

KING'S COLLEGE

WILKES-BARRE, PENNSYLVANIA

A Guide To Your
Financial Aid Award

2009-2010



Important Dates

May 1, 2009 - New Freshmen Reply Date.

Reply to our offer of assistance (Accept or Decline) by this date or within two weeks of offer, whichever is later. Your enrollment deposit should be sent to the King's College Admissions Office to confirm your enrollment.

June 1, 2009

All requested documents should be provided to the Financial Aid Office by this date to finalize awards.

June 1, 2009

AMS Payment Plan start date.

July 1, 2009

Apply for PLUS and/or Alternative Loans in order to have the funds by the start of the fall semester.

August 1, 2009

Stafford MPN should be completed and submitted to PHEAA/AES by this date.

Entrance loan counseling should be completed at www.pheaa.org.

August 13, 2009 (tentative)

Fall 2009 semester payment (tentative) due date.

Fall semester invoice will list actual date.

January 2, 2010 (tentative)

Spring 2010 semester payment (tentative) due date.

Spring semester invoice will list actual date.

March 15, 2010

Deadline date for filing financial aid forms for 2010-2011. All students who wish to apply for need-based aid, including Stafford Loans and federal work study, must file a FAFSA by this date for the 2010-2011 academic year.

Information in this guide is current
as of the date of publication and may be subject to change.

March 2009

A Guide to Financial Aid

The King's College Financial Aid Office administers a full spectrum of programs including scholarships, grants, loans and work study programs. Funding is made possible by federal, state and college programs. A description of each of these programs is contained in this guide.

Participation in federal and state funded financial aid programs requires the financial aid office to comply with the regulations set forth by each agency concerning student eligibility and academic progress standards. Requirements for these programs are outlined in later sections of this brochure.

The purpose of federal, state and college financial aid programs is to provide assistance to students who need help in funding their post-secondary education. King's College believes that the family has the primary responsibility for meeting college costs. Financial aid is regarded as a supplement to the student's and parent's resources.

Financial need is the difference between the total cost of attendance (tuition, fees, room and board, books, supplies, travel, and personal expenses) and the ability of the family to contribute to those educational costs. The factors taken into consideration when evaluating the expected family contribution include parental income and assets, student income and assets, household size and number of siblings in college. Each student's eligibility is evaluated based upon their individual circumstances. The types of aid awarded will vary with the individual student's need and may consist of grant, loan, work, and scholarship assistance.

Table of Contents

The Financial Aid Award Letter	2
Terms and Conditions	2
Financial Aid Programs.	4
Stafford and PLUS Loans	7
How Eligibility Is Determined	15
Special Circumstances.	15
Verification - Changes In Awards	16
Estimated Costs	16
Alternative Loans	19
Payment Plans	19
Billing Process.	20
Outside Awards	20
ROTC	21
Renewal of Aid.	22
Satisfactory Academic Progress	22
Study Abroad	26
Financial Aid Refund Policy	27
Student Rights and Responsibilities	28

The Financial Aid Award Letter

The financial aid award letter enclosed with this brochure contains the source and amount of aid you are eligible to receive. You should read it carefully for any requests for additional information, such as tax returns, and instructions on what to do if you want to decline or cancel part of your award. The back of the first page contains the general terms and conditions for receipt of financial aid. **It is your responsibility to understand and comply with these terms. They are also listed on this page and the following.**

One copy of the award letter is to be signed and returned to the financial aid office along with the Award Acceptance Notification form. The Award Acceptance form is used to accept or decline/change/reject the aid offered to you as well as update or correct housing status. You should also use the Award Acceptance form to notify us of any outside sources of grant or scholarship assistance you will be receiving that is not listed on your award letter. One copy of the award letter should be retained for your records. The Award Letter should be used as a reference when invoices are received. You will use your award information to calculate your estimated cost in a later section of this brochure. Please sign, date and return the award letter and acceptance notification form by the date indicated.

