STEPS TO ACCEPT OR REJECT YOUR FINANCIAL AID

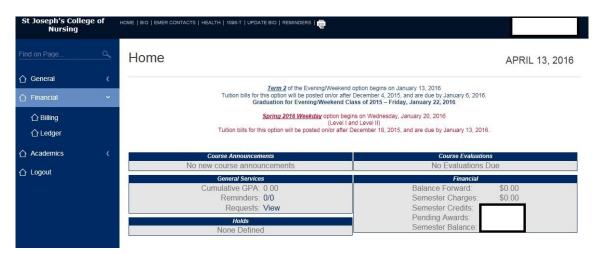
The financial aid programs offered at St. Joseph's College of Nursing are intended to assist all students, especially those that would be unable to finance their education. Financial aid is awarded based on demonstrated financial need assessed by use of a standard financial aid application, the Free Application for Federal Student Aid (FAFSA). The data provided on this form is designed to assess the family's financial strength and determine the need for financial assistance by calculating an Expected Family Contribution (EFC). The college estimates the student's total cost of attendance (budget). The budget less the EFC represents the student's financial need.

Enclosed is your Financial Aid Award Letter. Read the information carefully. If you have questions concerning your financial aid eligibility or tuition charges, please contact the Financial Aid Office.

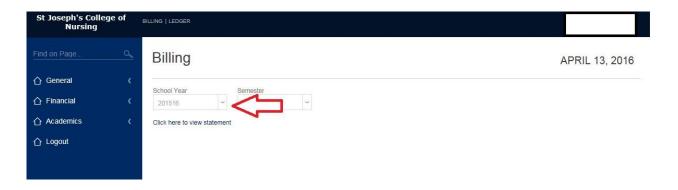
Please Note: If you receive additional aid that is not reflected in your Award Letter or if your enrollment status changes, it is required that your financial aid eligibility be recalculated and, if necessary, your aid be adjusted.

Steps to accept or reject your financial aid:

1. Log on to your SONIS account, and on the left hand side click on "Financial":

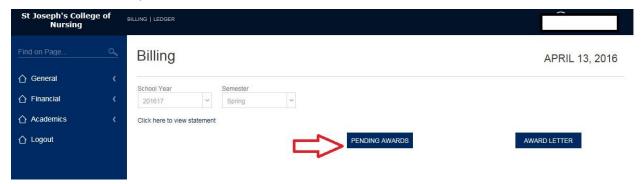


2. Next choose "Billing" and change the school year to 201920

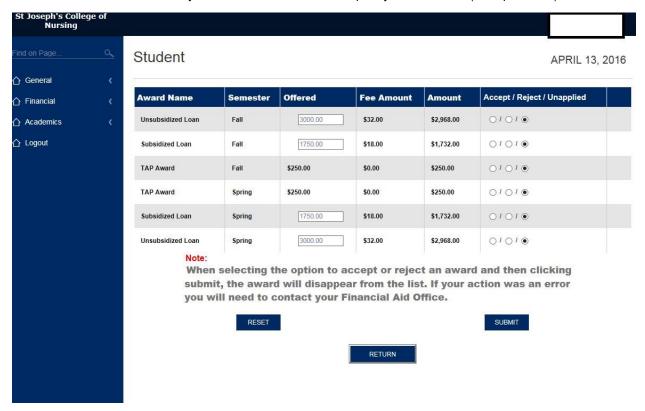




3. Next choose "Pending Awards"



4. You should see a screen with your financial aid, click on Accept/Reject and submit (example below):



Based on the results of your FAFSA and TAP application, it has been determined that you are eligible to receive the following financial aid package for the 2019-2020 academic year. Please take some time to review the items in your financial aid package. Aid amounts represent the amount available for full-time study. If you will not be attending full-time, your aid may be adjusted. All TAP awards are subject to income verification by New York State and can be adjusted at any time during the academic year. If your TAP is reduced, the financial aid office will notify you of the change and you will have to make up any difference. Loans indicated are the maximum amounts you/ your parents are eligible to borrow. If you would like to lower any loan amounts, please adjust the amount you would like to borrow in the box.

I have read, understand, and agree to comply with the terms and conditions of this offer of financial assistance. I accept the assistance offered, except as noted above. I understand and agree that any credit balance under \$5 may be written off. I authorize any book charges, room/board charges, and fees owed to St Joseph's College of Nursing as well as Le Moyne College be deducted from my financial aid. I certify that the financial aid proceeds are to pay for gualified higher education expenses.

I understand that financial aid is contingent upon maintaining satisfactory academic progress as defined by the student handbook. It is my responsibility to know all conditions and requirements.

I accept the student loans listed; I understand that I must complete loan Entrance Counseling and Master Promissory Note for any loan(s) accepted.

St. Joseph's College of Nursing at St Joseph's Hospital Health Center admits students of any race, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the College of Nursing. It does not discriminate on the basis of race, color, national and ethnic origin in administration of its educational policies, scholarship, and loan programs and other school-administered programs.

PAYMENT OF YOUR FINANCIAL AID:

Your financial aid will be credited to your school account to pay for tuition, fees, books, and room/board charges (as applicable). Estimated awards (Pell Grant and TAP Award) cannot be credited until the award amount is confirmed. Most student loans are received from your bank by electronic funds transfer. Loan funds are usually received in mid-October and mid-March. You will be notified as soon as the funds are received. If your financial aid is greater than the amount you owe the school, the balance will be refunded to you AFTER your aid is received (mid October for Fall Semester, mid March for Spring Semester). Refunds are put in student mailboxes.

CONDITIONS OF YOUR FINANCIAL AID:

If you reject any part of this aid offer, St Joseph's College of Nursing does not accept responsibility to provide other aid.

Your eligibility for aid will change if you receive financial aid that is not listed on the Financial Aid Award Letter, or amounts from outside sources that are different from our estimates. You MUST notify the Financial Aid Office of any outside scholarship or loan that you receive.

If you borrow a student loan, you must complete an Exit Interview before you graduate, leave school, or enroll for fewer than six credit hours in either the fall or spring Semesters.

Unless noted on your Financial Aid Award Letter, you must be enrolled full time during the fall and spring semesters. Enrollment for less than 12 credit hours may change your eligibility for some aid programs.

You must complete the registration process and make satisfactory arrangements to pay all outstanding school charges in accordance with the procedures and deadlines established for each academic term. Failure to do this may result in cancellation of your financial aid.

To be academically eligible to receive financial aid, the student must be matriculated, enrolled for at least 6 credit hours each semester (12 credit hours to receive New York State TAP), and maintain satisfactory academic progress. (A detailed explanation of the requirements for maintaining satisfactory academic progress can be found in the Student Handbook). The student must also maintain pursuit of program. This means the student must pass a minimum number of credit hours each semester (see TAP chart) and complete all program requirements within 150% of the credit hours required for the program. If you encounter academic difficulty, or consider withdrawing from a course, consult with the Financial Aid Director about the effect this may have on your eligibility for aid.

You MUST reapply for Financial Aid each year. It is NOT automatically renewed.

St Joseph's College of Nursing reserves the right to correct any clerical errors that may occur in the Financial Aid Award Letter.