

## Financial Assistance

The primary financial responsibility for students' educational costs rests with students and their families. St. Andrews provides financial assistance to students who demonstrate academic and co-curricular merit and financial need to assist them and their families in meeting the cost of attending the College. Students are encouraged to file the FAFSA and contact the St. Andrews Office of Student Financial Planning early in their college choice process. The office may be reached by calling 1-800-763-0198, or by fax at 910-277-5206 or by email at [finaid@sapc.edu](mailto:finaid@sapc.edu).

The goal of all St. Andrews financial assistance programs is to help academically qualified students benefit from St. Andrews educational programs. Most financial assistance at St. Andrews is determined by a combination of the student's academic and co-curricular records and financial need. Students who demonstrate exceptional academic or athletic ability may qualify for certain academic or athletic scholarships and grants regardless of demonstrated financial need. Financial assistance at St. Andrews is usually a combination of grants and scholarships, work-study, and loans. In addition to the aid listed here visit our web page at [www.sapc.edu](http://www.sapc.edu) for listings of and links to other sources for funding.

### Applying for Financial Assistance

#### St. Andrews School Code for FAFSA is 002967

To be considered for financial assistance, students must first be accepted for admission to St. Andrews. Students must file the Free Application for Federal Student Aid (FAFSA) in order to be eligible for need based financial assistance. The FAFSA is available on the internet at <http://www.fafsa.ed.gov> and electronic filing is recommended and preferred as it is significantly faster to process. Forms are available, if needed, from high school counselors, independent educational consultants, and the St. Andrews Office of Student Financial Planning. The Office of Student Financial Planning may request additional forms or information from the student and their family before a financial aid award is made.

The priority filing deadline for financial aid is May 1st. Due to limited funding in some programs, student files completed after that date may not be considered for all programs. Students should accept their financial aid within two weeks of receiving their award letter.

### Types of Financial Assistance

#### St. Andrews Scholarships and Grants

St. Andrews offers a competitive academic scholarship and grant program for students with strong academic backgrounds. St. Andrews Scholarships and Grants are awarded based on high school or college grade point averages and scores from the Scholastic Aptitude Tests (SAT) or the American College Testing Assessment Program (ACT). Additionally St. Andrews recognizes outstanding co-curricular and extra curricular involvement with a variety of scholarships and grants. St. Andrews Scholarships and Grants are renewable for up to 4 years based on the student maintaining the necessary academic performance as required for each program.

#### Grants

St. Andrews awards other grants based on a combination of financial need and other criteria. These include grants awarded by the College from its own resources, federal grants such as the Federal Pell Grant, the Federal Supplement Educational Opportunity Grant, ACG - Academic Competiveness Grant, National Science and Mathematics Access to Retain Talent - National SMART grant, and state sponsored grants. All recipients of need-based grants must file the FAFSA.

Special grants for North Carolina residents include the Legislative Tuition Grant (NCLTG) for all qualified full-time North Carolina students, State Contractual Scholarships (NCSCSF) for North Carolina residents with demonstrated financial need, the Educational Lottery Scholarship (NC ELS) for N.C. residents and also based on financial need, the State Incentive grant (NCSIG) for N.C. residents and also based on need, and the NC EARN scholarship for N.C. residents and based on need as well. Information about these grants and scholarships may be obtained from guidance counselors, independent educational consultants, and the St. Andrews Office of Student Financial Planning.

#### Work-Study

The Work-Study program provides part-time employment opportunities for qualified students. Most Work-Study positions are funded through the Federal Work-Study program. This program is managed through the Office of Student Financial Planning. The average workload is approximately 8 hours per week. Students work in a variety of positions, gaining valuable work experience, and jobs are available in a wide variety of campus offices and departments. Students

are paid monthly by check for hours worked. For more information, contact the Office of Student Financial Planning at 910-277-5562.

## Loans

St. Andrews participates in the FFEL (Federal Family Education Loan) Program. This includes Stafford and PLUS Parent Loans. The Subsidized Stafford Loan is need-based and is determined after submission of the FAFSA. In addition, students and their parents may be eligible to borrow through the Unsubsidized Federal Stafford or Federal Plus loan programs. Students who indicate on the FAFSA that they are interested in participating in the various loan programs will be able to download the forms necessary for initializing the loan process from our website. Completed loan request forms must be sent to the Office of Student Financial Planning for certification and processing. Loan applications and master promissory notes (MPN) will be mailed or emailed from the lender and must be returned to the lender as soon as they are completed. Most loan programs electronically credit proceeds to the student accounts. In rare instances, the student or parent will be required to endorse a paper check prior to the loan credit being applied for deposit to the student account.

## Renewal of Financial Assistance

Students must reapply for financial assistance each academic year by completing and submitting the Renewal FAFSA. The FAFSA is available on line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or a student may obtain a paper copy from the St. Andrews Office of Student Financial Planning. Financial awards will be emailed after the FAFSA is received provided that the student is admitted. Students should accept their financial aid award by signing and returning their acceptance within 2 weeks of receiving their award letter.

## Financial Aid Funds Available:

### Institutional Funds

Name	Criteria
Academic Achievement Awards	GPA and SAT/ACT
Athletic Scholarships	Athletic Ability
Arts Award	Talent in performing or visual arts
Equestrian Scholarship	Equestrian experience and ability
FAFSA Incentive Grant	File FAFSA before deadline
Heritage Award	Child or Grandchild of Alumni
Honors	GPA and SAT/ACT
Humanitarian Award	Service and volunteer experience
Leadership Award	Leadership experience
Presbyterian Award	Active youth participant
Presbyterian Minister's Award	Child or grandchild of Presbyterian Minister
Science/Math Award	Talent in science or math
Scottish Heritage Scholarship	Piper, Drummer, or Highland Dancer Audition
St. Andrews Choir	Choral Audition

### State & Federal Funds

Name	Source	Basis	Form
NC Contractual Grant	State	Residency/Need	FAFSA
NC EARN	State	Residency/Need	FAFSA
NC Educational Lottery Sch.	State	Residency/Need	FAFSA
NC Legislative Tuition Grant	State	Residency	NCLTG Application
NC State Incentive Grant	State	Residency/Need	FAFSA
Federal ACG Grant	Federal	High School	FAFSA
Curriculum/Need			
Federal SMART Grant	Federal	GPA/Major/Need	FAFSA
Federal Work-Study	Federal	Need	FAFSA
FSEOG	Federal	Need	FAFSA
Pell Grant	Federal	Need	FAFSA
PLUS	Federal		PLUS Loan

Stafford Loan

Federal Need

Application  
FAFSA