



2025–26 ACADEMIC YEAR

# **SCHOLARSHIPS & FINANCIAL AID**



**BENEDICTINE  
COLLEGE**

ATCHISON, KANSAS





# ABOUT THIS BOOK

Reading – and understanding – your Benedictine College financial aid offer letter is a key part of assessing the cost of your college education.

Please read through the pages of this book to simplify the process of understanding your financial aid package.

The staff in the Office of Admission and Office of Financial Aid are ready to assist you with any questions you may have. Please contact your Admission Counselor via email to schedule a time to discuss your offer letter over the phone or call 913-360-7476 to schedule something now.

Comparing two or more offer letters? Let us know! There's no standard format for these letters and with lots of jargon, they can be difficult to decode. We are happy to help ensure you are comparing apples to apples.


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# UNDERSTANDING YOUR FINANCIAL AID 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 2025–2026 school year. An example Financial Aid Offer Letter is shown below.

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.



**BENEDICTINE  
COLLEGE**

**OFFICE OF FINANCIAL AID**  
1020 North Second Street | Atchison, Kansas 66002-1499  
[finaid@benedictine.edu](mailto:finaid@benedictine.edu)

**FINANCIAL AID OFFER:** YOUR NAME, STUDENT ID NUMBER      **2025–2026 Academic Year**

**STUDENT'S SAI/COST OF ATTENDANCE/FINANCIAL NEED:** (YOUR SAI / COA / YOUR FINANCIAL NEED)

Below is the financial aid package Benedictine College is offering you to attend. This is not a bill, but an estimate of anticipated costs based upon full-time enrollment and on-campus housing and eligible aid options. Your actual costs will depend on your enrollment and other individual factors. The financial aid options listed are dependent upon availability of funding and on meeting eligibility requirements. Official financial aid notifications from this point forward will be sent to you via email and will also be available to view in the Self-Service portal of your RavenZone account.

<b>ESTIMATED DIRECT COSTS:</b>			
	<b>Fall 25</b>	<b>Spring 26</b>	<b>Total</b>
Tuition	\$18,375.00	\$18,375.00	\$36,750.00
Fees	\$770.00	\$770.00	\$1,270.00
Housing	\$3,385.00	\$3,385.00	\$6,770.00
Food	\$3,055.00	\$3,055.00	\$6,110.00
<b>TOTAL ESTIMATED DIRECT COSTS</b>	<b>\$25,585.00</b>	<b>\$25,585.00</b>	<b>\$50,900.00</b>

<b>SCHOLARSHIPS/GRANTS:</b>			
	<b>Fall 25</b>	<b>Spring 26</b>	<b>Total</b>
Benedictine Merit Award	(\$00,000.00)	(\$00,000.00)	(\$00,000.00)
<i>Any other grants, scholarships, or awards that you qualify for from Benedictine College, the FAFSA, or otherwise.</i>			
<b>TOTAL SCHOLARSHIPS AND GRANTS</b>	<b>Total Scholarships and Grants</b>		
<b>ESTIMATED COST AFTER GIFT AID</b>	<b>(Direct Cost – Total Scholarships = Your Cost)</b>		

<b>FEDERAL STUDENT LOANS</b>			
Federal Loan Eligibility	(\$00,000.00)	(\$00,000.00)	(\$00,000.00)
<b>TOTAL AID INCLUDING LOANS</b>	<b>Your Total Loans</b>		
<b>ESTIMATED COST AFTER TOTAL AID</b>	<b>(Direct Cost – Total Scholarships – Loan Eligibility = Total Cost)</b>		

Please see the following pages for information on the indirect costs, additional financing options, and frequently asked questions. Benedictine College is committed to helping you navigate the financial aid process. Please contact your admission counselor to discuss your offer letter in detail and answer any questions you may have.

- NEXT STEPS**
- ☐ Accept or decline all aid offered to you in your RavenZone account.
  - ☐ Provide any required documents for verification, if selected.
  - ☐ Complete Master Promissory Note and Entrance Counseling if accepting student loans.

**The Student Aid Index (SAI)**, formerly known as the Estimated Family Contribution (EFC), is determined by the government based on information provided in your FAFSA and is used by our Office of Financial Aid to calculate how much federal, state, and institutional aid you will receive – a lower SAI number indicates more financial aid is needed.

**Financial Need** is the difference between your ability to pay for college and how much it costs to attend. Your financial need is determined by subtracting your SAI from the COA.

