

2023-24 ACADEMIC YEAR

Scholarships & Financial Aid



 **BENEDICTINE**
COLLEGE
ATCHISON, KANSAS





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Your Action Steps

☐ **Submit \$350 Enrollment Fee and Housing Application 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.

☐ **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 the check(s).

☐ **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.

A young man with brown hair, wearing a plaid shirt and a backpack, is looking down at a stone wall. The wall is made of light-colored stones and has several glass candles in metal holders. A hand is visible, placing a green fern plant into one of the holders. In the background, two other people are sitting on a bench. The scene is outdoors with trees and a clear sky.

RavenZone

You can access your RavenZone account by visiting:

- Benedictine.edu
- Click on RavenZone in the upper right-hand section
- Enter your RavenZone Username and Password*
- On the Campus Applications tab, select Student Self-Service
- Select Financial Aid
- In the Checklist, select review and accept your financial aid offer
- Accept or decline the components of your aid offer

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 RZ 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 2023-2024. The figures are derived from the information you submitted on your FAFSA (Free Application for Federal Student Aid). 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 Budget for 2023–2024

The Cost of Attendance (COA) is a budget that each college/university is required to create that establishes the maximum amount of financial aid you may receive. It 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, room, board, fees, and books. Indirect costs are expenses that you may incur outside of the institutional costs (travel and miscellaneous/personal expenses). The projected COA for a beginning freshman residing on campus for the 2023-2024 academic year at Benedictine College is approximately \$52,400.

The Total Aid Awarded

This amount refers to your anticipated direct costs as an on-campus student at Benedictine College. While this amount is anticipated, it is important to consider that each student's enrollment is unique. Your financial situation may cause your actual costs to deviate from this amount.

Grants & Scholarships

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 as identified by the awarding agency. Institutional awards may be merit-based (academic) or performance-based (student-athlete awards or music/theatre).

Loans (Self-Help Aid)

Self-help aid refers to awards that require repayment (e.g., student loans). By completing the FAFSA, you are eligible to participate in the Federal Direct Loan Program with award amounts being established according to your class status (FR-SO-JR-SR). The amount on the offer letter reflects your maximum eligibility, and cannot be increased unless you have completed enough credit hours.



Subsidized Federal Direct Student Loan

The subsidized Federal Direct Student Loan is need-based and accrues interest that the federal government pays 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 Award Letter, first-time borrowers are required to complete an Entrance Counseling session, as well as sign a Master Promissory Note (MPN). Failure to complete these requirements will delay the disbursement of funds to your billing 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 Award Letter, first-time borrowers are required to complete an Entrance Counseling session, as well as sign a Master Promissory Note (MPN). Failure to complete these requirements will delay the disbursement of funds to your billing account.

Federal Direct Parent PLUS loan After May 1

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. Funding for work study positions is provided on a limited basis by department. Consequently, the number of available positions is also limited. 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 applicable 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.

* 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

MERIT & TALENT AWARDS

Award	Eligibility	Annual Amount	Comments
Freshman Academic Scholarships*	Admitted students who show promise in academic achievement and extracurricular involvement are eligible.	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.	Scholarships are renewable as long as the student meets standard academic performance, as identified in the student handbook. Award is automatically renewed each year for a total of four years for standard degree-seeking students (five years for students enrolled in a qualified five-year program).
Presidential/Dean's Scholarships*	High school seniors with a minimum 27 ACT and 3.5 cumulative GPA are eligible to compete for one of 10 full-tuition scholarships and 5 three-quarter-tuition scholarships.	Presidential/Dean's award amounts are established prior to the recipients' attendance for their upcoming freshman academic year.	Competition occurs in February prior to the applicable fall academic semester. Presidential/Dean's scholarships are renewable each year. Presidential award amounts adjust with any subsequent yearly tuition increase; Dean's scholarships do not.
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.	Award amounts are established prior to the recipients' attendance for their upcoming freshman academic year.	Scholarships are renewable each year for a total of four years for standard degree-seeking students (five years for students enrolled in a qualified five-year program).
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* Music/Theatre Academic Departments Student Life/Housing Media Department Ministry	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* Football (Men) Basketball (Men & Women) Soccer (Men & Women) Baseball (Men) Softball (Women) Volleyball (Women) Lacrosse (Men & Women) Track/CC (Men & Women) Dance/Cheer (Men & Women) Wrestling (Men) Marching Band (Men & Women)	Based upon athletic ability as determined by the head coach of each sport and the availability of funds in each varsity program (club sports excluded).	Award amounts vary.	Student-Athlete Awards are a combination of academic and athletic scholarships. If the student-athlete voluntarily chooses to discontinue participation in his/her designated sport, the student will forego the athletic award. Initial awarding and renewability of award is determined by the head coach of the varsity sport.
Transfer Scholarships*	Students choosing to transfer from another institution may be eligible for academic awards pending admission to the college.	Award amounts vary based upon the transfer student's academic performance at the prior institution.	Awards are renewable as long as the student meets standard academic performance as identified in the student handbook.
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.