Terms and Conditions

1. Institutionally administered financial aid is contingent upon the student enrolling on a full-time basis. A student's financial aid package will be reevaluated if he or she enrolls for less than 12 credits per semester. The amount of aid will be divided equally between the fall and spring semesters, unless otherwise indicated.
2. Financial aid recipients agree to notify the Financial Aid Office of any change in enrollment, financial, residence, housing, or marital status.
3. The financial aid awarded shall be void if and when incorrect information is revealed on the Free Application for Federal Student Aid or as a result of verification.
4. The student agrees to notify the Financial Aid Office of any aid awarded from sources not shown in this financial aid package and understands that such aid may result in a reduction of the financial aid awarded by King's College.
5. Students accepting Federal Perkins Loan realize and agree that they are responsible for repayment of the loan according to the repayment information contained in the Promissory Note. The student must sign a loan roster at the beginning of each academic term in the Business Office.

6. Students awarded Federal Work-Study understand that the amount listed represents the maximum amount to be earned and they will be paid on an hourly basis. Students are to review their job descriptions, which are provided by their supervisors. Students are paid bi-weekly by direct deposit.
7. To receive institutional and federal financial assistance, students must be making satisfactory academic progress toward their degree and meet the qualitative GPA requirement. A student must complete a minimum of 80 percent of cumulative credits attempted (including withdrawals, incomplete, in-progress, and repeated coursework), to be eligible to receive assistance. In addition to the academic progress requirement, **students must have a minimum grade point average of 2.0 after the second academic year.**
8. Financial Aid recipients understand the following cumulative grade point averages must be maintained for continued eligibility:

Presidential Schol.	3.25	Fed. Pell Grant	2.00
Moreau Schol.	3.00	Fed. SEOG	2.00
ACG Grant	3.00	Fed. Perkins Loan	2.00
Fed. Smart Grant	3.00	Fed. PLUS	2.00
Christi Regis Schol.	2.75	FWSP	2.00
King's Grant	2.00	Fed. Stafford Loan	2.00
DePrizio Award	2.00		
9. Need-based aid is not automatically renewable. A Free Application for Federal Student Aid (FAFSA) must be submitted for each academic year in order to be considered for programs such as the Pell, PHEAA, SEOG and King's Grants, Perkins and Stafford Loans, and federal work-study. Renewal of awards will be based on continued eligibility and timely completion of all required documents.
10. Scholarship and financial aid recipients are expected to abide by the regulations of student responsibilities as stipulated in the Student Handbook. Failure to do so may result in forfeiture of institutional scholarships and financial aid.
11. In order to receive any federal financial aid funds, male students (age 18-25) must register with the Selective Service. All students must sign a statement of registration compliance.
12. Awards funded by state or federal programs are subject to revision due to mandated changes in federal or state regulations or funding levels.
13. King's grants and scholarships are limited to eight semesters.

Enrollment Status and Academic Year

The academic year at King's College is defined as 30 weeks of enrollment and a minimum of 24 credits.

Full-time undergraduate students: enrolled for a minimum of 12 credits/semester.

Part-time undergraduate students: enrolled for less than 12 credits a semester. Students must be enrolled for a minimum of 6 credits a semester to be eligible for Federal Pell, ACG, SMART Grants, PHEAA State Grant and Federal Stafford and Federal Parent Loans. Students enrolled for 3 credits may be eligible for Federal Pell Grants.

Graduate Students: full-time enrollment is a minimum of 9 credits per semester; half-time is a minimum of 6 credits per semester.

Financial Aid Programs

As a member of Division III of the National Collegiate Athletic Association, NCAA, King's College does not award athletically-related financial aid to any student.

I. Scholarships and Grants

(gift aid that does not have to be repaid)

A. King's College scholarships and grants

Presidential Scholarships - *renewable, merit-based full-tuition scholarships.* Highly-competitive scholarship awarded to students in top 5% of high school class with excellent high school academic record. The amount of the scholarship will be combined with the federal Pell Grant and/or any state grant to equal the cost of tuition annually. To remain eligible, students must maintain a minimum 3.25 GPA and complete a minimum of 80% of credits attempted.

Moreau Scholarships - *renewable, merit-based partial-tuition scholarships.* Awarded to students in top 15% of high school class with minimum SAT of 1650. Recipients must maintain a minimum GPA of 3.00 and complete a minimum of 80% of credits attempted to continue receipt.

