

# ▶ GUIDE TO YOUR 2026-27 FINANCIAL AID OFFER

96%

of S&T students  
receive some type  
of financial aid.

## HIGHER EDUCATION IS AN INVESTMENT IN YOUR FUTURE AND A SIGNIFICANT FINANCIAL DECISION.

One of the most important first steps in determining how to pay for college is your financial aid offer. This guide will help you read and understand the offer you've received, and includes information about estimated costs, the types of aid offered to you, and what you can expect to pay out-of-pocket for the academic year.

We take pride in being recognized as one of the nation's premier value universities, supported by an array of financial factors and datasets. These factors include starting salary (\$73,762 on average for our undergraduate students across all majors), tuition, living expenses, student retention rates, and scholarships awarded. Notably, *The New York Times*, the *Wall Street Journal*, *Money* and other publications consistently rank us in the top-tier category for our value.

Thank you for reviewing this guide. Accepting your offer of financial aid indicates that you understand the information provided here and that you are aware of the eligibility requirements you must satisfy to maintain the offer.



MISSOURI  
S&T

### STUDENT FINANCIAL SERVICES

G-1 Parker Hall | 300 W. 13th St. | Rolla, MO 65409-0250  
800-522-0938 | 573-341-4282 | fax: 573-341-4274

[sfs.mst.edu](http://sfs.mst.edu) | [sfs@mst.edu](mailto:sfs@mst.edu)

[sandtsfs](#) | [@SandT\\_Financial](#)

# HOW TO READ YOUR FINANCIAL AID OFFER

Your financial aid package will likely contain different types of funds like grants, loans and work study. If your family's financial situation changes significantly after you have submitted your FAFSA, email [sfs@mst.edu](mailto:sfs@mst.edu) to request a review.

## 1. Estimated Costs

The estimated Cost of Attendance is based on what most students will spend in a year. The Cost of Attendance is used to determine your eligibility for certain types of need-based aid. It's also a good way to start comparing your financial resources (financial aid, income from work, savings) with your costs. We've done some estimates for you on your financial aid offer letter.

## 2. Tuition and Fees

S&T offers a flat rate tuition model for undergraduate students, which includes 12–18 credit hours per semester. This simplified and transparent approach, based on major, ensures that students pursuing their undergraduate degrees can focus on their academic goals without the complexity of variable tuition costs. The flat rate structure provides financial predictability and encourages students to take a full course load, promoting timely graduation and academic success.

## 3. Housing and Food

Estimated Housing and Food amounts are based upon the average residential life cost for the campus population. All fee rates are set by the University of Missouri Board of Curators in the spring, and are typically available by April 1 of each year for the upcoming fall semester. For more information, visit [dining.mst.edu/mealplans](http://dining.mst.edu/mealplans).

## 4. Indirect Costs

These costs are not billed to the student but should be considered in the overall cost of going to college. These estimates are based on a survey of current S&T students.

- **Books and Supplies** — Estimate based on Miner Book Bundle (see [mst.edu/minerbookbundle](http://mst.edu/minerbookbundle)).
- **Personal Expenses** — You have indirect costs you will incur during the year (cell phone, shampoo, toothpaste, etc.).
- **Loan Fees** — The percent or flat-rate, if any, charged to borrow a loan. Lenders/Service providers may charge other fees besides the interest on the loan for origination and servicing.
- **Transportation** — Estimate based on a survey of current students and includes two trips home per semester.

## 5. Financial Aid Offers

Scholarships and grants do not have to be repaid after you graduate. However, you usually have to enroll full-time each semester. Some scholarships can be renewed if you meet certain renewal criteria. For more information, go to [sfs.mst.edu](http://sfs.mst.edu). Other scholarships require that you apply each year at [scholarships.mst.edu](http://scholarships.mst.edu). To have your grant eligibility renewed, you need to submit the FAFSA annually by the priority deadline.

## 6. Estimated Cost of Attendance After Grants and Scholarships

If your direct and indirect costs are the same as most students' costs, then you would have to pay approximately this much during the course of the year. Keep in mind that this may not be money you pay to S&T; it could be money you use to pay other bills, buy toiletries, etc.

