Consumer Information and Disclosures:

Students must complete the financial aid application process for each year they need assistance. Preference is given to students who meet published priority filing dates. Eligibility for federal and state programs is subject to the published eligibility requirements and funding. Students are encouraged to reapply for financial aid as early as October 1st for the following academic year.

Unless otherwise stated, your eligibility for financial assistance is based on full time enrollment. Part time students may receive assistance from the Federal Pell Grant (undergraduates only) and Direct Loan programs pending federal regulation and student eligibility.

Awards are subject to revision during the award year based on changes due to:

- Financial status
- Good academic and judicial standing
- Changes due to receipt of new funding sources
- Charges related to moving on or off campus
- Federal and State funding levels
- Change in credit loads

Students are expected to maintain Satisfactory Academic Progress in accordance with the published standards of the university. Additionally, students are expected to adhere to the code of conduct established by the college. Financial assistance for students who withdraw during a semester will be prorated based on the date of the withdrawal and the federally mandated refund procedure.

Disbursements from educational loan programs are processed only after the completion of required promissory notes and disclosure statements. Entrance Counseling is required for first time borrowers of federal student loan programs. Generally, aid is distributed equally by semester. Awards are not transferable to either a prior or future enrollment period.

Federal Work Study is awarded on the basis of financial need and provides part-time employment opportunities to students on campus and at off campus non-profit organizations. Federal Work Study awards must be earned through securing a campus job. Available jobs are posted on JOBs: Online Job Board by the Career and Professional Development Department. Students are paid biweekly with the option of direct deposit. Campus jobs are filled quickly so students are advised to seek employment early in the semester. There are a number of off campus volunteer work study positions available as well to students.

SCSU offers over 300 different scholarships including need based and merit scholarships to both undergraduate and graduate students. We also accept a number of Connecticut Resident Scholarships. Institutional aid is for full time students only.

Grants have no repayment required. Renewal is subject to remaining in good academic standing, availability of funds and the regulations that govern each program. A valid FAFSA is required for all federal and state grants. **Federal Pell Grants** are awarded based on need to low and moderate income undergraduate students who have not earned a bachelor's degree. **Federal Supplemental Educational Opportunity Grants** may be awarded to students with exceptional financial need pending federal funding. State Grants are awarded based on the eligibility guidelines of your home state. Awards vary and are always subject to state regulations and funding levels.

Federal Direct Loans: Low-interest loan funded by the federal government and awarded to eligible students, enrolled at least half time to pay educationally related expenses. **Direct Subsidized Loans** defer repayment and interest until the student is no longer enrolled at least half time. Eligibility is based on a student's grade level and financial need. **Direct Unsubsidized Loans** accrue interest as soon as the loan is disbursed to the school. You can pay the interest while you are in school and during grace periods or you can allow it to accrue and be capitalized. If you choose not to pay the interest as it accrues, this will increase the total amount you have to repay because you will be charged interest in a higher principal amount. **Direct PLUS Loans** are for parents of dependent students or Graduate students. The student and parent must be U.S. citizens or eligible non-citizens, must not be in default on any federal education loan or owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the federal student aid programs. PLUS Loan applications are subject to a credit check.