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In this guide, we have listed other information about types of student aid, how it’s calculated, and tips for keeping your aid in future years. We hope the checklist helps you stay on top of required steps. We are also available for any questions you and your family may have.

Key Terms & Concepts
- **FAFSA**: The Free Application for Federal Student Aid
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- **COA**: Cost of Attendance
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- **EFC – COA = NEED**: The difference between your estimated COA and your EFC is called need. The amount of any scholarship and grants you receive combined with any other need-based assistance, such as a Federal Work-Study job, cannot exceed need.

Tips for your success
- Check out studentaid.gov, a great resource with additional information on federal aid programs.
- Use the College Financing Plan in MyView, a consumer tool to notify students about their financial aid package and easily compare institutions to make informed decisions about where to attend school.
- Use the IRS Data Retrieval Tool on the FAFSA to provide the most accurate tax information.
- Find your Financial Aid Advisor; every student has their own Financial Aid Advisor. You can see your Advisor’s name and contact information in your Student Success Team in your Admission Triton Portal.

Important Dates
- **EVERY YEAR**
  - Be sure to renew your FAFSA and scholarship applications.
- **OCTOBER 1, 2022**
  - The 2023-2024 FAFSA will be available.
- **FEBRUARY 1, 2023**
  - Priority deadline for scholarships and grants for the Fall 2023 semester. Submitting after this date may cause you to lose your eligibility.

Your next steps
When you receive an offer letter:
- Accept aid offers and/or loans in MyView after you’ve read the enclosed letter.
- Accept scholarship offers in MyView.
- Complete Direct Loan Master Promissory Note (MPN) and loan entrance counseling if you have accepted loans.
- Complete all of the items on your To Do List in MyView.
- Notify our office if you receive additional aid.
- Grant e-consent in MyView to gain full online access to your student account.
- Activate and check your UMSL email account often.
- Review the Guide to Paying Fees.
- Remember to check your bill after enrollment to see your specific charges.

Information for parents and families
If a parent or guardian will be helping you with your aid, you can provide them with access via the Additional Authorized Access link in MyView. This authorization will allow us to speak with that person regarding your financial aid.

We are here to help!

University of Missouri–St. Louis
1 University Boulevard
Millennium Student Center
St. Louis, MO 63121

Phone: 314-516-5528 | Fax: 314-516-5408 | Email: financialaid@umsl.edu
Follow us on Twitter: @UMSL_SFA

financialaid.umsl.edu
## Financial Aid Offer Guide

### Receiving your financial aid
- Funds (except Federal Work-Study) will be credited to your student account no sooner than 10 days before the semester starts.
- The amount of accepted aid will be split in half between the fall and spring semesters.
- Financial aid will automatically apply to tuition, fees and housing (if you are living in dorms) on your student account.
- Refunds will be processed through Student Financial Services. You can set up direct deposit in TouchNet to have any excess funds deposited into your bank account, or wait for a check to be mailed to you.

### Special Circumstances
At UMSL, we understand you or your family may have unusual circumstances that are not reflected on your FAFSA and that might affect your financial aid. Some examples of scenarios that may cause your current scenario to differ from the one on your FAFSA:
- Loss or change in employment or wages for you or your parent(s)
- Unusual medical or dental expenses
- Loss of benefits
- Having child care expenses related to your enrollment in school
- You, or your parent(s), are paying private school tuition for a dependent child
- Divorce or separation of parents (if you are dependent for financial aid purposes) or yourself
- Illness or death of an immediate family member

You can request special consideration for these circumstances through Student Financial Services.

### Types of Aid

#### Grant
Free financial assistance from federal, state or UMSL sources. Grants are often need-based.

#### Scholarship
Gift aid that is based on merit or talent. These awards do not have to be paid back.

#### Work-Study
A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expense.

#### Loan
Borrowed money that must be repaid with interest over time. Loans from the federal government typically have lower interest than private loans.

### Undergraduate Tuition

<table>
<thead>
<tr>
<th></th>
<th>MO/IL Resident</th>
<th>Non-Resident</th>
</tr>
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<tbody>
<tr>
<td><strong>Tuition/Fees</strong></td>
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Note: These costs are an estimate of various university charges and educational expenses, not solely tuition and fees. These estimates include average supplemental fees that may be assessed given the courses you select, and are based on full-time enrollment (12 credit hours).

### Your Cost

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Note: Additional fees or rates may apply. Final tuition rate will be updated for Academic Year 2022-2023.

### Our Help

- **$11,913**
  Average need-based scholarship or grant awarded to a first-time, full-time freshman who has financial need (AY19-20)

- **$8,413**
  Average merit based scholarship aid awarded to first-time, full-time freshman who were qualified (exclude athletic awards and tuition benefits recipients) (AY19-20)

- **74.4%**
  The average percentage of need that was met for first-time, full-time freshmen who were awarded any need-based aid (AY19-20)

- **4,349**
  Students (full-time and less than full-time) were awarded with financial aid (AY19-20)

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### Secure Document Upload

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