NEED-BASED AID

Type of Aid	Eligibility	Annual Amount	Comments
Benedictine College Raven Grant*	Awarded based upon financial aid eligibility as determined by the FAFSA, in conjunction with Benedictine College awarding standards.	Award 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 solely upon financial aid eligibility as determined by the FAFSA.	Amounts vary based on need.	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, and meet the FAFSA submission deadline of April 1 of the applicable year.	Amounts vary based on need and availability.	The FAFSA must be completed each year. Priority given to submissions made prior to April 1.
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 \$5,500 Freshman \$6,500 Sophomore \$7,500 Junior/Senior Independent Student \$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 while enrolled.	Amounts vary based on need. A student must work to earn any/all of the award amount.	The FAFSA must be completed each year. Students receive a paycheck for the hours worked to be used as needed.

FINANCING OPTIONS

Options	Eligibility	Amount	Comments
Benedictine College Semester 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 PLUS Loan	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.



Academic Scholarship Requirements

Students will be required to maintain a cumulative grade point average performance standard to renew their full merit scholarship. Performance standards will be determined by the merit scholarship level the student received upon entering Benedictine College. First-year students will be evaluated after two semesters and then after each semester. Transfer students will be evaluated after their first semester of attendance.

If a student does not meet the applicable performance standard, the academic merit scholarship will be reduced by \$500 per semester or \$1,000 annually. (A merit scholarship will not be reduced by more than \$1,000 for not meeting standards.) The student can earn back the full scholarship after having met the cumulative grade point average performance standard.

Scholarship (First-year Freshmen)	Cum GPA Req.
National Merit/36 ACT Premier/ National Hispanic Merit	3.2
Presidential Scholarship	3.2
Tier 1 (Dean's/St. Benedict Scholarship)	3.0
Tier 2 (St. Scholastica Scholarship)	2.5
Tier 3 (Maathai Scholarship)	2.3
Tier 4 (Abbot Scholarship)	2.1
Tier 5 (Founder's Scholarship)	2.0
Tier 6 (Incentive Scholarship)	2.0
International Scholarship	2.5
Freedom Fellows Scholarship	2.5

Scholarship (Transfer Student)	Cum GPA Req.
Tier 1 Benedict Scholarship	3.0
Tier 2 Benedict Scholarship	2.5
Tier 3 Benedict Scholarship	2.3
Tier 4 Benedict Scholarship	2.1
Tier 5 Benedict Scholarship	2.0
Tier 6 Benedict Scholarship	2.0
Phi Theta Kappa (Transfers Only)	3.0
International Scholarship	2.5

Evaluation Results	Impact on Merit Scholarship
Meets or exceeds minimum standard	Student retains the originally awarded amount
Fails to meet minimum standard	Scholarship reduced by \$500 for subsequent semester
Fails to meet minimum standard in two consecutive semesters	Scholarship reduced by an additional \$500 for subsequent semester*
Fails to meet minimum standard after 3 rd consecutive semester	No further reduction of merit scholarship. Original award amount less \$1,000 remains
Attains minimum standard at end of subsequent semester	Original merit scholarship amount reinstated for next semester
Fails to meet minimum standard after regaining original award eligibility	Merit scholarship reduced by \$500 for subsequent semester

ADDITIONAL REQUIREMENTS

Programs of Distinction Award Requirements

Participants in the Honors, Gregorian Fellows Leadership, Constitutional Fellows, Angelico Fellows, Ex Corde Media Fellows, and STEM Fellows programs must present at least a 3.2 cumulative grade point average to be eligible to apply for a \$2,000 award within the program.