**Cost of Attendance (COA)** is a budget that involves two types of costs: direct and indirect. The COA is the estimate of what it costs to attend Benedictine for one academic school year. It includes tuition and fees, food and housing (formerly referred to as room and board), transportation, books/supplies, and misc./personal expenses. It's an estimate and is not what will appear on your actual bill.

**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, like books and supplies, airline tickets or gas, and day-to-day personal items.

The projected COA for a beginning freshman residing on campus for the 2025–2026 academic year at Benedictine College is approximately **\$56,700**. The estimated Direct Costs for the 2025–2026 academic year are approximately **\$50,900**.

**Scholarships & Grants**, otherwise known as gift aid, is money that students don't have to pay back. Award items in this section may include federal and state grants, institutional awards, and scholarships from outside sources. Institutional awards may be merit-based academic awards or performance-based awards, like athletic awards, participation awards for music, theater, etc.

**Student Loan Options:** Financial aid offer letters communicate which federal loans you qualify for via the FAFSA. You can choose to accept or decline them. 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. There are two types of Federal Direct Loans students may qualify for:

**Subsidized Federal Direct Student Loans** do not accrue interest while you are enrolled at least half-time. The loan amount applied to your account is reduced by an origination fee. Completion of the FAFSA is required to access this loan. If accepting this loan, first-time borrowers are required to complete an Entrance Counseling session, as well as sign a Master Promissory Note. Failure to complete all requirements will delay the disbursement of funds to your account.

**Unsubsidized Federal Direct Student Loans** are not need-based and accrue interest while you are enrolled at least half-time. The loan amount applied to your account is reduced by an origination fee. Completion of the FAFSA is required to access this loan. If accepting this loan, first-time borrowers are required to complete an Entrance Counseling session, as well as sign a Master Promissory Note. Failure to complete all requirements will delay the disbursement of funds to your account.

## When is My Bill Due?

Students are billed by semester as they enroll. The fall semester payment is due August 1 and the spring semester payment is due January 1. Notices of your bill will be sent to your Benedictine College email account and can be paid via RavenZone. Parents and other trusted adults may be added as Authorized Users to receive notifications about your account and have access to make payments on your behalf. Please see page 10 to learn about RavenZone.



## HOW DO I PAY FOR THE OUT-OF-POCKET COST?

Benedictine College is committed to helping every student solve the puzzle of managing the cost of college. After you have received scholarships, grants, loans, and other institutional aid, state, and federal aid, there may still be out-of-pocket expenses to manage.

There is no one-size-fits-all approach to managing the cost of college. It's possible to use each of these options in the same semester, change year to year, or only use one – it will depend on your situation. Please talk to your Admission Counselor about how to best take care of your needs for this upcoming school year.

### Cash Payments

The Office of Student Billing is open to receiving payments via credit or debit card, electronic or paper check, or money order.

### Monthly Payment 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.

### 529 Plan or Education Savings Account

If you plan to use funds from a 529 College Savings Plan or other specialized resources (military benefits) to pay your account, please inform the Office of Student Billing at **913-360-7403**.

### 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.

### Federal Direct Parent PLUS Loan

The Federal Direct PLUS Loan can cover the total balance due after gift aid, with repayment spread out over 10 years; however, it must be taken out in a parent's name. The program requires a credit application and repayment begins 90 days after the first disbursement. Find the application and more information at **StudentAid.gov**.

If a parent is denied the Federal Direct Parent PLUS Loan, the student is immediately eligible for an additional \$4,000 in Unsubsidized Loans in his or her name.

## Alternative Private Education Loans

Private education loan programs are available to students who need funding beyond the limits of the federal loan programs. Private loans can cover the total balance due after gift aid, with repayment typically beginning six months after graduation. These loans are available to the student as the borrower, and in some instances, to the parent as the borrower. The interest rate is determined by the applicant/co-signer credit score and by the individual lender's loan program offering.

To see private lenders that Benedictine families have used for the past five years, follow the steps below. You can compare rate type, APR minimum and maximum, and grace period.



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.

## 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 cover anywhere from daily spending money to a more significant portion of your expenses.

Please note that work study is NOT presented on your Offer Letter because the money earned and paid out is dependent on how often you work throughout the course of the semester. If you prefer to return each paycheck to the Business Office to help pay for tuition, excellent; however, most students choose to use their earnings for spending money. Still other students elect not to participate in work study at all due to time and scheduling constraints. In other words, it's best to have a plan that covers out-of-pocket costs before factoring in work study funds.

