



Financial Aid FAQs

1. What do I do if I need more financial help?

At St Thomas, you have a personal financial aid counselor that can provide guidance about additional funding you may be eligible to receive and our appeal processes. We also know that individual financial circumstances can and do change- especially now during the COVID pandemic.

If you are concerned that a recent change in your financial landscape means you will have difficulty paying for college, please contact us at financialaid@stthomas.edu or (651) 962-6550 to set up an appointment with your financial aid counselor to discuss your options. We are currently offering phone and video appointments to help meet your needs.

2. What options do I have for student loans and what are my next steps?

There are several loan options available to most students. We encourage students to explore their Federal Direct Loan options first. If you have already received your Notification of Award and would like to utilize the federal loan(s) offered, the first step is to accept the loan(s) through [Murphy Online](#). Step by step instructions can be found on our [Financial Aid Checklist](#).

If you would still like to be considered for federal loans but have not yet completed a FAFSA, you still have time to do so at [FAFSA.gov](https://fafsa.gov).

If this is your first time borrowing a federal loan, the next steps are to complete the [Federal Entrance Counseling and Master Promissory Note for Undergraduates](#).

There are [other loan options](#) available for consideration, such as the Federal Direct PLUS Loan for Parents or a private loan if additional loan funding is needed. We encourage you to have your loan applications finalized at least three weeks prior to the start of the semester.

3. How can I find an on-campus job?

You will find many on and off campus job opportunities on [Student Employment Board](#). Once you apply for a job, you will be contacted by the hiring agent about next steps in the process. On campus positions typically offer 5-15 hours of work per week- depending on the department offering the position. Students are not guaranteed employment. [More details on student employment](#)

4. What should I do with an outside scholarship?

You can report your outside scholarship to our office on [Murphy Online](#). Step by step instructions can be found on our [Financial Aid Checklist](#) under the "Report Outside Scholarship Section." Most scholarship issuing organizations will send the funds directly to the university. If you receive a scholarship check directly, you simply need to forward this check to the Financial

Aid Office either by [mail or in person](#) at the beginning of the school year. Please include your nine digit St. Thomas student ID number on the check.

Scholarship checks should be made out to University of St. Thomas. If a scholarship check is made out to both the student and St. Thomas, the student will also need to endorse the check before it can be processed.