
Admissions

St. Lawrence seeks to admit students who will take full advantage of its educational program, contribute most to the campus community and add to the diversity of the student body. The University is interested in enrolling students who not only give proof of academic curiosity and ability, but also take an interest in the lives and welfare of others and actively demonstrate personal initiative and leadership.

General Information

First-Year Admission

The Admissions Committee reviews a variety of materials when considering an applicant. First, the committee is interested in the academic record (to evaluate what courses the applicant has taken and how successful he or she has been) and, second, in what counselors and teachers have to say about the student's work in class and contributions out of class. Finally, the Admissions Committee is interested in the student as a person, considering special talents and contributions made to the school or the community.

To be considered for admission to St. Lawrence University, each first-year applicant must submit the following:

1. An application for admission, using the Common Application and the St. Lawrence supplement.
2. A \$60 non-refundable application fee or approved fee waiver form.
3. Official transcripts showing the records of academic work completed at all secondary and post-secondary institutions.
4. A recommendation from a secondary school counselor or school official.
5. Two letters of recommendation from teachers with whom the student has studied an academic subject in grade 11 or 12.

First-year applications and all supporting materials must be postmarked or submitted electronically no later than February 15 of the year in which a student wishes to enroll. Students interested in applying under one of the Early Decision options should read the information on the following page regarding appropriate deadlines.

All transcripts and admission materials become the property of the University as soon as they are received, and will not be returned or sent to another institution.

For more information contact:

Office of Admissions
St. Lawrence University
Canton, NY 13617
800-285-1856 or 315-229-5261
admissions@stlawu.edu
www.stlawu.edu

Early Decision

Students who have selected St. Lawrence University as their first choice are encouraged to apply under the Early Decision Program. Through this program, a candidate's file is read prior to the review of the general applicant pool. Any student accepted under this program is obligated to attend St. Lawrence, provided satisfactory financial arrangements are com-

pleted, and agrees to withdraw any applications he or she may have filed at other institutions.

The Early Decision Program provides students with the opportunity to apply by one of two deadlines and receive notification of the admission decision one month after the deadline. The postmark deadlines and notification dates are as follows:

Option	Deadline	Notification
Early Decision I	November 15	December 15
Early Decision II	January 15	February 15

Early Decision candidates are considered on the basis of their total qualifications, which must include a strong secondary school academic record through the fall term senior year. Additionally, candidates considering applying under the Early Decision Program are strongly encouraged to visit campus prior to filing their applications. Those not admitted under the Early Decision Program may be deferred to Regular Decision or denied admission.

Candidates interested in receiving financial assistance from the University are welcome to apply under the Early Decision Program.

Requirements for Admission

Since St. Lawrence is a liberal arts university, applicants are expected to have as broad a preparation as possible at the secondary school level. Competitive candidates for admission typically present:

1. Four years of English;
2. Three years each of social studies, mathematics, foreign language and science, with additional years of study in the areas of greatest interest to the student;
3. Coursework in other areas as determined by the requirements of the secondary school and the interests of the student.

Students interested in pursuing college studies in mathematics or science (particularly the combined engineering plan) should have comprehensive preparation in the sciences and mathematics. Such students, therefore, should complete at least four years of mathematics and at least three years of laboratory science.

Standardized Examinations

The submission of standardized test scores as part of the application for admission is optional.

If students choose to submit scores, the SAT Reasoning Test should be completed by the December test date, but must be completed no later than January of the senior year. The ACT examination must be completed no later than the December test date.

Candidates for the SAT Reasoning Test should obtain information from either their guidance office or the College Board, Box 592, Princeton, NJ 08540, www.collegeboard.com. Candidates for the ACT should obtain information from their guidance office or ACT Registration, Box 414, Iowa City, IA 52243, www.act.org.

Interviews

While interviews are not required, we strongly encourage a visit to campus. A campus visit, including a tour and an interview, permits a closer look at the opportunities available to students at St. Lawrence and offers the chance to meet students and faculty and to see our extensive facilities. In addition, we have the opportunity to get to know the applicant better. Because each student is an individual, we believe an interview will benefit both the Admissions Committee and the applicant.

Interviews can be scheduled by contacting the admissions office, which is open Monday through Friday throughout the year and on most Saturdays. Additionally, scheduled tours are available on most days when the admissions office is open. Contact the admissions office to schedule a campus visit. Because we believe the campus visit is so important, we provide application fee waivers to all students who have an official campus visit, arranged through the Office of Admissions.