Christi Regis Scholarships - *renewable, merit-based partial-tuition scholarships.* Awarded to students in top 25% of high school class with minimum SAT of 1570. Recipients must maintain a minimum 2.75 GPA and complete a minimum of 80% of credits attempted to continue receipt.

DePrizio Award - *renewable, merit-based partial tuition awards.* Awarded to students in top 50% of high school class. To remain eligible, students must maintain a minimum 2.0 GPA and complete a minimum of 80% of credits attempted.

Diversity Award - *renewable need-based award made to multicultural applicants.* To remain eligible, students must maintain a minimum 2.0 GPA and complete a minimum of 80% of credits attempted.

King's Grant - *renewable, need-based award.* Awarded to students who demonstrate financial need. To remain eligible, students must maintain a minimum 2.0 GPA and complete a minimum of 80% of credits attempted.

Sibling Grant - 10% tuition discount to siblings enrolled at the same time at King's as dependent full-time undergraduates during fall or spring semester. Each student will receive a 10% discount on tuition after all gift aid is deducted.

B. Federal Grants

Federal Pell Grant - *renewable, need-based grant.* Available to first-time undergraduates. Eligibility is determined by the FAFSA. Awards in 2008-2009 are based on the EFC of \$4,041 and less and in 2008-2009 range from \$890 - \$4,731 for full-time students. If selected for verification, the actual amount will be dependent upon verification of the information provided on the FAFSA. The Pell Grant filing deadline for the 2009-2010 academic year is June 30, 2010. For students first receiving Pell Grants on or after July 1, 2008 the maximum number of semesters a student can receive a Pell Grant is limited to eighteen semesters for full-time enrollment or its equivalent for part-time students.

Summer Pell Grant Processing - If the student has remaining eligibility from the preceding aid year, the EFC from that year will be used to determine the Pell Grant amount. Also, when processing summer Pell Grants, all summer terms will be combined to determine the student's enrollment status and award amount.

Federal Supplemental Educational Opportunity Grant (SEOG) - *need-based, federal grant.* Funds are awarded to students who demonstrate exceptional financial need. Priority is given to Pell Grant recipients. Dependent on funding, awards may range from \$200 to \$2000.

Academic Competitiveness Grant - federal grant for Pell Grant recipients enrolled at least half-time who meet all eligibility requirements of Federal Pell Grant. In addition, students must have completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second-year student). If a second year student, must have at least a cumulative 3.0 GPA. The amounts available are \$750 for the first academic year and \$1,300 for the second academic year of study.

SMART Grant - National Science and Mathematics Access to Retain Talent (SMART) Grant is a federal grant of up to \$4,000 for each of the third and fourth years of study for Pell Grant recipients meeting a minimum cumulative GPA of 3.0. and who are enrolled at least half-time in a physical life or computer science, engineering, mathematics, technology or critical foreign-language as defined by the U.S. Department of Education.

C. Pennsylvania Grants/Scholarships

PHEAA State Grant - renewable, need-based grant for residents of Pennsylvania who are enrolled at least half-time. To be considered, students must file the FAFSA by state deadline of May 1. PHEAA will email students upon completion of the FAFSA to collect additional information via Account Access. Students need to create an account with PHEAA at www.pheaa.org and click on Secure Sign-in/Create Account. To finalize your PHEAA Grant, you will need to complete the State Grant Form (SGF), print, sign, and mail the certification statements to PHEAA. PHEAA cannot send your grant money to the school until all required information is submitted. Final determination made by PHEAA beginning in mid-May. Award range for 2008-2009 was \$500 to \$4,120. Eligible students who, in their senior year, enroll for nine or more credits in one of their last two semesters may receive a full-time PHEAA Grant even if they are not enrolled full-time. To remain eligible, full-time students must complete a minimum of 24 credits per academic year. Part-time students are prorated. Receipt of PHEAA State Grant funds may not exceed eight semesters of full-time awards.

Summer State Grant awards are available for combined summer enrollment of at least 6 credits. The application deadline is August 15. A separate application is required and is available to complete at www.pheaa.org.

Pennsylvania New Economy Technology Scholarship Program (NETS) - scholarships are awarded to students who

are at least sophomores and enrolled full-time in a bachelor's degree program in an approved science or technology field. Students must maintain a cumulative GPA of 3.0. Scholarships provide up to \$3,000 per year and require an employment commitment in Pennsylvania upon graduation.

