

Student Financial Services Next Steps

- ☐ Complete your Free Application for Federal Student Aid (FAFSA) at [FAFSA.gov](https://fafsa.gov)



- ☐ If you already submitted a FAFSA, we may have created a financial aid offer for you! Check out your Message Center in Joe'SS:



- ☐ S&T offers flat rate tuition for 12-18 credit hours. Students with fewer than 30 credit hours will be considered a freshman and assessed the freshman rate tuition. After the first semester, once you reach 30 earned credits, tuition is assessed by major. Check out tuition rates:



- ☐ Keep applying for Scholarships at scholarships.mst.edu. Most deadlines were February 1, but we want you to be included if funds become available!



- ☐ Looking for a larger Groundbreaker scholarship? We take the highest score through the June test immediately after High School. Submit your updated test score and GPA.



- ☐ Once you receive your financial aid offer letter in the mail, accept or decline your loans and/or work study in Joe'SS.

Don't forget to hit submit!



- ☐ If you accept federal student loans, you will need to complete a Master Promissory Note (MPN) and Entrance Counseling at studentaid.gov



- ☐ Keep an eye on your To-Do list in Joe'SS for anything we might need to complete your financial aid offer.



- ☐ For additional loan options, consider a private student loan, or a Parent PLUS Loan. These are both credit-based loans and private student loans may need a cosigner.



Find instructions & info at sfs.mst.edu/financialaid/typesofaid/loans/

- ☐ The first fall bill is generated July 15 with the first payment due on August 10. Students/authorized users can use a payment plan that breaks the total balance into 4 equal payments over the semester. (A non-refundable, \$50 setup fee applies). Opt-in to the payment plan:



- ☐ If your bill shows a negative balance, that means you are due a refund. Refunds start going out the week before classes start. Set up Direct Deposit so that you get your refund quickly:



- ☐ Now that you are enrolled, make sure parents and guardians have permission to talk with us:



*Review **both** FERPA & Additional Authorized Access*

- ☐ Don't forget to set up Authorized Users in TouchNet. Once the bill is generated, Authorized Users will receive the bill via email as well.



- ☐ If you would like to visit with your Financial Services Counselor at another time, set up a virtual appointment:

