment is due January 1. Parents and other trusted adults may be added as Authorized Users to receive notifications about your account.

Visit Benedictine.edu/AuthorizedUser for more information about setting up Authorized Users.

Payment in Full

A payment in full is due by August 1 or January 1 by credit or debit card, electronic or paper check, or money order.

Pay Monthly by Enrolling in an Installment Plan

The payment plan offers a student the opportunity to extend the financial responsibility through the semester. There is no interest on the payment plan, however, there is a \$55 per semester application fee to participate. You should enroll in the payment plan by August 1 for the fall semester and January 1 for the spring semester.

Payment Through Other Means

If you plan to use funds from a 529 College Savings Plan or other specialized resource (military benefits) to pay your account, please inform the Office of Student Billing at 913.360.7403.

WORK STUDY PROGRAM

The Work Study program is a financial aid program designed to provide students opportunities to earn money necessary to meet educational expenses, while also gaining work experience on campus.

How do I know if I am I eligible for Work Study?

All students are eligible to apply for employment through the Work Study program. Priority is given to students exhibiting financial need, which is determined by the Free Application for Federal Student Aid (FAFSA). Please contact the Financial Aid staff with additional questions about Work Study eligibility. In addition to the campus department opportunities listed to the right, our campus dining services partner hires students for a variety of positions throughout the year.

Do I get paid or is it a credit against my tuition?

Work Study is not a credit against your tuition. Students must work to earn this funding. Students are paid biweekly via direct deposit and the funds are available for your personal expenses.

Am I guaranteed an on-campus job if I am eligible?

No, we cannot guarantee a job for every Work Study eligible student. Students are responsible for applying for positions and scheduling interviews with the supervisor.

How do I find a job?

Complete a Work Study application in RavenZone. A list of academic and administrative offices that hire Work Study student personnel is located in RavenZone and in the column to the right. Your application will be directed to the department(s) you have expressed a desire to work for. We recommend you follow your application with an email of interest to the department contact.

Which departments hire Work Study students?

RavenZone provides a list of academic and administrative offices that hire Work Study personnel.



Are students required to participate in the Work Study program?

No, Work Study is an optional program.

You've been hired!

Congratulations! You will be issued "new hire tasks" to complete within our payroll system. Look for information in your inbox from Paylocity.

General information about Student Employment:

Work Study positions are typically 3-5 hours per week and pay rates start at \$8.50/hour which may vary by department.

Paychecks will be deposited directly into the checking account obtained from your voided check. Students are paid on a biweekly schedule.

Time sheets are maintained electronically within Paylocity. Students are responsible for entering their time worked. A supervisor must always verify the hours worked within Paylocity prior to payment.



Work Study Positions

Academic Departments

Architecture
 Art & Design
 Biology
 Chemistry & Biochemistry
 Classics
 Economics
 English
 English as a Second Language (ESL)
 Health, Wellness & Exercise Science

History
 Journalism & Mass Communications
 Mathematics & Computer Science
 Music
 Philosophy
 Physics & Astronomy
 Political Science
 Psychological Sciences
 School of Business

School of Education
 School of Engineering
 School of Nursing
 Sociology & Criminology
 Theater Arts & Dance
 Theology
 World Languages & Cultures

Administrative Offices

Advancement — Annual Fund
 Alumni
 America Reads
 Athletics
 Athletic Trainers
 Business Office
 Campus Dining
 Center for International Education
 Central Mailing
 Child Care Association

College Ministry
 Conferencing & Events
 Graduate Business Program
 Human Resources
 Information Technology
 Intramurals & Recreational Services
 Library
 Loomings (Literary Magazine)
 Office of Academic Records & Registration
 Office of Admission

Office of Financial Aid
 Office of Marketing & Communications
 Office of Student Billing
 Office of the Academic Dean
 Office of the President
 Operations & Housekeeping
 Raven Store
 Student Life
 Student Success Center

LOAN PROCESS INSTRUCTIONS

Step by Step Instructions for completing a Federal Subsidized or Unsubsidized Direct Student Loan

Steps for student loans can be completed immediately. Loan steps for Parent PLUS loans can be completed after May 1. If you have any questions, please contact the Office of Financial Aid.