Partnerships for Access to Higher Education (PATH) Grant Program

Students must be a PHEAA State Grant recipient and nominated by a participating PATH organization. Students must also have a Federal Student Loan request for the period of receipt, demonstrate financial need and be enrolled in a Pennsylvania postsecondary institution. Information can be obtained by contacting PHEAA, Outreach Services at 1-800-831-0797.

For information on all programs administered by PHEAA, go to www.pheaa.org and click on Special Programs.

II. Loans

Federal Perkins Loan - need-based, federally funded, low interest (5%) loan. In order for the loan to be credited to a student's account, a Master Promissory Note must be signed at the time of an initial loan disbursement. Borrowers receiving subsequent loan awards will need to sign a loan award roster in the Business Office. Repayment on the loan begins 9 months after enrollment ends. The following chart shows typical monthly payments and total interest charges for different loan amounts over a ten-year period at the 5% interest rate. Awards range from \$500 - \$2,000.

Sample Perkins Repayment Schedule

Total Amount of Loan	No. of Repayments	Quarterly Payment	Total Interest Charge	Total Repaid
\$2,000	19	\$120.00	\$256.78	\$2,256.78
4,000	40	127.69	1,107.36	5,107.36
5,000	40	159.61	1,384.27	6,384.27
8,000	40	255.37	2,214.88	10,214.88
10,000	40	316.21	2,768.63	12,768.63
12,000	40	383.06	3,322.26	15,322.26

Federal Stafford Loan - Interest rates effective July 1, 2009 5.6% fixed for Subsidized Stafford Loans and 6.8% fixed for Unsubsidized Stafford Loans. To receive the loan, the FAFSA must be filed. Students are first considered for the Subsidized Stafford Loan. Interest on this loan is subsidized by the federal government during in-school and grace periods. Students not eligible for all or part of the Subsidized Stafford may borrow the unsubsidized loan.

With the Unsubsidized Stafford, the student makes the interest payments during in-school and grace periods or has the interest added on to the amount borrowed and repays it with principal after the end of the grace period. Eligibility for the loan is based on the student's financial need as determined by the FAFSA. Repayment of principal begins six months after enrollment ends or six months after the borrower has dropped to less than half-time enrollment.

Loan Fees – approximately 2% in loan origination and guarantee fees will be deducted from the approved amount of the loan. When determining the amount that will be credited to your account each semester, deduct 2% from the approved amount for the semester.

Additional Unsubsidized Stafford Loan - Independent undergraduates and dependent undergraduate students whose parents are unable to obtain a Federal PLUS Loan may be eligible to borrow an additional amount through the Unsubsidized Stafford Loan. Annual maximum amounts that can be borrowed are \$4,000 for freshmen and sophomores, \$5,000 for juniors and seniors and up to \$12,000 for graduate students. Repayment of principal begins six months after enrollment ends or six months after the borrower has dropped to less than half-time enrollment. Interest repayment begins during enrollment unless the borrower requests capitalization by the lender.

Grade Level and Loan Eligibility for Stafford Loans

*The following is the grade level classification used by King's College to determine loan eligibility for
Dependent Undergraduate Students*

Level	Credits	Subsidized Stafford	Unsubsidized Stafford
Freshman	0+	\$3,500	\$2,000
Sophomore	30+	4,500	2,000
Juniors	60+	5,500	2,000
Seniors	90+	5,500	2,000

*The following is the grade level classification used by King's College to determine loan eligibility for
Independent Undergraduate Students and Dependent Students Whose Parents cannot borrow a PLUS loan*

Level	Credits	Subsidized Stafford	Unsubsidized Stafford
Freshman	0+	\$3,500	\$6,000
Sophomore	30+	4,500	6,000
Juniors	60+	5,500	7,000
Seniors	90+	5,500	7,000
Graduate and Professional Students	-	\$8,500	\$12,000

Students are eligible to borrow the maximum amount for their grade level each year provided they are meeting satisfactory academic progress requirements and are not in excess of educational costs or maximum loan limits set by federal regulation.