## 7. Student Loans and Other Options

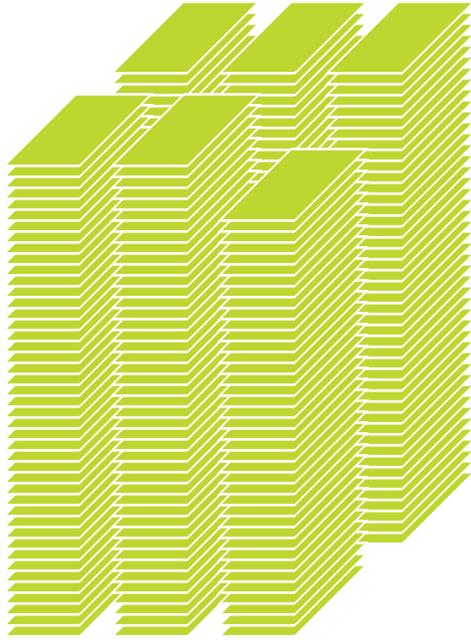
Loans are a type of financial aid that the student must repay, usually with interest. For more information on loans, please visit [go.mst.edu/sfsloans](http://go.mst.edu/sfsloans).

March 1, 2026				
<b>EXAMPLE</b>				
Joe Miner 300 W. 13th Street, G-1 Parker Hall Rolla, MO 65509				
Dear Joe,				
We are pleased to offer you financial aid for the 2026-27 academic year. This financial aid offer is based on your financial need, academic level, and on Full-Time enrollment for both the fall and spring terms. Your awards are available to view in your Joe'SS account by logging in through <a href="http://joess.mst.edu">joess.mst.edu</a> . While in Joe'SS, we encourage you to accept or decline your awards to ensure that any aid you wish to use will be taken into consideration.				
1	Joe's Estimated Costs	2026 Fall Semester	2027 Spring Semester	Academic Year Total
<b>Direct Costs</b>				
2	Tuition and Fees	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
3	Housing and Food	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
<b>Indirect Costs</b>				
	Books and Supplies	\$XXX.XX	\$XXX.XX	\$XXX.XX
	Personal Expenses	\$XXX.XX	\$XXX.XX	\$XXX.XX
	Loan Fees	\$XXX.XX	\$XXX.XX	\$XXX.XX
	Transportation	\$XXX.XX	\$XXX.XX	\$XXX.XX
	<b>Total</b>	<b>\$XX,XXX.XX</b>	<b>\$XX,XXX.XX</b>	<b>\$XX,XXX.XX</b>
Information about tuition and fees is available on the Student Financial Services website.				
5	Joe's Financial Aid Offer(s)	2026 Fall Semester	2027 Spring Semester	Academic Year Total
<b>Grants and Scholarships</b> (does not require repayment and each program may have specific renewal criteria)				
	Pell Grant	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
	Bright Flight	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
	Access Missouri Scholarship	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
	Institutional Scholarship	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
	University Scholarship	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
	<b>Total</b>			
	<b>Estimated Cost After Grants and Scholarships</b>	<b>\$X,XXX.XX</b>	<b>\$XX,XXX.XX</b>	<b>\$XX,XXX.XX</b>
6	Student Loans Offered	2026 Fall Semester	2027 Spring Semester	Academic Year Total
<b>Student Loan Options(s)</b> (must be repaid, with interest)				
	Direct Unsubsidized Loan 1	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX
	<b>Estimated Cost After Grants and Scholarships</b>	<b>\$X,XXX.XX</b>	<b>\$XX,XXX.XX</b>	<b>\$XX,XXX.XX</b>
7	Additional Resources to Consider	2026 Fall Semester	2027 Spring Semester	Academic Year Total
<b>Student Employment</b> (earned wages)				
	Federal Work Study	\$X,XXX.XX	\$X,XXX.XX	\$X,XXX.XX



**Still have questions?**

Schedule an appointment with your financial services counselor.



# \$136+ million

Funds from federal, state, university and private sources each year.

## LOOKING FOR MORE SCHOLARSHIPS?

Your offer includes all scholarships that you are automatically considered for upon admission. But S&T offers many competitive scholarships that you may be eligible for as well.

Applying is easy. Complete your application at [scholarships.mst.edu](https://scholarships.mst.edu) to be automatically matched. More than 900 privately funded scholarships are available.

### ENROLLMENT REQUIREMENT

Your aid is based on the assumption that you will be enrolled full-time each semester. During the fall and spring semesters, this requires at least 12 hours for undergraduate students and at least 9 hours for graduate students. If you plan to take fewer hours than what is required to be a full-time student, please contact the student financial services team at 573-341-4282 or [sfs@mst.edu](mailto:sfs@mst.edu) to determine how your enrollment status will affect your aid. Enrollment is verified each semester prior to disbursement of all funds and again after the second week of class.

## FINANCIAL AID CHECKLIST

Make sure you complete the following:

- NOW**  Set up your Joe'SS username and password to accept your aid at [nextsteps.mst.edu](https://nextsteps.mst.edu)
- Apply for additional scholarships at [scholarships.mst.edu](https://scholarships.mst.edu)
- Set up guest access — Students may grant access to parents and/or guardians through the registrar's office. Follow the instructions at [go.mst.edu/addaccess](https://go.mst.edu/addaccess). This allows guest access to view educational records, view account information and make payments.