Entrance Counseling and Master Promissory Note (MPN)

1. Go online to **StudentAid.gov**
2. Sign in using the student's FSA ID and Password
3. Click on "Complete Aid Process" menu, select "Complete Entrance Counseling"
4. Click on "Complete Aid Process" menu, select "Complete Master Promissory Note (MPN)"

Federal Direct Parent PLUS Loan

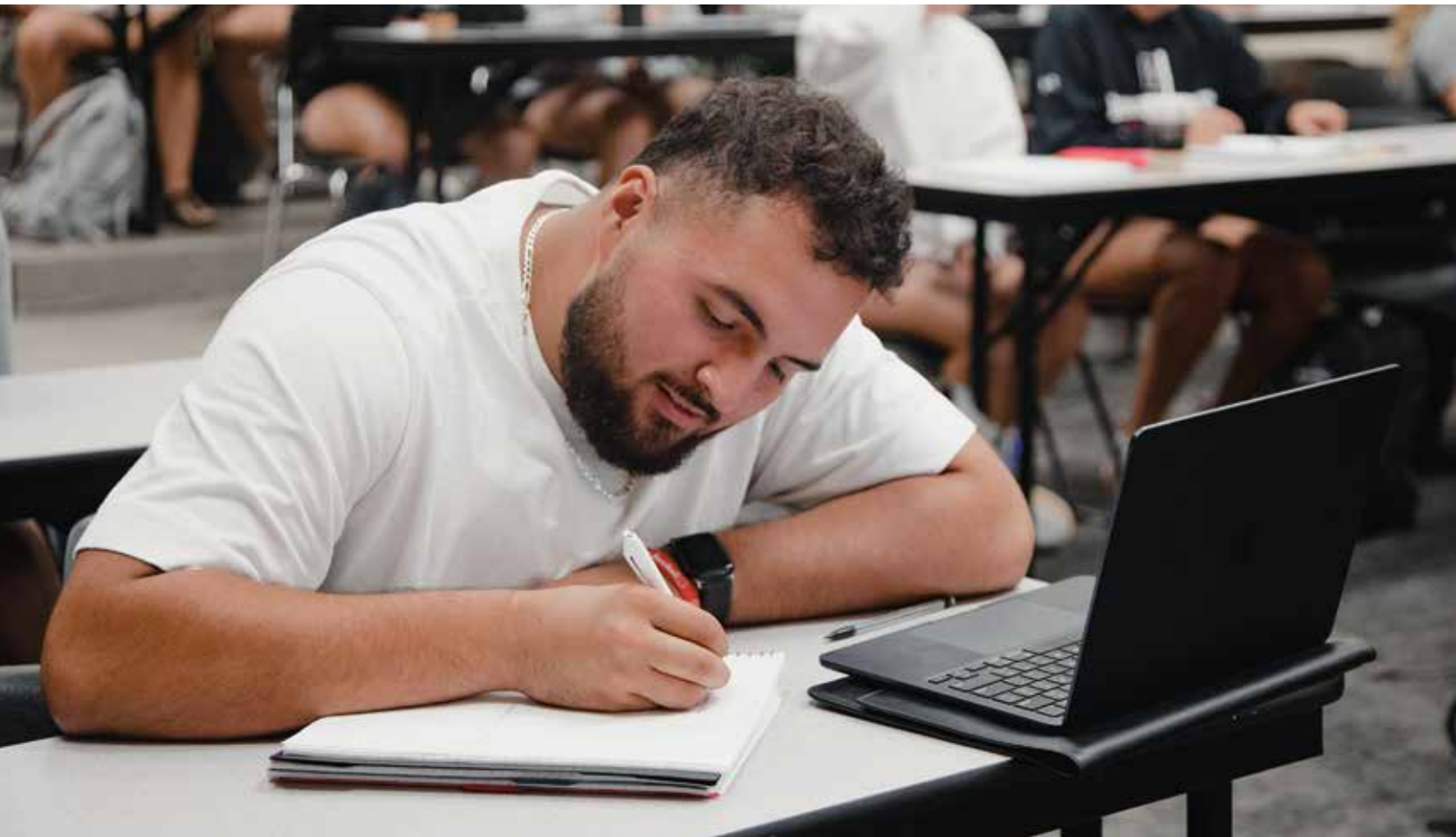
1. Go online to **StudentAid.gov**
2. Parents sign in using parent's FSA ID and password (NOT student's)
3. Click on "Apply for a Direct PLUS Loan"
4. Under "Apply for Aid" menu, select "Apply for a Parent PLUS Loan"
5. If approved, go to "Complete Aid Process" menu, select "MPN for Parents"

Alternative Private Loans

1. Scan the QR code here, or go online to **<https://choice.fastproducts.org/FastChoice/home/1025600/1>**
2. Choose "Start Borrowing Essentials"
3. Follow the instructions



If you are approved for the loan it may take 5–6 weeks before funds are applied to your student billing account.





DEBT MANAGEMENT

How much should I borrow?