Students who change grade level after the fall semester may receive an increased loan limit for the spring and contact the financial aid office to request the increase.

The following chart shows typical monthly payments and total interest charges for different loan amounts and repayment periods at interest rates of 6.0% and 6.8%.

Stafford Loan Standard Repayment Schedule

(calculated using 6.0% interest rate)

Amount Borrowed	Repayment Term (months)	Monthly Payment	Total Interest Paid	Total Paid
\$3,500	87	\$50.00	\$850.00	\$4,350.00
7,000	120	77.71	2,325.20	9,325.00
11,000	120	122.12	3,654.00	14,654.00
15,000	120	166.53	4,983.60	19,983.60
26,500	120	294.20	8,804.00	35,304.00
37,500	120	416.33	12,459.60	49,959.60
50,000	120	555.10	16,612.00	66,612.00

Stafford Loan Standard Repayment Schedule

(calculated using 6.8% interest rate)

Amount Borrowed	Repayment Term (months)	Monthly Payment	Total Interest Paid	Total Paid
\$3,500	88	\$50.62	\$954.96	\$4,454.56
7,000	120	80.56	2,667.20	9,667.20
11,000	120	126.59	4,190.80	15,190.80
15,000	120	172.62	5,714.40	20,714.40
26,500	120	304.96	10,095.20	36,595.20
37,500	120	431.55	14,286.00	51,786.00
50,000	120	575.40	19,048.00	69,048.00

The Stafford Loan Application Process

In order for a Stafford Loan to be processed, the Free Application for Federal Student Aid (FAFSA) must first be filed. If you responded that you are interested in student loans on the FAFSA, we will initiate the Stafford Loan process for you. To facilitate the process, beginning in June, we will begin to electronically transmit our first-time borrowers' loan eligibility to Pennsylvania Higher Education Assistance Agency (PHEAA) and will continue throughout the summer months. In turn, a Master Promissory Note (MPN) will be sent for you to sign and return to PHEAA. The MPN will be used to apply for the current as well as future academic years (up to 10). This process eliminates the need for a new promissory note to be completed each year. It does not, however, eliminate the requirement that a FAFSA be completed each academic year. If you do not want us to send your Stafford Loan eligibility to PHEAA, you will need to let us know how you want your loan processed.

Upon receipt of the MPN and according to the scheduled loan disbursement dates, **your Stafford Loan funds will be sent directly to your student account at the beginning of each semester via electronic funds transfer (EFT).**

Entrance/Exit Loan Counseling Requirement for Stafford and Perkins Borrowers

Federal regulations require new borrowers to complete entrance loan counseling requirements before their Stafford and/or Perkins Loan can be credited to their account.

Entrance loan counseling provides first-time borrowers with important information on borrower's rights and responsibilities.

To satisfy the Stafford Loan entrance loan counseling requirement via the internet, go to www.aessuccess.org.

At the bottom of the screen, click on "Entrance & Exit Counseling." Make sure to select King's College from the "Select Your School Now" dropdown box.

Federal regulations require the completion of exit loan counseling prior to graduation or withdrawal from college.

Exit counseling is designed to prepare borrowers for repayment and provide them with important information on repayment and deferment options as well as the consequences of default.

Students may meet exit loan counseling requirements for the Federal Stafford Loan via the internet at www.aessuccess.org. At the bottom of the screen, click on "Entrance & Exit Counseling" and select King's College from the dropdown box.

Federal Parent PLUS Loan

PLUS loans are available to credit-worthy parents of dependent undergraduate students. Parents may borrow up to the cost of education less all other financial aid. Federal PLUS Loans have a fixed interest rate not to exceed 9%. The interest rate as of July 1, 2009 is 8.50%. Standard repayment on PLUS Loans begins 60 days after disbursement and can be scheduled over a ten-year period. **Other repayments options** such as interest only and deferment of interest and principal during student's enrollment may also be available.

PLUS Loan fees – Approximately 3% in loan origination and guarantee fees will be deducted from the approved amount of the PLUS loan (parent and Grad PLUS). When determining the amount that will be credited to your account each semester, deduct 3% from the approved amount for the semester.

