

HARRIS-STOWE STATE UNIVERSITY

OFFICE OF FINANCIAL ASSISTANCE

FINANCIAL AID FACT SHEET

*All estimates are totaled by the semester unless noted otherwise

	Tuition:	Fees:	Books ¹ :	Total Tuition & Fees	Residence Halls:	Estimated Cost of Attendance per semester
In-State:	\$2,472	\$222	\$400	\$3,094	\$4,745 (Double)	\$7,839
					\$5,195 (Single)	\$8,289
Out-of-State:	\$4,788	\$222	\$400	\$5,410	\$4,745 (Double)	\$10,155
					\$5,195 (Single)	\$10,605

1: Based on 16 credit hour course load; books are \$25 per credit hour

Cost Per Credit Hour

	Fees	
In-State: \$206	Book Rental Fee ¹	\$400
	Student Center	\$117
	Technology	\$52.50
	Activity Fee	+ \$52.50
Out-of-State: \$399.00	Total	\$622

Housing

(Insurance & Meal Plan Included)

Single Bed (per semester) - \$5,195

Double Bed (per semester) - \$4,745

Housing Application Fee- \$175



Pell Grant

- * Eligibility is determined by the Expected Family Contribution (EFC) number, based on the financial income provided on the FAFSA, exclusively.
- * Amount is determined by the EFC number and the students registration status (Full-time, ¾ time, etc.).
- * Estimated Annual Full-Time Award with a zero (0) EFC: \$6095.
- * Students with an EFC of 5328 or higher are not eligible to receive the Pell Grant.

How Do I Receive Financial Assistance?

- Complete your FAFSA online at FAFSA.ed.gov ASAP!**
 - o HSSU's School Code: 002466.
 - o Processing Time: 3-5 Business Days.
 - o Update your email address on your FAFSA—our office will send you status updates to this email until your Hornet Mail account is active.
 - o Follow-up with us if you haven't heard from us at (314) 340-3500 or FinancialAssistance@hssu.edu.
- Submit all required paperwork.**
 - o All missing document can be reviewed by logging into your student portal selecting Students>Finance Information> View document tracking.
 - o Documents can be emailed or faxed to (314) 340-5785.
- Complete Student Loan Requirements (if applicable)**
 - o Log into your account at StudentLoans.gov to complete your Master Promissory Note (MPN) & Entrance Counseling for Direct Subsidized & Unsubsidized loans.
 - o Parent(s) should log into StudentLoans.gov with separate FSA ID to apply for Direct PLUS loan and complete Parent Plus loan Master Promissory Note (MPN).
- Review your Financial Aid Award Package**
 - o Log into MYHSSU & select "View Financial Aid Awards".

Annual Direct Loan Information

Dependent Students

Classification	Subsidized Amount: (Base Amount)	Unsubsidized Amount: (Additional)	Total Eligible Amount:
1 st Year	\$3,500	\$2,000	\$5,500
2 nd Year	\$4,500	\$2,000	\$6,500
3 rd /4 th Year	\$5,500	\$2,000	\$7,500

Independent Students

Classification	Subsidized Amount: (Base Amount)	Unsubsidized Amount: (Additional)	Total Eligible Amount:
1 st Year	\$3,500	\$6,000	\$9,500
2 nd Year	\$4,500	\$6,000	\$10,500
3 rd /4 th Year	\$5,500	\$7,000	\$12,500

Aggregate Direct Loan Limits

	Subsidized	Unsubsidized	Total Amount
Dependent	\$23,000	\$8,000	\$31,000
Independent	\$23,000	\$34,500	\$57,500

General Direct Loan Information

- **Loans will not disburse until student has:**
 - **Completed a Master Promissory Note (MPN)**
 - For each new school and/or every 10 years
 - **Completed Entrance Loan Counseling**
 - Once before 1st loan disbursement
- All loan proceeds are scheduled in two disbursements; one 30 days after school starts and the other at mid-point of the semester.
- Loan lenders deduct an origination fee from the initial loan amount borrowed.
 - 1.066% for Direct Subsidized and Unsubsidized loans.
 - 4.264% for Direct Plus Loans.
- Repayment will begin as follows:
 - **Students:** Six months after graduating or becoming less than a half time student / withdrawing from school.
 - **Parents with PLUS loan:** Within 60 days of the last disbursement for PLUS loans, unless a deferment has been approved.