Interviews may also be scheduled with St. Lawrence alumni in your local area. To make arrangements for an alumni interview, or for assistance with your plans to visit campus, please call us at 1-800-285-1856 or 315-229-5261 or e-mail admissions@stlawu.edu.

Financial Aid Program

The financial aid program at St. Lawrence normally consists of some combination of scholarship, grant, loan and work designed to fit each individual's specific situation. Most scholarship awards are based on merit; most grant awards are based on financial need. Financial need is generally determined from data supplied on the Free Application for Federal Student Aid (FAFSA) form. The FAFSA is available online at www.FAFSA.ed.gov and should be completed between January 1 and February 15 of the year in which the student wishes to enroll.

Early Decision candidates must complete the St. Lawrence University New Student Financial Aid Application Supplement, as well as the FAFSA. The supplement is obtained directly from St. Lawrence. Please refer to page 218 for Early Decision information. All candidates for financial assistance must either complete the College Scholarship Service (CSS) *PROFILE* form or the St. Lawrence New Student Financial Aid Supplement, which will be sent directly to applicants who indicate an interest in financial aid and is also available on our Web site. Students may be asked to submit additional information to expedite the financial aid process.

By submitting the appropriate forms, students are considered for all types of need-based financial assistance administered by the University. Grant funds are limited and may not be awarded to all students who demonstrate financial need. Merit scholarships are awarded without regard to financial circumstances. For more information about merit scholarships, contact the office of admissions.

To be as fair as possible to all students in the awarding of financial aid from the University, parents of students applying for financial aid will be requested to provide several verification documents, including a copy of the family's latest income tax returns. Parents of entering first-year students applying for financial aid must do this by February 15 prior to the first year of college and parents of upperclass applicants at the time of the renewal application in the spring.

While there is cognizance of various definitions of independent status for entitlements and legal purposes, the University reserves the prerogative of reviewing individual circumstances without reference to qualifications established by other agencies. Family financial resources will be the focus of that review. In addition, financial information will be expected from both parents, regardless of marital status.

Since the University may not be able to assist every student who demonstrates financial need, the following factors will be considered: extent of financial need, academic achievement, leadership in extracurricular activities, recommendations and future promise. Thus, once need has been determined, the merits of the individual candidate may affect composition of the financial aid package.

Need-based financial assistance recipients must reapply for financial consideration each year. St. Lawrence awards will be continued for a total of eight semesters as long as financial need continues and the student is in satisfactory academic and social standing. The maximum time frame for federal student aid eligibility is 12 semesters. Awards may vary from year to year as financial need fluctuates based on changing family circumstances.

Further information about the financial aid program at St. Lawrence is available in the office of admissions and financial aid.

Merit Scholarships

St. Lawrence University merit scholarships recognize applicants who demonstrate outstanding academic achievement and talent during their high school years. Notification of scholar designation is made at the time of admission to the University.

The University is committed to facilitating the progress of all scholars toward their degrees through both academic and financial assistance, and in turn expects scholars to maintain an academic standard commensurate with their demonstrated potential, but no less than a 3.0 cumulative grade point average.

Advanced Placement and Credit

St. Lawrence University awards advanced placement and credit toward graduation for entering first-year students through the College Board Advanced Placement program and the International Baccalaureate Program. The effect of advanced credit upon the department major requirements is at the discretion of each department chair. Each department chair will review the requested credit and make a recommendation to the registrar.

Generally, advanced placement and credit toward graduation are granted to students who achieve a rating of 4 or 5 on the Advanced Placement Examination in the following subjects:

AP Exam	SLU Equivalent	SLU Units	Distribution
Art History	None	1	
Calculus AB (or AB subcode on calculus BC exam)	Mathematics 135	1	Mathematics/ Foreign Language
Calculus BC	Mathematics 135 & 136	2	Mathematics/ Foreign Language
Chemistry	Chemistry 103	1	
Chinese Language and Culture	None	1	
Computer Science A	Computer Science 140	1	Mathematics/ Foreign Language
Computer Science AB	Computer Science 140 & 219	1	Mathematics/ Foreign Language
Economics Macro and Micro	Economics 100 & 101	2	Social Science
Economics Macro or Micro	Economics 100	1	Social Science
English Language and Composition	None	1	
English Literature and Composition	English 190	1	Humanities
Environmental Studies	ENVS 101	1	Science Studies
European History	History 102	1	Humanities
French Language	French 200	1	Mathematics/ Foreign Language
French Literature	None	1	
German Literature	None	1	
Human Geography	None	1	
U.S. Government and Politics	Government 103*	1	Social Science
Comparative Government and Politics	Government 108*	1	Social Science
Italian Language and Culture	None	1	
Japanese Language and Culture	None	1	Mathematics/ Foreign Language
Music Theory	Music 100	1	Arts and Expression
Physics B w/o Lab	Physics 103 and 104	1	Natural Science