Residential Requirement

Recipients of the following scholarships and benefits are required to live on campus: Presidential Scholarship, Dean's Scholarship, Freedom Fellows Scholarship, National Merit Scholarship, 36 ACT Premier Scholarship, National Hispanic Scholarship, National Achievement Scholarship, and Tuition Exchange Students.

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.

Work Study Program



How do I know if I am 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, as determined by the annual submission of 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. Keep in mind, however, that academic departments frequently reserve positions for sophomore through senior-level students who are majoring in those disciplines.

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 \$7.25/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

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

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

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

Administrative Offices

Advancement - Annual Fund
Alumni
Athletics
Athletics: America Reads
Athletics: Child Care Association
Athletic Trainers
Business Office
Center for International Education
Central Mailing
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 Campus 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 <https://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 <https://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. 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/cancellation provisions.

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 <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 (See What is Loan Default?). 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 <https://studentaid.ed.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 and 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 Direct Loan Income Contingent or Income Based repayment plans will have a remaining balance after making 120 payments on a loan.

Debt Management Continued

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.

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. If you are a FFEL borrower, you must have more than \$30,000 in outstanding FFEL Program loans. If you are a Direct Loan borrower, you must have more than \$30,000 in outstanding Direct Loans.

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.

Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

To calculate your estimated loan payments, go to the Graduated Repayment Plan Calculator.

Income-Based Repayment (IBR)

Under IBR, the required monthly payment is capped at an amount that is intended to be affordable based on income and family size.

You are eligible for IBR if the monthly repayment amount under IBR will be less than the monthly amount calculated under a 10-year Standard Repayment Plan and exceeds 15 percent of the difference between your adjusted gross income (AGI) and 150 percent of the poverty line for your family size in the state where you live. If you repay under the IBR plan for 25 years and meet other requirements, you may have any remaining balance of your loan(s) cancelled.

Additionally, if you work in public service and have reduced loan payments through IBR, the remaining balance after 10 years in a public service job could be cancelled. For more important information about IBR go to IBR Plan Information.

Income-Contingent Repayment Plan (ICR)

Under this repayment plan, payments are calculated each year and are based on your annual income, family size, and the total amount of your Direct Loans for up to 25 years. If you are married, your spouse's income is included into your annual income calculation.

Eligible federal loans are the Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans made to graduate or professional students, and Direct Consolidation Loans (except Direct PLUS Consolidation Loans). Any loans under the FFEL Program and Direct PLUS Loans made to parents, unless consolidated into a Direct Consolidation Loan on or after July 1, 2006, are not eligible for this repayment program. If you have not repaid your loans after 25 years, any unpaid portion will be forgiven. Taxes may need to be paid on any amount that has been forgiven.

Income-Sensitive Repayment Plan

This is available to borrowers who have FFEL Program Loans. Payments under this plan increase or decrease based on your annual income.

Your monthly payment is based on your annual income and as your income changes, so do your payments. Your loan payments are spread out over the maximum of 10 years. Direct Loans are not eligible under this program.

If, because of the PUT Program, you have FFEL Program Loans owned by the U.S. Department of Education, contact your loan servicer. If you have FFEL Program loans that are not owned by the U.S. Department of Education, contact your lender. Loan servicer and lender contact information for your federal student loans can be found online at: <https://studentaid.gov>.



Paying Your Bill

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

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, room, and board) are applied to student accounts prior to the beginning of the upcoming semester. Financial Aid is applied in the same manner. 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.