Learn more about work study on page 16.



## VA Benefits

Benedictine College is a participating institution with the Department of Defense Voluntary Education Partnership Memorandum of Understanding and agrees to the Principles of Excellence. The Principles of Excellence provide guidelines for institutions participating in the federal Tuition Assistance (TA) program. Contact the Financial Aid Office for information on the tuition assistance programs for eligible Service members, Yellow Ribbon funding, and Title IV funding.

## 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 the Army ROTC Recruiting Operations Officer at [ArmyROTC@benedictine.edu](mailto:ArmyROTC@benedictine.edu) to learn more.



# YOUR ACTION STEPS

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

Decided that Benedictine is the place for you? 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 and accept and/or decline your aid. (See the RavenZone Checklist on the next page.) 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 13) 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.

## ❑ **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.

## ❑ **Managing Your Bill**

Notices of your bill will be sent to your Benedictine College email account. Parents and other trusted adults may be added as Authorized Users to receive notifications about your account. Visit **[Benedictine.edu/AuthorizedUser](https://www.benedictine.edu/AuthorizedUser)** for more information about setting up Authorized Users.

### **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 CHECKLIST

## ☐ 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.
  - 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.

## ☐ Authorize Your Consent to the Financial Responsibility Agreement

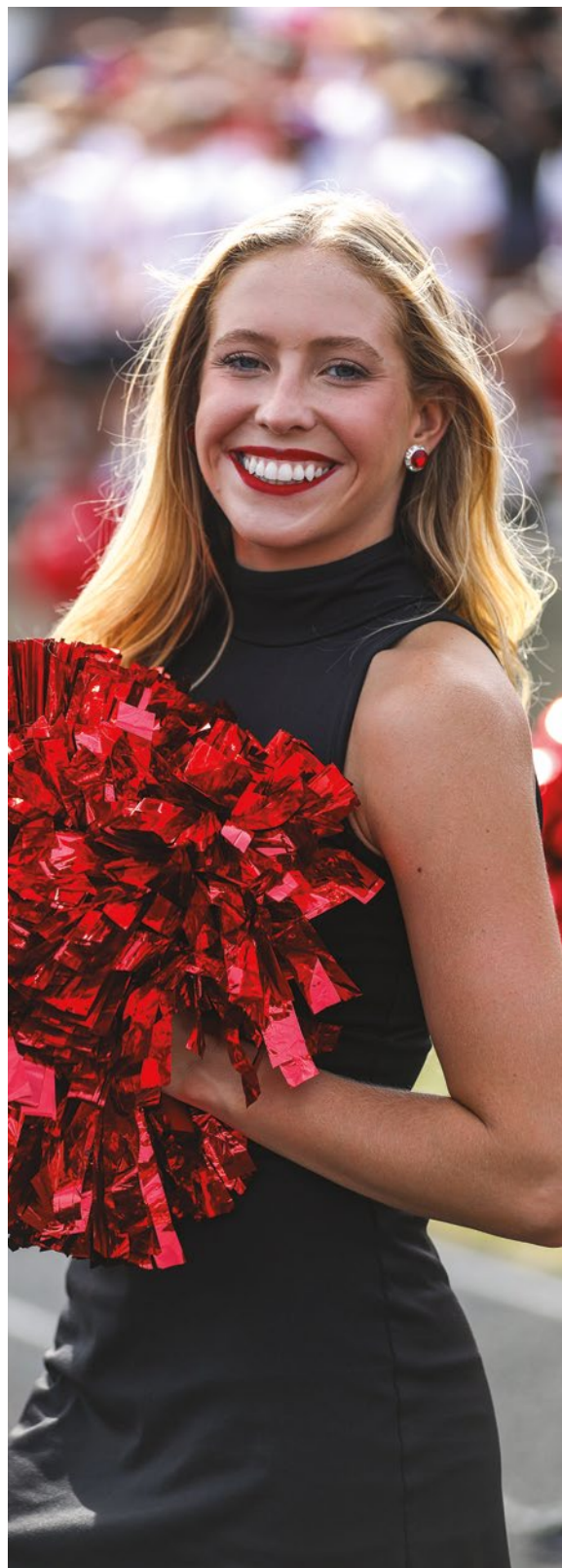
You are asked to consent to the financial agreement regarding your student account for educational services while attending Benedictine College. You will access this agreement the first time you view your tuition billing statement online through RavenZone, View and Pay Account.