Physics C Part 1 w/o lab	Physics 151	1	Natural Science
Physics C Part 2 w/o lab	Physics 152	1	Natural Science
Psychology w/out lab	Psychology 100	1	Natural Science
Spanish Language	Spanish 201	1	Mathematics/ Foreign Language
Spanish Literature	None	1	
Studio Art	None	1	
Statistics	Mathematics 113	1	Mathematics/ Foreign Language
United States History	History 103,104	2	Humanities
World History	None	1	

*Students who become government majors will get credit for the AP exam but will need to take Government 103 or Government 108 and/or 206 to ensure they have department work at the introductory level.

Note: Students taking the Physics AP exam must contact the chair of the physics department for credit approval.

Students earning a score of 4 or 5 on the General Biology AP exam may earn 1 unit for Biology 102 if they successfully complete Biology 101. For a complete explanation of this option, refer to “Advanced Standing” of the Biology section in this *Catalog*.

Credit earned is acceptable in lieu of departmental prerequisites. Students who score 3 may be considered for advanced placement and/or credit by individual departments.

St. Lawrence University also recognizes the International Baccalaureate Higher Level examinations in which a score of 5 or higher is obtained. Credit is not awarded for Standard Level Examinations. Course credit is regarded as transfer credit and is determined by the registrar in consultation with the appropriate department chair.

College courses taken before matriculation may, subject to approval by the appropriate department chair, be acceptable for graduation credit.

Higher Education Opportunity Program

The Higher Education Opportunity Program (HEOP), established by legislation in 1969, provides a broad range of services to New York state residents who, because of academic and

economic circumstances, would otherwise be unable to attend a post-secondary institution. Under the auspices of the New York State Education Department, HEOP follows guidelines that include a mandatory five-week pre-first-year summer program. During the academic year, the program provides academic, personal and financial counseling. Further information may be obtained from the director of the Higher Education Opportunity Program, St. Lawrence University, Canton, NY 13617, 315-229-5580.

Transfer Admission

Transfer students are considered for admission with advanced academic standing. Students transferring from other institutions may receive the bachelor's degree only after completion of no fewer than 16 course units in residence at St. Lawrence.

To be considered for admission for the fall semester, a transfer candidate must submit an application, complete with all supporting materials, no later than April 1; candidates for the spring semester must complete their applications by November 1. Students wishing to apply after those deadlines should contact the office of admissions to discuss the individual situation. All transcripts and admission materials become the property of St. Lawrence University as soon as they are received, and will not be returned or sent to another institution.

Although not required, interviews for transfer candidates are strongly encouraged.

Transfer candidates must submit the following:

1. An application for admission, using the Common Application and the St. Lawrence Supplement.
2. A \$60 non-refundable application fee or an approved fee waiver form.
3. Official transcripts of all secondary school work.

4. Official transcripts showing the grades of all post-secondary academic work.
5. A list of courses, including the course number, that will be completed prior to the expected entry date, with mid-term grades for courses in progress.
6. A recommendation from a faculty member with whom the applicant studied at his or her most recent college or university.
7. The College Officials' Report from the appropriate official at the applicant's most recent college or university.
8. A copy of the catalog of the college attended, from the academic year in which courses were taken.

Non-traditional applicants may have particular requirements changed or waived. Transfer candidates interested in applying for financial aid should contact the financial aid office directly.

International Students

International students seeking admission to St. Lawrence must generally meet all regular requirements for completion of the application; however, the application fee is waived for international students. International students who are seeking financial aid are strongly encouraged to submit standardized test scores. Students for whom English is their first language are encouraged to submit official results of either their SAT Reasoning Test or ACT examinations. Students for whom English is not their first language may submit official TOEFL scores in lieu of SAT Reasoning Test or ACT, although we recommend the submission of both TOEFL and either SAT Reasoning Test or ACT scores. A financial aid form for international students is available from the financial aid office and will be sent to students along with the application for admission.