How do I pay my bill?

1. Pay online in full through your student account in RavenZone:
 - a. By using MasterCard, Visa, Discover or American Express debit or credit cards. (2.85% service fee, retained by the card processor, is charged on each transaction).
 - b. 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.

I am expecting a Refund, what are my options?

If you have a credit balance on your account, you can use it for the following:

- Purchase books through the College Virtual Bookstore, before the semester begins, with a Book Voucher obtained by the Office of Student Billing.
- Purchase Raven Bucks.
- In the first full week of the semester, 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.



Frequently Asked Questions

Who is eligible to receive federal financial aid?

You must be a U.S. Citizen; have a valid Social Security number; have a high school diploma, a GED, or pass the ATB test; and be enrolled or accepted for enrollment in a degree or certificate eligible program.

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?

After October 1 of your senior year in high school.

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 and state financial aid.

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?

Effective for the 2023-2024 FAFSA, the FAFSA uses tax information from the 2021 tax year (referred to as "prior-prior" year). Most everyone that is filing a 2023-2024 FAFSA should have completed their 2021 taxes. This will allow you to have all relevant tax data imported into the FAFSA directly from the IRS via the Data Retrieval Tool (DRT). Utilizing the DRT 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?

You will 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?

If your expected family contribution (EFC) is less than the cost of attendance (COA), you may benefit from completing the FAFSA. We suggest at least completing it for the first year to see what the results will be. The FAFSA must be completed by April 1 to qualify for any aid from the state. 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 an "EFC"?

The acronym "EFC" stands for Expected Family Contribution. It is the result from the FAFSA as calculated by the Department of Education. It is used to determine eligibility for need-based aid programs, such as Pell Grants, Institutional aid, and federal need-based loans.

What are institutional scholarships?

Scholarships provided to students based upon academic performance (GPA and ACT/SAT/CLT scores), athletic or extracurricular participation, or awards 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.

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 IRS DRT, 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 EFC.

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 or UPS to:

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

Tuition, Room, Board, and Fees



Charges* FULL-TIME STUDENTS, PER YEAR

Tuition (12-18 credit hours)	\$33,920
Overload Fee (over 18 hours, per credit)	\$875
Security Room Deposit (first year, one time, refundable)	\$100
Enrollment Fee (first year, one time)	\$350
Facilities and Access Fee	\$900
Orientation Fee (first year, one time)	\$150
Course Fees	Varies

Board* PER YEAR, RESIDENTIAL MEAL PLANS

Unlimited 7 + \$700 DD	\$5,610
Unlimited 7 + \$400 DD	\$5,440
Florence Meal Plan	\$5,540

Room Charges* PER YEAR

St. Martin's Memorial Hall (Female) **	Double Occupancy	\$6,210
Courtney S. Turner Hall (Male) **	Double Occupancy	\$6,210
McDonald Hall (Female)	Double Occupancy	\$6,280
Newman Hall (Male) **	Double Occupancy	\$6,390
St. Scholastica Hall (Female) **	Double Occupancy	\$6,390
St. Joseph Hall (Male)	Single Occupancy	\$6,430
Elizabeth Hall (Female)	Double Occupancy	\$6,780
St. Gabriel Hall (Male)	Double Occupancy	\$6,880
St. Michael Hall (Male)	Double Occupancy	\$6,880
Guadalupe Hall (Female)	Double Occupancy	\$6,880
Kremmeter and Legacy Hall (Female)	Two Bedroom Apartment	\$7,840
Lemke and Wolf Hall (Male)	Two Bedroom Apartment	\$7,840
Schirmer and Hartman Row Houses	Regular, 4 person	\$8,150
Campus Houses (13 houses available)	Varies	\$6,880-\$8,150
Florence Housing	Group Villa	\$7,350

* Charges are provisional. Official 2023-2024 charges will be posted in March 2023. Visit Benedictine.edu/admission/tuition.

** Freshman Dorms





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BENEDICTINE **COLLEGE**

ATCHISON, KANSAS

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