## ☐ 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.

# 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.



# THE FINE PRINT OF TAKING OUT LOANS

While loans are not administered by Benedictine College, we feel strongly that you are fully informed when deciding to accrue loan debt. Please read to learn more about borrowing loans and potential repayment options. More information for various loans can be found online.

## 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** 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](http://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: [studentaid.ed.gov/manage-loans/forgiveness-cancellation/teacher](http://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 [studentaid.gov/manage-loans/repayment/plans](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.

## I am expecting a refund from my financial aid, 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.



# REQUIRED NEXT STEPS FOR STUDENT LOANS

If you are going to accept any federal loans, you will need to complete these steps before move-in day.

## Entrance Counseling and Master Promissory Note (MPN)

Supporting loan documents can be completed immediately.

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

Supporting loan documents for Parent PLUS can be completed after **May 1, 2025**.

1. Go online to **StudentAid.gov**
2. Parents sign in using a parent's FSA ID and password (NOT the 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"

# SPECIAL CIRCUMSTANCES

The Special Circumstances process allows your family to request consideration from Benedictine College for unique financial circumstances that are not accounted for on the FAFSA. With proper documentation, Benedictine College is permitted to evaluate these submissions to determine if the circumstances warrant an adjustment to the Student Aid Index. Any qualified adjustment to the SAI may result in a change in your eligibility to access federal/state/institutional aid programs.

While we are unable to guarantee that this process will result in any change in financial aid, it does ensure that we have fully factored your circumstances to provide the most comprehensive financial aid offering you are eligible to receive.

**Examples of variables that may be considered include:**

- Excessive educational costs due to having multiple dependents in college
- Private elementary, secondary, or home school tuition expenses
- Medical or dental expenses not covered by insurance
- A change in income due to under or unemployment
- A one-time temporary increase in yearly income
- Payments on PLUS loans

It is important to note that you must initiate this request for a Special Circumstance process and have a completed FAFSA on file. Once initiated, you will be asked to complete the FAFSA Verification Worksheet and Special Circumstance Worksheet to provide additional information regarding your request. To begin the Special Circumstance process, please contact the Office of Financial Aid or your Admission Counselor.

Once the request has been initiated, you will find all Special Circumstance information in your RavenZone account. The checklist on the financial aid screen will show that you need to “Complete Required Documents.” Upload the Special Circumstance form as well as any supporting documentation via a secure portal within RavenZone; documents will be sent directly to the Office of Financial Aid.



# 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.

## 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 on the facing page. 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.

In addition to the campus department opportunities, our campus dining services partner hires students for a variety of positions throughout the year.



## 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

# 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.

## 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.

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

For the 2025–2026 FAFSA, the FAFSA uses tax information from the 2023 tax year (referred to as “prior-prior” year). Most everyone that is filing a 2025–2026 FAFSA should have completed their 2023 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 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, most 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 [IRS.gov/transcript](https://www.irs.gov/transaction/individuals-and-businesses/get-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**



### **What is an endowment scholarship?**

An endowed scholarship is a donation of money given to Benedictine, where the principal amount is invested and the interest earned from that investment is used to fund scholarships for students each year, essentially creating a perpetual source of financial aid for students; the original donation remains untouched, allowing the scholarship to continue indefinitely. Donors often set restrictions for criteria for awarding the scholarships, such as merit, financial need, specific majors, or other requirements.

### **How can I be eligible for endowment scholarships?**

The Office of Financial Aid and the Office of Admission work together to match students with available endowment scholarships each year. Please contact your Admission Counselor if you wish to apply for an endowment scholarship.

Once awarded, the endowment will typically remain with you over the course of your tenure at Benedictine. About 12% of Benedictine's student body receive an endowment award ranging from \$500–\$2,500 annually.

# INDEX OF AID AND DEFINITIONS

## Benedictine Aid

Type of Aid	Eligibility	Annual Amount	Comments
<b>Academic Merit Awards: First-Time Students*</b>	First-time students are eligible for academic merit scholarships.	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.	Awards are renewable as long as the student meets standard academic performance.
<b>Academic Merit Awards: Transfer Scholarships*</b>	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.
<b>Student-Athlete Awards*</b>	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.
<b>Departmental Scholarships*</b> <ul style="list-style-type: none"> <li>• Music: Vocal and Instrumental</li> <li>• Academic Departments</li> </ul>	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.
<b>Presidential/Dean's Scholarships*</b>	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 towards completion of student's degree program. Student must maintain Satisfactory Academic Progress. Presidential Scholarship amount adjusts annually with tuition changes; Dean's Scholarship amount remains static based on initial award amount.
<b>National Merit Finalist / Perfect Score Award</b>	Admitted students who have received these designations are eligible to receive one of 10 full-tuition scholarships.	Scholarship amounts are equal to tuition.	Awards are renewable as long as the student meets standard academic performance.

