



SAINT CHARLES BORROMEEO SEMINARY,  
OFFICE OF FINANCIAL AID SERVICES

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## Student Financial Aid Application Process For the 2025-2026 Academic Year

This mailing contains financial aid application materials to be reviewed and completed by you and your family if you wish to be considered for financial aid for the 2025-2026 school year. **To be considered for a PA State grant, you must have a complete financial aid application with the Office of Financial Aid Services no later than April 15th for the 2025-2026 academic year (steps one and two below).** Please read through all the instructions before you begin.

Student financial aid programs that can be applied for with this process include:

- Federal Pell Grant (undergraduate only)
- Federal Direct Loan- subsidized and unsubsidized (undergraduate)
- Federal Direct Loan- unsubsidized only (graduate)
- Federal Supplemental Grant (undergraduate only)
- Pennsylvania State Grant Program  
(undergraduate residents of Pennsylvania only)

### STEP ONE - FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) APPLICATION

**Saint Charles Seminary School Code: 016229**

The 2025-2026 FAFSA is available and may be completed at website address: [www.studentaid.gov](http://www.studentaid.gov)  
**Before completing the FAFSA you will need to have a user name and password. If you are a Dependent Student your Parent will need a user name and password to sign the FAFSA**

**“Contributor” is a new term on the FAFSA form. A contributor is anyone (the student, the student spouse, the student’s biological or adoptive parent, or the parent’s spouse) who is required to provide information on the FAFSA form, sign the FAFSA form, and provide consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form.**

## **STEP TWO - ST. CHARLES BORROMEIO SEMINARY APPLICATION FOR FINANCIAL ASSISTANCE**

Complete the enclosed 2025-2026 St. Charles Borromeo Seminary **Application for Financial Assistance**. The completed Application for Financial Assistance should be returned to the Office of Financial Aid as soon as possible.

## **STEP THREE – MASTER PROMISSORY NOTE (MPN) – FOR NEW BORROWER’S ONLY**

If you are interested in student loans, you must complete a Loan Agreement also known as a Direct Loan Master Promissory Note (MPN), available online at [www.Studentaid.gov](http://www.Studentaid.gov). If you are a returning student and have already received a Federal Direct Loan the original Master Promissory Note is good for ten years.

The Financial Aid Office must have your completed St. Charles Seminary Application for Financial Assistance, and results from your federal FAFSA form to complete the processing of your Federal Direct Student Loan MPN.

**All first-time borrowers** are required to complete **entrance counseling** prior to receipt of a Federal Loan. You may complete the entrance counseling at any time prior to online completion of your Direct Master Promissory Note. Go to [www.Studentaid.gov](http://www.Studentaid.gov) and click on Entrance Counseling to complete this requirement.

## **STEP FOUR – VERIFICATION**

Each year, the U.S. Department of Education selects a percentage of students who completed the Free Application for Federal Student Aid (FAFSA) to have their income and other information verified by the Financial Aid Office. This process is called *verification*. If you are selected for verification, the Office of Financial Aid will ask you to submit a completed Verification Worksheet and 2022 Federal Tax Information if needed. We will not be able to continue processing without these forms.

The forms should be returned to:

Office of Financial Aid  
St. Charles Borromeo Seminary  
1400 Evans Road  
Ambler, PA 19002

## **PENNSYLVANIA STATE GRANT PROGRAM**

This process is required only for undergraduate students who are Commonwealth of Pennsylvania residents and who are enrolled at least half-time. **The Application deadline for PA State Grant Program is May 1, 2025.**

The Pennsylvania Higher Education Assistance Agency (PHEAA) will use information submitted on a 2025-2026 FAFSA to consider students for a PA State Grant. For some students, Pa. State Grant will also request additional information and email/send you a **2025-2026 Information Form**. If you receive this form, complete and return it directly to PHEAA. If you have questions about the application process for a 2025-2026 PA State

Grant , you may contact them directly. Their address is PHEAA, 1200 N. 7<sup>th</sup> Street, Harrisburg, PA 17102. Their phone number is 1-800-692-7392. Your eligibility for a PA Grant will be used in determining your total financial aid award.

## **FEDERAL STUDENT AID REPORT (SAR)**

After you complete the FAFSA, the federal processing center will email/send your **2025-2026 Student Aid Report (SAR)** to your home address, or your e-mail address. When you receive your SAR—generally within one to two weeks after you complete your FAFSA —carefully review it for accuracy. If any of the information on your SAR is incomplete or inaccurate, correct it according to instructions provided on the SAR. Make corrections directly over the web. The federal processing center will forward the results from the processing of your FAFSA directly to St. Charles Seminary. You may keep your original, correct SAR for your records. If you do not hear from the federal processing center within three weeks, you should contact them directly at 1-800-433-3243.

### **SOME FINAL NOTES**

#### **Family Financial Verification...**

Your financial aid awards will be made based on financial and other family information submitted by you and your family. In applying for and receiving these awards, you agree to provide any additional financial and other pertinent information to the Financial Aid Office to document your eligibility, if requested. St. Charles Seminary reserves the right to review this information and, if necessary, to adjust awards made based on inaccurate or incomplete information at the time corrected information is received.

#### **Overawards...**

If you receive financial aid from other sources, you are required to report this information to the Financial Aid Office. Other sources include, but are not limited to, other outside private grants and scholarships. If the total of your financial aid exceeds your demonstrated federal student aid eligibility, (or, in some cases, the total cost of education) the Financial Aid Office may be required to reduce or cancel awards made to you from federal or state funds.

#### **Satisfactory Academic Progress...**

You are required to make satisfactory academic progress and remain in good academic standing with St. Charles Seminary in order to retain your eligibility for financial aid. An annual evaluation is made of your academic performance. Specific guidelines and information concerning academic progress and standing are available on request from the Financial Aid Office.

**Questions...**If you have any questions about this process, please call 610-785-6582.