



SAINT CHARLES BORROMEIO SEMINARY, OVERBROOK  
OFFICE OF FINANCIAL AID SERVICES

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**Student Financial Aid Application Process  
For the 2013-2014 Academic Year**

This mailing contains financial aid application materials to be reviewed and completed by you and your family if you wish to be considered for financial aid for the 2013-2014 school year. **To be considered for a grant, you must have a complete financial aid application with the Office of Financial Aid Services not later than May 1, 2013 for the 2013-2014 academic year (steps one and two below).** Please read through all of the instructions before you begin. We also suggest that you keep photocopies of all of the forms you have completed before mailing them, noting the date and address to where they were mailed.

Student financial aid programs that can be applied for with this process include:

- Federal Pell Grant (undergraduate only)
- Federal Direct Loan- subsidized and unsubsidized (undergraduate)
- Federal Direct Loan- unsubsidized only (graduate)
- Federal Supplemental Grant (undergraduate only)
- Pennsylvania Higher Education Assistance Agency (PHEAA) State Grant (undergraduate residents of Pennsylvania only)

**STEP ONE - FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) APPLICATION**

**Saint Charles Seminary School Code: 016229**

The 2013-2014 FAFSA is available and may be completed on the World Wide Web at [www.fafsa.gov](http://www.fafsa.gov). **Before completing the FAFSA you will need to obtain a Personal Identification Number (PIN) online at [www.PIN.ed.gov](http://www.PIN.ed.gov). If you are a Dependent Student your Parent will need a PIN Number to sign the FAFSA.**

If you completed a FAFSA last year, you can complete a pre-filled 2013-2014 FAFSA online at [www.FAFSA.gov](http://www.FAFSA.gov). Review the information on your FAFSA and change or add information as needed, sign with your PIN and submit the FAFSA.

## **STEP TWO - ST. CHARLES BORROMEIO SEMINARY APPLICATION FOR FINANCIAL ASSISTANCE**

Complete the enclosed 2013-2014 St. Charles Borromeo Seminary **Application for Financial Assistance**. The completed Application for Financial Assistance should be returned to the Office of Financial Aid as soon as possible.

## **STEP THREE – MASTER PROMISSORY NOTE (MPN) – FOR NEW BORROWER’S ONLY**

If you are interested in student loans, you must complete a Direct Loan Master Promissory Note (MPN), available online at [www.StudentLoans.gov](http://www.StudentLoans.gov). If you are a returning student and already received a Federal Direct Loan the original Master Promissory Note is good for ten years.

The Financial Aid Office must have your completed St. Charles Seminary Application for Financial Assistance, and results from your federal FAFSA form to complete the processing of your Federal Direct Student Loan MPN.

**All first time borrowers** are required to complete **entrance counseling** prior to receipt of a Federal Loan. You may complete the entrance counseling at any time prior to online completion of your Direct Master Promissory Note. Go to [www.StudentLoans.gov](http://www.StudentLoans.gov) and click on Entrance Counseling to complete this requirement.

## **STEP FOUR – REQUEST AN IRS TAX RETURN TRANSCRIPT**

To ensure accuracy of tax information and reduce the likelihood of being selected for Verification you and your parents should use the IRS Data Retrieval Tool when completing the FAFSA. This allows most tax filers to pull specific tax return data directly from the IRS. If you are unable to use the IRS Data Retrieval Tool on the FAFSA and you are selected for verification\* you will need to request a transcript, free of charge, of your 2012 tax return from the IRS in one of two ways:

### Online Request

- Available on the IRS website at [www.irs.gov](http://www.irs.gov)
- In the Online Services section of the home page click “order a Tax Return or Account Transcript”
- Click “Order a Transcript”
- Enter the information requested.
- In the Type of Transcript field, select “Return transcript” and in the Tax Year field, select 2011.

### Telephone Request

- Available by calling 1-800-908-9946
- Follow the prompts and select Option 2 to request an IRS Transcript and then enter 2012.

If successfully validated, tax filers can expect to receive a paper IRS Tax Return Transcript within 5 to 10 days.

\*Each year, the U.S. Department of Education selects a percentage of students who completed the Free Application for Federal Student Aid (FAFSA) to have their income and other information verified by the Financial Aid Office. This process is called *verification*. If you are selected for verification, the Office of Financial Aid will ask you to submit your 2012 IRS Tax Return Transcript and your parent’s 2012 IRS Tax

Return Transcript , if dependent. Instructions for obtaining the 2011 IRS Transcripts are listed under Step Four. If requested to submit these forms, please do so as quickly as possible. We will not be able to continue processing without these forms.

The forms should be returned to:

Office of Financial Aid  
St. Charles Borromeo Seminary  
100 E. Wynnewood Road  
Wynnewood, PA 19096

## **PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY (PHEAA) STATE GRANT PROGRAM**

This process is required only for undergraduate students who are Commonwealth of Pennsylvania residents and who are enrolled at least half-time. **The Application deadline for the State Grant Program is May 1<sup>st</sup>.**

The Pennsylvania Higher Education Assistance Agency (PHEAA) will use information submitted on a 2013-2014 FAFSA to consider students for a PHEAA State Grant. For some students, PHEAA will also request additional information and email/send you a **2013-2014 Information Form**. If you receive this form, complete and return it directly to PHEAA. If you have questions about the application process for a 2013-2014 PHEAA Grant, you may contact them directly. Their address is PHEAA, 1200 N. 7<sup>th</sup> Street, Harrisburg, PA 17102. Their phone number is 1-800-692-7392. Your eligibility for a PHEAA Grant will be used in determining your total financial aid award.

## **FEDERAL STUDENT AID REPORT (SAR)**

After you complete your FAFSA the federal processing center will email/send your **2013-2014 Student Aid Report (SAR)** to your home address, or your e-mail address. When you receive your SAR—generally within one to two weeks after you complete your FAFSA —carefully review it for accuracy. If any of the information on your SAR is incomplete or inaccurate, correct it according to instructions provided on the SAR. Make corrections directly over the web. The federal processing center will forward the results from the processing of your FAFSA directly to St. Charles Seminary. You may keep your original, correct SAR for your records. If you do not hear from the federal processing center within three weeks, you should contact them directly at 1-800-433-3243.

### **SOME FINAL NOTES**

#### **Family Financial Verification...**

Your financial aid awards will be made based on financial and other family information submitted by you and your family. In applying for and receiving these awards, you agree to provide any additional financial and other pertinent information to the Financial Aid Office to document your eligibility, if requested. St. Charles Seminary reserves the right to review this information and, if necessary, to adjust awards made based on inaccurate or incomplete information at the time corrected information is received.

#### **Overawards...**

If you receive financial aid from other sources, you are required to report this information to the Financial Aid Office. Other sources include, but are not limited to, other outside private grants and scholarships. If the total of your financial aid exceeds your demonstrated federal student aid eligibility, (or, in some cases, the total cost

of education) the Financial Aid Office may be required to reduce or cancel awards made to you from federal or state funds.

**Satisfactory Academic Progress...**

You are required to make satisfactory academic progress and remain in good academic standing with St. Charles Seminary in order to retain your eligibility for financial aid. An annual evaluation is made of your academic performance. Specific guidelines and information concerning academic progress and standing are available on request from the Financial Aid Office.

**Questions...**If you have any questions about this process, please call 610-785-6553.