\* 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.

## FAFSA Aid

Type of Aid	Eligibility	Annual Amount	Comments
<b>Raven Grant*</b>	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.
<b>Federal Pell Grant</b>	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.
<b>Kansas Comprehensive Grant*</b>	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.
<b>Federal Loans</b> Subsidized Federal Direct Student Loans  Unsubsidized Federal Direct Student Loans	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.	Dependent Student maximum award amount: <ul style="list-style-type: none"> <li>\$5,500 Freshman</li> <li>\$6,500 Sophomore</li> <li>\$7,500 Junior/Senior</li> </ul>	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.
<b>Federal Work Study*</b>	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.

## Payment Options

Options	Eligibility	Amount	Comments
<b>Check / Card</b>	Accessible via student's TouchNet portal.	Account holder's discretion.	Applicable credit card processing fee will be added to the charged amount of the cardholder at the time of the transaction.
<b>529 Plan</b>	Dependent upon the state stipulations of the specific 529 plan.	Dependent upon the state stipulations of the specific 529 plan.	Contact the Business Office to initiate the process for accessing your specific 529 plan to be applied toward the student's billing account.
<b>Installment Payment Plan</b>	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.
<b>Federal Direct Parent Loan (PLUS)</b>	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 <a href="https://StudentAid.gov">https://StudentAid.gov</a> .
<b>Private Education Loans (Alternative)**</b>	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.

# 2025-2026 COSTS TABLE

## Tuition & Fees (full-time students, per year)

<b>Tuition</b> (12-18 credit hours)	<b>\$36,750</b>
<b>Overload Fee</b> (over 18 hours, per credit per semester)	<b>\$965</b>
<b>Facilities and Access Fee</b>	<b>\$1,000</b>
<b>Enrollment Fee</b> (first year, one time)	<b>\$350</b>
<b>Orientation Fee</b> (first year, one time)	<b>\$180</b>
<b>Room Deposit</b> (first year, one time, refundable)	<b>\$100</b>
<b>Course Fees</b>	<b>Varies</b>

## Meal Plans (per year)

<b>18-Meal Plan + \$300 Annual Dining Dollars</b>	<b>\$6,160</b>
<b>Upperclassmen can choose from five meal plans of varying costs</b>	<b>\$1,190-\$5,540</b>
<b>Florence Meal Plan*</b>	<b>\$3,050</b>

## Housing Charges (per year)

<b>Courtney S. Turner Hall</b> (male)**	Double Occupancy	<b>\$6,570</b>
<b>St. Martin's Memorial Hall</b> (female)**	Double Occupancy	<b>\$6,570</b>
<b>St. Scholastica Hall</b> (female)**	Double Occupancy	<b>\$6,780</b>
<b>Guadalupe Hall</b> (female)	Double Occupancy	<b>\$7,270</b>
<b>St. Michael Hall</b> (male)	Double Occupancy	<b>\$7,270</b>
<b>Newman Hall</b> (male)**	Double Occupancy	<b>\$6,710</b>
<b>McDonald Hall</b> (female)	Double Occupancy	<b>\$6,690</b>
<b>Kremmeter and Legacy Hall</b> (female)	Two Bedroom Apartment	<b>\$8,240</b>
<b>Lemke and Wolf Hall</b> (male)	Two Bedroom Apartment	<b>\$8,240</b>
<b>Elizabeth Hall</b> (female)	Double Occupancy	<b>\$7,150</b>
<b>St. Joseph Hall</b> (male)	Single Occupancy	<b>\$6,970</b>
<b>Row Houses</b>	Varies	<b>\$8,560</b>
<b>Campus Houses</b>	Varies	<b>\$7,230+</b>
<b>Florence Housing*</b>	Group Villa	<b>\$3,880</b>

\* The Florence Meal Plan and Florence Housing costs are per semester.

\*\* Freshman Dorms



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**BENEDICTINE  
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