We strongly encourage borrowers to carefully weigh the need for loans and to borrow only what is actually needed. We encourage you to estimate and plan your repayment obligations prior to borrowing.

For federal student and parent loans, borrowers should be aware of the repayment options that are available. In addition, there are a number of deferment or forbearance provisions available once the loan is in repayment. Some qualifying majors and professions, such as teaching, may benefit from federal and state loan forgiveness.

How do I track and manage my student loans?

To keep track of your student loans or to contact your loan servicer for repayment, log on to the Federal Student Aid website at [StudentAid.gov](https://studentaid.gov) or call the Federal Student Aid Information Center at 1-800-433-3243 (TTY 1-800-730-8913). The FSA ID that was used as your electronic signature when completing the FAFSA must also be used to gain access to NSLDS.

This website will not only show you the amount of the federal loans you borrowed, but also who is the servicer for your loan(s). The servicer is the entity you will be corresponding with to coordinate repayment.

How do I repay my student loans?

Your loan service provider will provide information about repayment and will notify you of the date loan repayment begins. It is very important that you make your full loan payment on time either monthly (which is usually when you will pay) or according to your repayment schedule. If

you don't, you could end up in default, which has serious consequences. Student loans are real loans—just as real as car loans or mortgages. You have to pay back your student loans. Can you repay your loans while in school? Yes. Contact your loan servicer through [StudentAid.gov](https://studentaid.gov).

How do I qualify for teacher loan forgiveness/cancellation?

If you are a full-time teacher and have taught for five complete and consecutive academic years in certain elementary and secondary schools or educational service agencies that serve low-income families, and meet other qualifications, you may be eligible for forgiveness of up to a combined total of \$17,500 on your Direct Subsidized and Unsubsidized Loan. If you have PLUS Loans only, you are not eligible for this type of forgiveness. More information on this can be found on the Department of Education's website at: <https://studentaid.ed.gov/manage-loans/forgiveness-cancellation/teacher>.

How do I qualify for public service loan forgiveness?

You may qualify for this program if you work in a public service job. There are multiple jobs that are considered public service, some of which are military service, law enforcement, and public education.

The Public Service Loan Forgiveness (PSLF) Program provides for forgiveness of the remaining balance of a borrower's eligible loans after the borrower has made 120 qualifying payments on those loans. In general, only borrowers who are making reduced monthly payments through the Income Based repayment plans will have a remaining balance after making 120 payments on a loan.

What repayment plans are available to me?

When it comes time to start repaying your student loan(s), you can select a repayment plan that's right for your financial situation. Visit <https://studentaid.gov/manage-loans/repayment/plans>. Generally, you will have from 10 to 25 years to repay your loan, depending on which repayment plan you choose.

Fixed Payment Repayment Plans

Standard Repayment

With the standard plan, you will pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least \$50, and you will have up to 10 years to repay your loans. Your monthly payment under the standard plan may be higher than other plans because your loans will be repaid in the shortest time, which means you may pay less interest.

Extended Repayment

Under the extended repayment plan, you will pay a fixed annual or graduated repayment amount over a period not to exceed 25 years. You must have more than \$30,000 in outstanding Direct Loans to be eligible for the Extended Repayment plan.

This is a good plan if you will need to make smaller monthly payments. Because the repayment period will be between 10 and 25 years, your monthly payments will be less than with the standard plan. However, you may pay more in interest because you are taking longer to repay the loans. Remember that the longer your loans are in repayment, the more interest you will pay.

Graduated Repayment

With this plan, your payments start out low and increase every two years. The length of your repayment period will be up to 10 years. If you expect your income to increase steadily over time, this plan may be right for you.

Income-Driven Repayment Plans

Income-Based Repayment (IBR)

The Income Based Repayment plan is intended to be affordable based on income and family size. The repayment plan is either 10% or 15% of your discretionary income but never more than what you would pay under the 10-year Standard Repayment Plan.

Income-Contingent Repayment Plan (ICR)

Under this repayment plan, you will pay the lesser of 20% of your discretionary income, or the amount you would pay on a repayment plan with a fixed payment over 12 years, adjusted to your income.

Saving on Valuable Education Plan

The SAVE plan is 10% of your discretionary income for up to 20 years.

Pay as You Earn (PAYE)

The PAYE plan is 10% of your discretionary income for up to 20 years and will never exceed what you would pay under the 10-year Standard Repayment Plan.





PAYING YOUR BILL

When is my bill due?

Fall semester tuition payment is due August 1.

Spring semester tuition payment is due January 1.

Billing statements are sent electronically only.

