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MOUNT ST. JOSEPH  
UNIVERSITY

**Financial Aid and Billing Information  
Reading Science EDD**

In order to determine financial aid eligibility, students need to be accepted into a degree program and have a completed Free Application for Federal Student Aid (FAFSA) form on file with the Student Administrative Services Office.

**FAFSA** – Is a standard form used to determine financial aid eligibility that can be completed online at [www.fafsa.gov](http://www.fafsa.gov)

**Award Letter** – The award letter indicates your financial aid eligibility for each semester of enrollment. Typically, students in the Reading Science Program are eligible for a Federal Direct Unsubsidized Student Loans. If you are choosing to borrow student loan funds, a signed award letter must be returned to our office for processing. Award letters can be received via mail: Mount St. Joseph University, Student Administrative Services, 5701 Delhi Road, Cincinnati, Ohio 45233; email: [financial.aid@msj.edu](mailto:financial.aid@msj.edu) or fax: 513-244-4201.

**Federal Direct Student Loans (Unsubsidized) – NEW BORROWERS** - If you are new to borrowing a federal student loan, you will need to complete **Entry Counseling** and sign a **Master Promissory Note (MPN)** online at [studentloans.gov](http://studentloans.gov) before the funds can be posted to your student account. The interest rate for Graduate Direct Federal Student Loans is 4.30% for loans disbursed on or after July 1, 2020 and before July 1, 2021.

**Teach Grant** – The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing or plan to complete course work allowing them to serve in a high needs field in a public or private elementary or secondary school or an educational service agency that serves low-income students.

## Payment Options

- Tuition Management Systems (TMS)** - An interest-free monthly payment plan that allows students the option to budget all or a portion of their education expenses over 3-6 manageable monthly payments per semester. There is a \$40.00 fee to participate in the program. Visit [msj.afford.com](http://msj.afford.com) or call 800.264.6017.

[www.msj.edu](http://www.msj.edu)

- Private (Alternative) Loan**- Private Loans are available to assist students with options beyond Federal funds. FastChoice is a product which offers loan information, a list of lenders used by our students in the

[www.msj.edu/loan](http://www.msj.edu/loan)

- Bookstore Voucher** - A bookstore voucher is available if your student account reflects a projected credit after all semester charges are covered. You will need to access your course and fee statement via the Finances tab within myMount at [mymount.msj.edu](http://mymount.msj.edu) and click on the request button. An email notification will be sent to your Mount email regarding the status of the voucher.

- Refund Process** - Approximately two weeks after your classes begin, a refund could be processed if a

[mymount.msj.edu](http://mymount.msj.edu)

[www.nslds.ed.gov](http://www.nslds.ed.gov)

Please do not hesitate to contact our office at 513-244-4418 or [Financial.Aid@msj.edu](mailto:Financial.Aid@msj.edu) if you have any questions.