

PLANNING AHEAD

The student bill at St. Mary's University is due by the first day of class. After all aid has been considered and accepted, students who still have a remaining balance will have two options to pay out-of-pocket expenses.

Option 1: Pay out-of-pocket expenses in full by the first day of class.

Option 2: Automatic enrollment in A5 Payment Plan.

Automatic Payment Plan

After the first day of classes, students with a term balance will be auto-enrolled in the A5 Payment Plan. A \$35 enrollment fee will be applied to the automatic payment plan for each semester.

Fall: Sept. 5, Oct. 5, Nov. 5, Dec. 5

Spring: Feb. 5, March 5, April 5, May 5

For questions about the payment plan or student account balances, please contact the St. Mary's University Business Office at 210-436-3731 or visit www.stmarytx.edu/business-office.

Financial Aid vs. Your Student Bill

Financial aid and your Student Bill are found in two separate places on Gateway. Here is how you see each:

View Your Bill: Log onto Gateway. Scroll down and select *Students*, then *Student Billing and Payment Center*.

View Your Financial Aid: Log onto Gateway. Scroll down and select *Students*, then *Financial Aid (Offers and Requirements)*. Select *Award* and then *Accept Award Offer*.



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WHERE CAN I FIND MY INFORMATION?

St. Mary's University students can locate up-to-date information on their financial aid award and their student bill in Gateway, the online portal.

Access Gateway at gateway.stmarytx.edu.

QUESTIONS?

Contact the St. Mary's University Office of Admission, Office of Law School Admissions or the Office of Financial Assistance for questions regarding your financial aid offer, scholarships or any additional questions about financing a St. Mary's University education.

Office of Graduate Admission
210-436-3101
graduate@stmarytx.edu

The Office of J.D. Admissions and Recruitment
210-436-3523
lawadmissions@stmarytx.edu

Office of Financial Assistance
210-436-3141
finaid@stmarytx.edu



The Catholic and Marianist University

One Camino Santa Maria
San Antonio, TX 78228
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ST. MARY'S UNIVERSITY



FINANCIAL AID OFFER GUIDE

GRADUATE AND SCHOOL OF LAW STUDENTS

KEY TERMS

Cost of Attendance (COA) — The COA is an estimated budget of the direct and indirect expenses you can expect to incur during the academic year.

Direct Costs — Standard charges billed by the University that appear on your student account. These include tuition, fees, books, as well as meal plan and housing expenses, if you live on campus.

Indirect Costs — Charges you should plan for that are not billed by the University on your student account. These include supplies, transportation, personal expenses and living expenses if you live off campus.

Student Aid Index (SAI) — The SAI is determined by the U.S. Department of Education and is calculated from the information you and your family provide on your FAFSA application. The SAI determines the types and amount of financial aid you may be eligible for.

Outside Scholarships — Scholarships available through entities outside of St. Mary's University. These are privately funded by private organizations, foundations and other sources.

Federal Direct Loans — Automatically awarded when a student submits their FAFSA. Graduate and Law students are eligible for the Unsubsidized Direct Loan.

Direct Graduate PLUS Loan — Credit-based loan for graduate and professional students.

Alternative Loans — Loans made through banks or other lenders that are used to help pay the remaining balance.

CHOOSING ST. MARY'S UNIVERSITY

We know your financial aid award may be one of many important factors when deciding if you will attend St. Mary's. We also know that getting a quality college education is an investment in your future.

At St. Mary's, students experience personalized attention that challenges them to reach toward their highest levels of achievement, and the result is powerful: our graduates find career success and personal fulfillment as they enter all walks of life.

Students may view tuition costs online on Gateway. To view a complete list of tuition, fees, room and board, and meal plan costs, visit www.stmarytx.edu/tuition or law.stmarytx.edu/tuition.

UNDERSTANDING YOUR AWARD

Your financial aid award represents the type of financial assistance you are eligible to receive based on information supplied on the Free Application for Federal Student Aid (FAFSA).

Graduate and School of Law students may be eligible for federal student loans, a form of self-help aid requiring repayment.

Before borrowing from an alternative loan program, you are encouraged to pursue all possible outside scholarship opportunities.

More information on additional sources of financial assistance can be found at www.stmarytx.edu/financial-aid or law.stmarytx.edu/financial-aid.

KEEPING YOUR AWARD

Once enrolled at St. Mary's, you must meet the Satisfactory Academic Progress (SAP) requirements to remain eligible to receive federal student aid. The SAP requirements are:

- Maintain a minimum 2.0 GPA (for law students) or a 3.0 GPA (for graduate students).
- Complete at least 67 percent of all credit hours attempted each academic year.

Renewal criteria for scholarships awarded by St. Mary's University or the School of Law will be included with your scholarship offer.

ACCEPTING YOUR AWARD

Accepting your financial aid award is a simple process.

Complete all steps below before the first day of class. Your award(s) will not be directly applied to your student account until you have accepted your award items and have completed all necessary documents.

Accept Your Award(s) Online

1. Access Gateway using your University credentials.
2. On the home page, click the *Students* button.
3. Click the *Financial Aid* button. The Gateway Self-Service area will open in a new tab.
4. Select *Award*, then *View Award Offer*.
5. Select the appropriate academic year.
6. Tabs will specify details on each award. To accept your award, click on *Accept Award Offer*.

Federal Direct Loan

The Unsubsidized Direct Loan is offered at a fixed interest rate, and interest accrues on the loan while the student is in school. Students may borrow Unsubsidized Direct Loans up to the academic-year limit of \$20,500.

Students who wish to accept the Unsubsidized Direct Loan are required to:

1. Complete a Master Promissory Note (MPN).
2. Complete the Entrance Counseling Session.

You can access the MPN and Entrance Counseling Session at www.studentaid.gov.

For more information on the current interest rate and the Federal Direct Loan annual limit, go to www.studentaid.gov or contact a Financial Assistance representative.

Alternative Loan Programs

Graduate and professional students can apply for federal, state or private credit-based loans to help cover educational expenses. A student can borrow up to the Cost of Attendance (COA) less any financial assistance received.

1. The Direct PLUS Loan for Graduate and Professional Students. For details and to apply, visit www.studentaid.gov.
2. Private lenders are also an option. For information on these lenders, go to www.elmselect.com and search *St. Mary's University* or contact a Financial Assistance representative.