You will receive a notice through your Benedictine email account that your statement is ready to be viewed. If you want your parents (or guardians) to receive email notices from the Office of Student Billing, please designate them as an Authorized User on your account, which will direct them to the college's secure online payment partner, TouchNet.

Campus charges (tuition including class fees, room, and board) are applied to student accounts. If payment is being made with the assistance of Financial Aid, all documents must be submitted to the Office of Financial Aid as soon as possible and aid should be secured by the tuition due date to avoid Business Office holds and late fees.

I am expecting a refund, what are my options?

In the first full week of the semester, you will receive an electronic refund of the credit to your bank account. Enroll through RavenZone, View and Pay Account. Electronic refunds (eRefunds) are processed securely through the college's online partner, TouchNet. If you do not enroll in electronic refund, a paper check in the amount of the refund will be mailed to your home address.

Call the **Office of Student Billing** at **913-360-7403** with any questions.

How do I pay my bill?

1. Pay online in full through your student account in RavenZone:
 - By using MasterCard, Visa, Discover or American Express debit or credit cards. A service fee (2.95% for domestic and 4.5% for international payments) is charged on each transaction by the card processor.
 - By making an electronic check payment. Please have your bank account and bank routing number available when making your online payment. Only checks from a regular checking or savings account are accepted. (Checks issued from credit card companies, money market accounts, home equity or other lines of credit cannot be processed as electronic check payments.)
2. **Pay in full using a paper check or money order by mail.** Please be sure to write your student ID in the memo line and mail along with your check to: Benedictine College, Attn: Business Office, 1020 N 2nd St, Atchison, KS 66002
3. **Pay monthly by enrolling in an Installment Payment Plan (IPP).** Payment Plans are offered each semester. You can sign up for an IPP through RavenZone, View and Pay Account. The link will direct you to the college's secure online payment partner, TouchNet. Choose from a four- or five-month payment plan. There is a \$55 application fee per IPP account, each semester, for either option. You should enroll in a payment plan by the tuition due date: August 1 for fall and January 1 for spring.
4. **Pay through other means.** If you plan to use funds from a 529 College Savings Plan or other specialized monies (e.g., military benefits) to pay your account, please inform the Office of Student Billing at **913-360-7403**.



FREQUENTLY ASKED QUESTIONS

Who is eligible to receive federal financial aid?

Individuals with a high school diploma or equivalent, enrolled in an eligible degree/certificate program, with a valid Social Security number (SSN) who are (1) a U.S. Citizen, or (2) a non-citizen with a valid Green Card (Form I-551 or I-151), or (3) have a T-visa or parent with a T-1 visa, or (4) a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands or the Republic of Palau.

What is the FAFSA?

It is the Free Application for Federal Student Aid. Completion of the FAFSA is required to be eligible for Federal/State grants and loans. You can complete it online at <https://studentaid.gov>.

This online application must be signed electronically by both the student and one parent. Each must obtain an FSA ID that will be used to complete the FAFSA. The login can be obtained at <https://studentaid.gov>.

When should I file the FAFSA?

The 2024-2025 FAFSA will open by December 31, 2023. Complete the FAFSA as soon as possible.

Do I have to complete the FAFSA each year?

Yes. Funding for federal programs changes from year to year. A FAFSA must be completed each year to be eligible for federal, state and institutional need-based financial aid programs.

What is Benedictine College's Title IV School Code?

The code is 010256.

Do I have to file Federal Income Tax returns before completing the FAFSA?

For the 2024-2025 FAFSA, the FAFSA uses tax information from the 2022 tax year (referred to as "prior-prior" year). Most everyone that is filing a 2024-2025 FAFSA should have completed their 2022 taxes. This will allow you to have all relevant tax data imported into the FAFSA directly from the IRS via the Future Act Direct Data Exchange (FADDX). Utilizing the FADDX is the best way to provide the correct data to determine your true eligibility for financial aid.

What documents do I need to complete the FAFSA?

In addition to your log in information, in some cases you may also need: your Social Security Number, Driver's License, Federal Income Tax Return, or IRS Tax Return Transcript, bank statements, and investment records.

How do I know if it will be worthwhile for me to complete the FAFSA?

Benedictine recommends that all families file the FAFSA for the 2024-2025 school year due to the national changes to the FAFSA. We suggest at least completing it for the first year to see what the results will be. We encourage every student to complete the FAFSA as early as possible to maximize your eligibility for all available aid programs, some of which are limited.

Students will need to file the FAFSA to be able to participate in the Work Study program or utilize the Federal Direct Student Loan Program.

What is a Student Aid Index (SAI)?