Financial Information

Tuition and Fees

Tuition, fees and other charges are subject to change by action of the Board of Trustees.

Charges quoted here are for the 2007–2008 academic year.

St. Lawrence University operates under a comprehensive fee plan that covers expenses for tuition, laboratories and room and board. The board portion of the fee enrolls students in a variable plan covering the average number of meals eaten by students. Individual students' meal costs will vary from this average. Information on fees for summer sessions is available at www.stlawu.edu/registrar/summerterm/summerterm.html.

Payment of the annual tuition entitles a student to enroll in any four courses in a semester, regardless of their unit value. Five or six courses that total no more than four and three quarter units are also allowed at no additional charge. Students taking *fewer* than four and three quarter units will be billed for full tuition with the following three exceptions.

1. A second-semester senior who needs fewer than four courses (regardless of number of units) to complete his/her academic program will be billed on a per-course basis. A petition requesting less than full tuition must be received within five business days of the course drop/add deadline.
2. Employees and dependents using tuition remission benefits will be billed on a per course unit basis.

3. Special situations for billing on a per course basis may be approved by the vice president for finance.

Students taking *more* than four and three quarter units may be subject to an overload election fee. See pages 25, "Registration for Courses/ Course Overload," and 225 for more information. Units of academic credit earned by taking one or more free overload courses may not be applied to a reduction of tuition in a subsequent semester.

St. Lawrence offers financial aid consisting of some combination of scholarship, grant, loan and work designed to fit each individual's specific needs. The director of financial aid offers advice on the University's financial aid programs. Further information is presented in the following pages and in the Admissions section of this *Catalog*.

Comprehensive Fee (annual)

Tuition	\$35,375
Room	*\$4,870
Board	<u>\$4,190</u>
Total	\$44,435

Required Fees (annual)

Student Activities	**\$215
Class Dues	<u>***\$10</u>
Total	\$225
Total Combined Fees	\$44,660

**This room charge is based on non-single occupancy (double, triple, etc.). The rate for single rooms in all residences is an additional \$750 per year, or \$5,620. Room charges cover most on-campus services including access to telephone*

service and local calls, Internet service, SLU computer network service, cable television service, residential programming and copies of transcripts.

***The student government has established a student activities fee of \$215 that is billed and collected by the University on behalf of student government. This fee covers the expenditures of student organizations and is subject to change by student referendum.*

****Senior Class dues are \$30.*

Miscellaneous Fees

1. A non-refundable application fee of \$60, or an approved fee waiver, must accompany the application for admission from a new student.
2. A non-refundable enrollment deposit of \$500 is required from new students upon acceptance. This payment will be applied to the student account.
3. A non-refundable deposit of \$500 is due at the time of acceptance into a St. Lawrence University off-campus program. This amount will be applied to the student account.
4. Health insurance coverage is required of all students. All students will be charged a health insurance premium that in 2006-07 cost \$1,220. The 2007-2008 premium will be negotiated in June 2007. Students may waive the coverage by submitting proof of equivalent health insurance coverage.

Other Charges

Late registration and course change	\$45
Overload election (per course unit)	\$4,420
Special/summer student registration fee	\$35

The Board of Trustees of the University reserves the right to make, at any time, such changes in tuition, room, board and other fees as may be necessary. Refunds are allowed only as outlined under Refund upon Withdrawal (see page 227).

Student Health Insurance

Following is the student health insurance information for the 2006-2007 academic year. Health insurance coverage is subject to change for 2007-2008.

St. Lawrence University, through Niagara National, Inc. representing Markel Insurance Company, provides a comprehensive Student Health Insurance Plan for all St. Lawrence students. The policy runs from August 15, 2006, through August 14, 2007 and the cost is \$1,220. The plan has a one-time \$50 deductible, which is reduced to \$25 if referred by the Diana B. Torrey '82 Health and Counseling Center or the Augsburg Training Room. Coverage is 100% up to the first \$1,000; from \$1,000 up to \$5,000 coverage is on a coinsurance 20%/80% basis; from \$5,000 up to the maximum of \$75,000 coverage is again at 100%. Prescriptions are covered up to \$1,500 per cause per year with a \$5 deductible per prescription paid by the participant. The coverage is worldwide and will provide benefits at the University, at home, while traveling or while participating in sports, including Intercollegiate sports. Medical evacuation, repatriation and travel assistance are also provided to all participating students. All students, undergraduate and graduate, are eligible for this plan, and, if needed, dependent coverage can be purchased.

