



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.

1st Academic Year (September 2010 - June 2011)

TYPE OF AID	FALL	SPRING	TOTAL
Federal Subsidized Stafford Loan*	\$1,750	\$1,750	\$3,500
Federal Unsubsidized Stafford Loan* <i>(dependents)</i>	\$1,000	\$1,000	\$2,000
Federal Unsubsidized Stafford Loan* <i>(Independents)</i>	\$3,000	\$3,000	\$6,000
Federal Pell Grant (max increases yearly) based on need and enrollment	\$2,675	\$2,675	\$5,550 Max
*Parent PLUS Loan (for dependent students)	Amounts are based on cost of education minus other financial aid. Parents must pass credit review.		
**Academic Competitiveness Grant (ACG)	\$750 for first-year full-time students \$1,300 for second-year full-time students		

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

**Available to Pell-eligible students who have completed a rigorous secondary school program of study. Eligibility is determined by the Financial Aid Coordinator.

CHARGES FOR ACADEMIC YEAR 2010-2011

FALL Semester Tuition & Fees (16 credits)	=	\$4,122
SPRING Semester Tuition & Fees (15 credits)	=	\$3,853
Total		\$7,975

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.

2nd Academic Year (August 2011 – April 2012)

TYPE OF AID	<i>FALL</i>	<i>SPRING</i>	<i>TOTAL</i>
Federal Subsidized Stafford Loan	\$2,250	\$2,250	\$4,500
Federal Unsubsidized Stafford Loan <i>(dependents)</i>	\$1,000	\$1,000	\$2,000
Federal Unsubsidized Stafford Loan <i>(Independents)</i>	\$3,000	\$3,000	\$6,000
Federal Pell Grant (max increases yearly) Based on need and enrollment	\$2,675	\$2,675	\$5,550 Max
*Parent PLUS Loan (for dependent students)	Amounts are based on cost of education minus other financial aid. Parents must pass credit review.		
**Academic Competitiveness Grant (ACG)	\$750 for first-year full-time students \$1,300 for second-year full-time students		

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CHARGES FOR ACADEMIC YEAR 2011-2012

FALL Semester Tuition & Fees (12 credits) = **\$3,663**

SPRING Semester Tuition & Fees (12 credits) = **\$3,443**

Total **\$7,106**

Total cost of program 2010-2012 = \$15,081

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 2010/2011 Free Application for Federal Student Aid (FAFSA) using your completed 2009 IRS income tax returns (if you are a dependent, you need to have your parent's 2009 IRS income tax returns) on line at 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 2010/2011 year is May 1, 2010. 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.