



## FEDERAL AID – SEPTEMBER 2011

### U.S. UNDERGRADUATES AND POSTGRADUATES

#### 1. Apply

Fill in a FAFSA application via [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The St Mary's school code is G41437.

#### 2. Check your Student Aid Report

Once FAFSA has processed your information, you will be emailed a copy of your Student Aid Report (SAR). Please review the information carefully and ensure that it includes an estimated family contribution (EFC) and the details of any previous loans.

If any information is missing or there are comments stating further information is required, you will need to make corrections and re-submit your application. If there is a C shown next to the EFC, further information will be required. Check the comments codes and make any necessary corrections. In some cases we may need to ask you to provide documentary evidence (e.g. proof of US citizenship).

#### 3. Check your St Mary's Cost of Attendance (COA)

<b>Undergraduates 2011/2012</b>	<b>£££</b>	<b>\$\$\$</b>
(36-week academic year)		
<b>Tuition</b>	£8,100	\$13,000
<b>Housing and meals</b>	£5,600	\$9,000
<b>Travel and other expenses</b>	£6,300	\$10,000
<b>Total COA</b>	£20,000	\$32,000

<b>Postgraduates 2011/2012</b>	<b>£££</b>	<b>\$\$\$</b>
(52-week academic year)		
<b>Tuition (average)</b>	£10,500	\$16,800
<b>Housing and meals</b>	£8,100	\$13,000
<b>Travel and other expenses</b>	£9,000	\$14,400
<b>Total</b>	£27,600	\$44,200

Read in detail about the loan types and maximum amounts available to you through the web link below. You will also be able to check on interest rates and repayment information:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/studentloans.jsp>

**4. Please indicate to [international@smuc.ac.uk](mailto:international@smuc.ac.uk) when you are ready to go ahead with your loan.** We will send you an award letter to confirm the amounts that you are entitled to. You will need to sign and return the award letter, indicating the amounts you actually wish to borrow.

#### **5. Complete the loan application/s and entrance counselling**

Complete the following steps online at [www.studentloans.gov](http://www.studentloans.gov) (you sign in with the same PIN as the one you used to complete your FAFSA). You need to submit:

- a Master Promissory Note for Stafford Loans; and / or
- a PLUS Master Promissory Note

Please ensure that you also complete Entrance Counselling as we will not be able to originate your loan if this requirement is not met.

#### **6. Receive your loan certificate**

When you have completed steps 1 to 5, we will mail you a loan certificate. We strongly advise that you complete your application no later than **15 July 2011** in order to ensure that your loan certificate can be mailed in time for you to apply for a visa to study in the UK.

## **7. Disbursing (paying) the loan**

Both postgraduate and undergraduate students receive two disbursements per academic year, one per semester.

From each disbursement we will deduct an amount towards tuition and accommodation charges (if you are in campus accommodation) and any remaining amounts will be forwarded to you. We recommend that you open a UK bank account so that you do not have to pay two foreign exchange charges.

At each disbursement, we will tell you the US dollar amount and UK sterling amount of the disbursement, how much has been used for tuition fees and accommodation and the amount that will be forwarded to you.

We wish you all the best with your loan process and look forward to welcoming you at St Mary's in September this year.

The International Team

St Mary's University College

Waldegrave Road

Strawberry Hill

Twickenham

TW1 4SX

Tel: +44 (0) 20 8240 2307

[www.smuc.ac.uk](http://www.smuc.ac.uk)