The Student Aid Index (SAI) is an eligibility index figure generated from the information provided on the FAFSA that the Office of Financial Aid uses to determine each student's eligibility for financial aid programs (e.g., grants, scholarships, loans, or work study). The SAI is calculated by the Department of Education and provided to the institution(s) selected by the applicant.

What are institutional scholarships?

Scholarships provided to students based upon academic performance (GPA and ACT/SAT/CLT scores), athletic or extracurricular participation, or provided through the school's endowment.

What if my family has encountered special circumstances not covered in the FAFSA?

A request for special consideration allows a student to report unusual circumstances that may impact his or her ability to afford an education at Benedictine College. Students may submit the Special Circumstances Forms for consideration and submissions will be reviewed on a case-by-case basis. The forms are available at [Benedictine.edu/admission/tuition/forms](https://www.benedictine.edu/admission/tuition/forms).

If I am considering transferring to Benedictine College what should I do?

You should complete the admission process and have official transcripts from all schools you attended sent to Benedictine. You also should add our school code (010256) to your list of colleges on your FAFSA. We will notify you by email when your Official Financial Aid Offer Letter is available to view in RavenZone.

What does it mean if I am selected for "verification"?

The Department of Education selects a portion of all FAFSA applications for a process called verification. The school you are attending must verify certain information listed on your FAFSA. You will need to complete the verification process as identified by Benedictine College. If you were successful in utilizing the FADDX, the majority of the verification may be complete. You will receive notification from Benedictine regarding any additional information requirements needed. This process may affect your original SAI.

What is a tax return transcript?

The IRS Tax Return Transcript is the official record of your income tax filing for a specific year. It can be accessed at www.irs.gov/transcript. IRS tax return transcripts are available 7-10 days after electronically filing your income taxes. Tax transcripts are provided directly from the IRS.

How can I submit my verification documents?

Documents can be uploaded directly to Benedictine College via the document upload feature in the student's RavenZone account. This process is explained in further detail in the correspondence provided to the student about their verification needs. For security and protection of your confidential personal information, emailing documents is not recommended.

Documentation can be submitted via U.S. Mail to:

Benedictine College
Attn: Financial Aid Office
1020 N 2nd St, Atchison, KS 66002

or for UPS mailings, please submit mail to:

Benedictine College
Attn: Financial Aid Office
1301 N 3rd St, Atchison, KS 66002

TUITION, ROOM, BOARD, & FEES



Charges Full-Time Students, Per Year

Tuition (12-18 credit hours)	\$35,350
Overload Fee (over 18 hours, per credit)	\$900
Room Deposit (first year, one time, refundable)	\$100
Enrollment Fee (first year, one time)	\$350
Facilities and Access Fee	\$1,000
Orientation Fee (first year, one time)	\$160
Course Fees	Varies

Board* Per Year, Residential Meal Plans

18-Meal Plan + \$300 Annual Dining Dollars	\$5,870
14-Meal Plan + \$500 Annual Dining Dollars	\$5,280
12-Meal Plan + \$300 Annual Dining Dollars	\$4,830
Florence Meal Plan	\$5,820

Room Charges* Per Year

St. Martin's Memorial Hall (Female) **	Double Occupancy	\$6,400
Courtney S. Turner Hall (Male) **	Double Occupancy	\$6,400
McDonald Hall (Female)	Double Occupancy	\$6,530
Newman Hall (Male) **	Double Occupancy	\$6,530
St. Scholastica Hall (Female) **	Double Occupancy	\$6,580
St. Joseph Hall (Male)	Single Occupancy	\$6,620
Elizabeth Hall (Female)	Double Occupancy	\$6,980
St. Gabriel Hall (Male)	Double Occupancy	\$7,090
St. Michael Hall (Male)	Double Occupancy	\$7,090
Guadalupe Hall (Female)	Double Occupancy	\$7,090
Kremmeter and Legacy Hall (Female)	Two Bedroom Apartment	\$8,080
Lemke and Wolf Hall (Male)	Two Bedroom Apartment	\$8,080
Schirmer and Hartman Row Houses	Regular, 4 person	\$8,390
Campus Houses (13 houses available)	Varies	\$7,090 – \$8,390
Florence Housing	Group Villa	\$7,570

* Charges are provisional. Official 2024–2025 Room and Board charges are forthcoming. Visit: [Benedictine.edu/Info/Tuition](https://www.benedictine.edu/Info/Tuition).

** Freshman Dorms





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**BENEDICTINE
COLLEGE**

ATCHISON, KANSAS

Benedictine.edu

IT STARTS WITH YOU!

TRANSFORM
CULTURE ^{IN} AMERICA