All full-time undergraduate students are automatically enrolled in this program. For undergraduate students, one half of the premium (\$610) will be charged on the fall semester student account statement and the premium balance (\$610) will be charged on the spring semester student account statement. For graduate students, the total annual premium of \$1,220 will be billed on the fall statement. If a student has equivalent comprehensive coverage, a waiver form must be completed at www.slu-studenthealthinsurance.com no later than August 15, 2007, to eliminate this charge from the student account. **Requests for waivers must be submitted each academic year.**

If you elect to waive the Student Health Insurance Plan, please review your insurance plan to make sure you have adequate coverage. The National Collegiate Athletic Association (NCAA) requires all participants in NCAA sports to provide health insurance coverage information as requested on the waiver form as well as evidence of insurance showing a minimum of \$75,000 coverage for athletic related injuries.

Complete details may be found at www.slstudenthealthinsurance.com.

Intercollegiate Sports

The University's athletics department strongly suggests that student athletes enroll in the Student Health Insurance Plan because of the extensive coverage for referral to specialists that may not be covered by family insurance.

The Student Health Insurance Plan required of all St. Lawrence students (unless waived via proof of equivalent insurance) provides benefits for \$75,000 of eligible expenses for injuries resulting from intercollegiate sports sponsored by the University. If a student elects not to participate in this Student Health Insurance Plan, he/she is responsible for paying all related medical bills.

The University also carries a Catastrophic Injury insurance policy provided by the NCAA which provides up to \$20 million in life-time benefits to varsity student-athletes who are catastrophically injured during qualifying intercollegiate athletics play or practice, or during travel related to these activities. This policy currently has a \$75,000 deductible. It provides benefits for medically necessary care and treatment in excess of all other available benefit plans. Details of this program are available at the Augsburg Physical Education Center Office, Diana B. Torrey '82 Health and Counseling Center or Campus Support Services.

Payment of Bills

One half of the annual charge is billed in mid-July for the fall semester, payable August 15, and one half in mid-December for the spring semester, payable January 15. Printed bills will be mailed to the student's home address before the beginning of each semester. The bill will also be available on line and e-mails will be sent to student e-mail addresses when bills are available for online viewing or printing. Students may request that parents or guardians have access to online viewing and/or that a paper bill be mailed in the interim months.

Tuition and fee payments to St. Lawrence University may be made in cash, check, credit/debit card and electronic check. A handling fee

will be assessed for credit/debit card and electronic payments. More information can be found at www.stlawu.edu/sfs.

All tuition and fee charges must be paid by the respective August and January due dates for each semester; the exact date is printed on the bill. Charges for summer sessions are due the day of registration. Charges for graduate sessions are due upon receipt of the bill. Delinquent balances after these due dates are assessed interest of one percent per month.

The University offers a monthly payment option that allows payments for undergraduate tuition and fees pertaining to the regular academic year to be made over a period of time up to one year. The plan, which offers flexibility in both the timing and method of payment, carries no finance charges, but does require an enrollment fee. Information about the plan is available through the financial services site on the St. Lawrence University Web page at www.stlawu.edu/sfs/billing.htm.

Students holding New York State Excellence Awards and/or Tuition Assistance (TAP) awards who wish to have the University extend credit for the amount of such awards granted must be listed on the New York State voucher or furnish a certification of award with payment of fall semester charges.

St. Lawrence University recognizes that an important part of a family's consideration of enrollment at any college or university is determining how they will meet the costs of attendance. The student financial services office is prepared to offer guidance to families and prospective students regarding total costs of education, payment options and sources of funds available to satisfy their financial obligations to the University.

In consideration of acceptance for enrollment at St. Lawrence University, the student and guarantor/s guarantee the payment of all fees for tuition, room, board and all other financial obligations incurred while in attendance at the University.

Registration for subsequent terms and participation in housing lotteries are prohibited and transcripts are not released until all financial

obligations have been met. Exceptions may be approved by the student financial services office in the following situations: a student loan or a parent loan has been approved; the family participates in the monthly payment option and the payments are current.