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**MAY**  Report private scholarships in Joe'SS at [joess.mst.edu](https://joess.mst.edu)

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**JUNE**  Accept or decline your aid in Joe'SS before the first bill generates

- All S&T first-time Direct Loan borrowers need to complete Direct Loan Entrance Counseling and the Master Promissory Note at [StudentAid.gov](https://StudentAid.gov) before your funds can be disbursed.

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**JULY**  Mail any private scholarships to:  
Missouri S&T  
Student Financial Services  
G1-Parker Hall, 300 W. 13th St.  
Rolla, MO 65409-0250

Include student ID#

Check your S&T email and Joe'SS To-Do List regularly and respond to requests for additional information quickly to ensure your aid is disbursed in a timely manner.

# STUDENT LOANS

Loans are not required. The amounts must be repaid. Not all student loan debt is considered “bad debt.” We encourage you to consider the investment. You’re investing in yourself — your skills, opportunities and future choices. Education expands your knowledge, network and professional opportunities. These benefits pay off over a lifetime, not just during school.

Students must accept loans in Joe’S before S&T’s student financial services team will process the funds. First-time S&T borrowers must complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling at [StudentAid.gov](https://studentaid.gov) before federal funds will disburse to a student’s account.

## DIRECT STUDENT LOAN PROGRAM INFORMATION

Loan Name	Eligibility	Repayment Begins	Interest*	Borrower
Subsidized Direct Loan	Need based; undergrad students	6 months after graduating or dropping below half-time	Begins at the end of the grace period	Student
Unsubsidized Direct Loan	Non-need based	6 months after graduating or dropping below half-time	Begins accruing at time of disbursement	Student
Federal Parent/ Graduate PLUS Loan**	Non-need based; final approval pending credit check for graduate student or parent of undergrad student	Student: 6 months after graduating or dropping below half-time Parent: 60 days after fully disbursed but can be deferred	Begins accruing at time of disbursement	Graduate student Parent of undergrad student

\*Visit [StudentAid.gov/Interest](https://studentaid.gov/Interest) to see current loan interest and origination rates.

\*\*Parent PLUS loan information at: [go.mst.edu/fedstudentloans](https://go.mst.edu/fedstudentloans).

## ADDITIONAL LOAN OPTIONS

Because of the lower interest rates on the Direct Subsidized and Unsubsidized Loans, we encourage students to maximize those loan options first. If additional assistance is needed, parents of dependent undergraduate students can apply for a Federal Direct PLUS loan. Once we receive notice of your approval for the loan, we will certify and accept the loan on Joe’S. Visit [StudentAid.gov](https://studentaid.gov) to complete the application, credit check, and master promissory note. We encourage you to wait until May to apply for a PLUS loan.

We advise you to consider federal loans first. However, information on private loans can be found at [go.mst.edu/privateloans](https://go.mst.edu/privateloans). University loans may also be available in high need situations; contact our office if you have questions.

## BILLING INFORMATION

Beginning in mid-July, you will receive an email from the student financial services office directing you to pay your bill. You will not receive a paper billing statement in the mail. Online payment through TouchNet is the quickest way for a payment to post to the student account. Students can access their TouchNet account through their Financial Account tile in [joess.mst.edu](https://joess.mst.edu). Payment plan information is available at [go.mst.edu/paymentplan](https://go.mst.edu/paymentplan). To learn more, call 573-341-4282 or email [sfs@mst.edu](mailto:sfs@mst.edu).



## IMPORTANT INFORMATION

To view an expanded glossary of terms, please visit our website at [go.mst.edu/sfsglossary](https://go.mst.edu/sfsglossary).



## VERIFICATION

Each year the federal government requires that we verify the accuracy of FAFSA data submitted by select financial aid applicants. If you are selected for verification, we will request various documents (including tax documents) from you and your family. We can’t disburse any federal or state aid until this process is complete, and this process may change your aid package. Please contact our office if you have questions about this process.



## SATISFACTORY ACADEMIC PROGRESS AND FINANCIAL AID

To receive federal, state, and some institutional aid, students must make Satisfactory Academic Progress (SAP) per federal financial aid guidelines. Please familiarize yourself with these requirements on our website [go.mst.edu/sfspolicies](https://go.mst.edu/sfspolicies). Failure to meet SAP may result in loss of financial aid eligibility.

## ADDITIONAL RESOURCES TO CONSIDER

Federal and Institutional Work Study are awarded to students with high financial need who complete the FAFSA by the priority deadline. Additional information at: [go.mst.edu/sfsworkstudy](https://go.mst.edu/sfsworkstudy).