



## **TYPES OF FINANCIAL AID PRACTICAL NURSING PROGRAM – NASHUA, NH**

St. Joseph School of Nursing Practical Nursing Program participates in federal funding programs such as the Pell Grant, Federal subsidized and unsubsidized Stafford loans, and the Federal Parent Plus loan, to help students cover the cost of their education.

The information below indicates how much a student may be eligible to receive in federal aid for the duration of the program.

### **1<sup>st</sup> Academic Year (September 2009 - June 2010)**

TYPE OF AID	FALL	SPRING	TOTAL
Federal Subsidized Stafford Loan*	<b>\$1,750</b>	<b>\$1,750</b>	<b>\$3,500</b>
Federal Unsubsidized Stafford Loan* <i>(dependents)</i>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$2,000</b>
Federal Unsubsidized Stafford Loan* <i>(Independents)</i>	<b>\$3,000</b>	<b>\$3,000</b>	<b>\$6,000</b>
Federal Pell Grant (max increases yearly) based on need and enrollment	<b>\$2,675</b>	<b>\$2,675</b>	<b>\$5,350 Max</b>
Parent PLUS Loan (for dependent students)*	Amounts are based on cost of education minus other financial aid. Parents must pass credit review.		

\*depending on the lender you may be charged origination and default fees of up to 3%. Please ask your lender.

### **CHARGES FOR ACADEMIC YEAR 2009-2010**

FALL Semester Tuition & Fees (16 credits)	=	<b>\$3,742</b>
SPRING Semester Tuition & Fees (15 credits)	=	<b>\$3,473</b>
Total		<b>\$7,215</b>

**Any amount of tuition not covered by financial aid is the responsibility of the student and is due prior to the first day of classes for each semester.**

## 2<sup>nd</sup> Academic Year (August 2010 – April 2011)

TYPE OF AID	<i>FALL</i>	<i>SPRING</i>	<i>TOTAL</i>
Federal Subsidized Stafford Loan	<b>\$2,250</b>	<b>\$2,250</b>	<b>\$4,500</b>
Federal Unsubsidized Stafford Loan <i>(dependents)</i>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$2,000</b>
Federal Unsubsidized Stafford Loan <i>(Independents)</i>	<b>\$3,000</b>	<b>\$3,000</b>	<b>\$6,000</b>
Federal Pell Grant (max increases yearly) Based on need and enrollment	<b>\$2,675</b>	<b>\$2,675</b>	<b>\$5,350 Max</b>
Parent PLUS Loan (for dependent students)	Amounts are based on cost of education minus other financial aid. Parents must pass credit review.		

### **CHARGES FOR ACADEMIC YEAR 2010-2011**

FALL Semester Tuition & Fees (12 credits) = **\$3,363**

SPRING Semester Tuition & Fees (12 credits) = **\$3,143**

**Total**                  
**\$6,506**

**Total cost of program 2009-2011 = \$13,721**

**HOW TO APPLY & ELIGIBILITY:** to be eligible for any of the Federal Aid programs a student must:

- Be a US citizen or legal permanent resident
- Be admitted to the program
- Complete the 2009/2010 Free Application for Federal Student Aid (FAFSA) using your completed 2008 IRS income tax returns (if you are a dependent, you need to have your parent's 2008 IRS income tax returns) on line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). **Our federal school code is 015016.** **Note:** If you have any problems completing the FAFSA, call 1-800-433-3243 for customer support.
- Be enrolled at least half time (6 credits)
- Not be in default or owe a refund on a federal grant or loan

**Additional aid not administered by the financial aid office:**

The New Hampshire Charitable Foundation offers several aid programs for low income students. Students may contact the foundation directly to request an application at (603) 225-6641.

State Scholarships are funded and awarded by the state in which the student resides. The deadline for the 2009/2010 year is May 1, 2009. There are other requirements set by each individual state that must be met in order to be eligible for grants. The state grant office usually notifies students of their eligibility when they apply using the free federal form.