If financial obligations are not satisfied or deferred payment arrangements not approved, students may be administratively withdrawn from the University. Students may be reinstated upon settlement of the account and the University will make every effort to honor the student's original course selection and housing priority but cannot guarantee those selections.

In addition, all financial obligations to the University must be met as a condition for graduation and participation in commencement ceremonies. Financial obligations include loans administered by St. Lawrence University including Federal Perkins Loan, GATE Education Loan and College Loan.

Refund Upon Withdrawal, Suspension or Expulsion

A student who withdraws from the University must notify the office of the vice president and dean of student life in writing prior to his or her departure. This office will determine the student's official date of withdrawal.

Refund Policy

Refunds for students who withdraw for any reason after tuition, fees, room and board have been paid, but prior to registration and the first day of classes, will be 100 percent of tuition, fees, room and board.

After the beginning of classes, refunds are calculated as follows:

Refund Period of Enrollment Tuition and Room

- 90% Withdrawal before the end of the first week of classes.
- 50% Withdrawal during the second week of classes through the fourth week of classes.
- 25% Withdrawal during the fifth week of classes through the seventh week of classes.

Board Unused board will be refunded (member fee and meal bank).

St. Lawrence University grants and merit scholarships will be reduced by the same percentage as for tuition and room. (For students receiving full St. Lawrence University grants and merit scholarships; this aid will be reduced by the same amount as tuition, room and board).

Students enrolled in a semester abroad are charged a comprehensive fee. For the purpose of calculating a refund, the comprehensive fee will be allocated to tuition, room and board as if the student were attending school on campus and the refund calculated in accordance with these guidelines.

Return of Title IV aid (federal financial aid) will be calculated according to federal regulations. Federal aid earned is calculated based on the number of days in attendance divided by the number of days in the enrollment period. After 60 percent of the enrollment period has passed, federal aid will be considered 100 percent earned. Unearned federal aid will be returned to the federal aid program in the following order: Federal Family Education Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant, Academic Competitive Grant, Smart Grant, Federal SEOG. Please contact the student financial services office for more information.

Health insurance premium refunds and cancellations will be made in accordance with the insurance policy. Additional details are available through Campus Support Services.

Withdrawal for medical reasons will generally be granted for students who must leave campus and are unable to complete courses. Medical withdrawals for the entire semester approved by the office of the vice president and dean of student life will result in credit for the same number of courses that were being taken upon the withdrawal, to be applied to the student account in the first semester that the student returns. The only charge for the course will be the difference between tuition at the time of withdrawal and tuition at the time of readmission. It is the student's responsibility to notify Student Financial Services of the intent

to use of the medical withdrawal credit. A medical withdrawal from one course does not allow the student to receive financial credit in a future semester.

New York state students qualifying under the Tuition Assistance Program (TAP) are responsible for reimbursing the University for the amount of tuition assistance award held at the time of withdrawal and upon which the University has extended credit to the student.

Call into Military Service

Students who are called into military service (not enlistments) may choose either a pro-rata refund of tuition or enrollment in a subsequent semester to re-take interrupted courses, paying only the difference between tuition at the time of interruption and tuition at the time the courses are re-taken. The unused portion of room and board (member fee and meal bank) will be refunded. Room will be refunded on a pro-rata basis.

Suspensions or Expulsions

Only the unused portion of the board (member fee and meal bank) paid will be refunded upon suspension or expulsion. Return of Title IV aid (federal financial aid) will be calculated according to federal regulations (refer to page 227).

Appeals to any sections of the refund policy should be made in writing to the vice president for finance.

Requests for additional information regarding refund or withdrawal should be addressed to the student financial services office. The University retains the right to change the refund policies.

The University offers a Tuition Refund Insurance Plan through A.W.G. Dewar, Inc. of Quincy, MA. The plan insures the loss of tuition, room, board and fees due to withdrawal for illness and accident reasons, and for mental illness or emotional problems. A brochure describing the plan is mailed to all students and their parents or guardians in early July or can be accessed through the financial services section of the St. Lawrence University Web page at www.collegerefund.com.

Financial Aid Program

The financial aid program at St. Lawrence normally consists of some combination of grant, scholarship, loan and job designed to fit each individual's specific needs. Financial aid practices and requirements are described in the Admissions chapter of this *Catalog*. The individual financial aid package awarded to each student is applied to the student's account as follows:

Scholarships and Grants

Merit scholarships are awarded at the time of admission to St. Lawrence, and are based on outstanding academic ability and talent. Scholars are required to maintain at least a 3.0 cumulative grade point average to retain this award for subsequent semesters. If an enrolled student receiving a St. Lawrence merit scholarship receives outside resources that meet all or most of the cost of attendance as determined by the St. Lawrence financial aid office, the dollar value of the University scholarship will be reduced accordingly to prevent an over-award situation. This includes outside resources such as ROTC benefits.

University grants are awarded based on demonstrated financial need. The amount of the grant awarded is determined based on the level of need and the academic ability of the student.

If grants and/or scholarships are awarded to a student, the amount is applied to the student's account in equal portions over the two academic semesters of each year. In the event a student is not enrolled full-time during one of the semesters, the grant and/or scholarship designated for that semester cannot be used or transferred as additional funding in a previous or subsequent semester of enrollment.

Non-University Grant Programs

If the student has resources from the following programs in the aid package, they are applied to the student's account in equal portions across the two academic semesters of each year.

Pell Grants. The U.S. Department of Education provides federal grants (between \$400 and \$4,050 for 2006-2007) to students whose eligibility is determined by the FAFSA.

Academic Competitiveness Grant (ACG). A 2006-2007 ACG provides up to \$750 for first year undergraduates and up to \$1,300 for second year undergraduates who are full time, eligible for Federal Pell Grants, U.S. citizens, and have successfully completed a rigorous high school program as determined by a state or local education agency. Qualifying second year students must have a cumulative grade point average (GPA) of at least 3.0 prior to the start of their sophomore year.

National SMART Grant. The 2006-2007 National SMART Grant is considered for third and fourth year undergraduates who are full time, eligible for Federal Pell Grants, U.S. citizens, majoring in programs determined to be critical to national security, and maintaining a cumulative grade point average of at least 3.0.

Supplemental Educational Opportunity Grants (SEOG). SEOGs are federally funded through St. Lawrence and are restricted to students demonstrating high financial need.

Tuition Assistance Program (TAP). This New York state financial assistance program is currently based on the parents' and students' New York state net taxable income and can range from \$500 to \$5,000. Students who are New York state residents may use the funds only at New York state post-secondary institutions.

Vermont Student Assistance Corporation. Vermont offers a state grant program; students are allowed to use VSAC funds, if eligible, at St. Lawrence.

Vocational Rehabilitation. Financial assistance and program counseling are provided by New York State by the Division of Vocational Rehabilitation for students who qualify under the prescribed conditions. Students should write to the nearest Vocational Rehabilitation Office for information.

Veterans' Benefits. More information and applications are available at local Veterans Administration offices or by writing the State Regional Office, 1021 Main St., Buffalo, NY 14203.

Loan Programs

Federal Stafford Student Loan Program. Students may borrow long-term low-interest loans if they meet the following qualifications:

1. Must be enrolled at least half-time or more.
2. Meet the needs test for the loan. Details of the needs test are available in the financial aid office. If student loan applicants do not demonstrate financial need for the subsidized loan program, they may qualify for an unsubsidized student loan.

Qualified full-time students may borrow as follows:

First-Year Students	\$3,500 per year
Sophomores	\$4,500 per year
Juniors and Seniors	\$5,500 per year
Graduate Students	\$18,500 per year

Perkins Loan Program. The University is a participant in the federal Perkins Loan Program, which enables qualified students to borrow funds for a long term at low interest rates. Limited Perkins funds are available for students who meet financial need guidelines. Financial aid forms are required. Applications and additional information may be obtained from the office of financial aid.

Supplemental Loans. The University has joined with First Marblehead to participate in the GATE Loan Program to incorporate supplemental long-term student loans in financial aid packages. Payments start after the student departs the University; interest begins to accrue at date of disbursement.

Parent Loans. The Parent Loans for Undergraduate Students (PLUS) program is administered by banks and other approved lenders. The maximum loan is the cost of education less other student aid, with interest and principal payment by parents beginning at disbursement. The University has a variety of contacts for these types of loans and further details may be obtained from the office of financial aid.

Student Employment

Employment opportunities are available on campus. Many students are employed in part-time jobs that range from 5 to 20 hours a week.

St. Lawrence participates in the federally sponsored College Work-Study program. Preference for campus jobs is given to students who qualify for federal financial aid. St. Lawrence also endeavors to assist students in securing summer employment opportunities.