Plus Loan Standard Repayment Schedule

(calculated using 8.5% interest rate)

Amount Borrowed	Repayment Term (months)	Monthly Payment	Total Interest Paid	Total Paid
\$5,000	120	\$61.99	\$2,438.80	\$7,438.80
11,000	120	136.38	5,365.60	16,365.60
15,000	120	185.98	7,317.60	22,317.60
37,500	120	464.95	18,294.00	55,794.00
50,000	120	619.93	24,391.60	74,391.60
60,000	120	743.91	29,269.20	89,269.20
84,000	120	1,041.48	40,997.60	124,977.60

Graduate PLUS Loan - Graduate PLUS Loans are available to credit-worthy students enrolled at least half-time in a graduate or professional program. Students may be able to borrow up to the total cost of education, less any other financial aid received. Students must first file the FAFSA and have their maximum eligibility for the federal Stafford Loan determined. The fixed interest rate as of July 1, 2009 is 8.50%. Federal regulations require first-time graduate PLUS borrowers to complete entrance loan counseling at www.aessuccess.org.

Financial Aid Application Procedures for Graduate Students

Students accepted as graduate students and enrolled as at least half-time (6 credits) may be eligible for the Federal Stafford Loan and Graduate PLUS Loan programs. **To apply, students must file the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov.** If you are first-time borrower or have not borrowed since July 1, 1999, you will be required to complete a Master Promissory Note (MPN) at www.aessuccess.org. If you do not want us to process your loan through PHEAA, you will need to let us know how you want your loan processed. The MPN is valid for 10 years, but the FAFSA must be filed each year.

Stafford Loans for graduate students will be processed for the maximum eligibility based on cost of attendance for the loan term. Students wishing to borrow less than the amount certified should contact the Financial Aid Office in writing to revise the amount you wish to borrow. The interest rate for Stafford Loans for graduate students is 6.8%.

Loans for Preparatory Coursework

Loan for Preparatory Coursework – students may receive a Stafford Loan for preparatory coursework required for enrollment in an undergraduate degree or certificate program for a course of study not to exceed 12 months in the amount of \$2,625 subsidized/unsubsidized for a dependent student and \$6,000 additional Unsubsidized for an independent student or dependent student whose parent is not eligible for the PLUS Loan.

Loans for Students Enrolled in Teacher Certification or Pre-Professional Course Work

Students admitted in a teacher certification program and not in a master's degree program are eligible to borrow up to \$5,500 in the Stafford Loan and up to \$7,000 in the additional Unsubsidized Stafford Loan (if eligible for this program). Students admitted under a pre-professional status who are enrolled in prerequisite courses for admission into an eligible graduate or professional program, are eligible to borrow up to \$5,500 through the Stafford Loan and up to \$7,000 in the additional Unsubsidized Stafford Loan. Students are limited to one loan for one consecutive 12-month period for these maximum amounts for pre-professional course work. In addition to filing the FAFSA, **students enrolled under a preprofessional status must also submit a letter from their advisor stating that the coursework is required for admission into a graduate or professional program.**

Students Seeking a Second Degree

Only the federal Stafford Loan and the PLUS Loan are available to students seeking a second degree. The Free Application for Federal Student Aid (FAFSA) and the appropriate loan forms must be completed to determine eligibility for these programs. Students who have already borrowed the maximum allowed by federal regulation will not be able to borrow additional Stafford Loans.

Federal Stafford Loan Disbursement Schedule for 2009-2010

If certified for the academic year, Stafford Loans are scheduled for disbursement on August 28, 2009 for the fall semester and on January 15, 2010 for the spring semester.

Federal Title IV funds may be applied to allowable tuition, fees, room, board and other allowable cost of attendance charges as defined in federal statute. Title IV funds may not be applied to any charges assessed the student in a prior award year or period of enrollment. Whenever the College applies Title IV funds to a student's account and the amount of those funds

exceeds allowable charges, the College will pay that balance directly to the student as soon as possible and no later than 14 days from the time the account credit balance occurred.

Proration of Loan Limits

Stafford Loan limits will be prorated when an undergraduate student wishes to borrow for an additional period of time which is beyond eight semesters and less than an academic year.

Federal Stafford Loan Aggregate Loan Limits

The maximum outstanding total subsidized and unsubsidized Stafford Loan debt is:

- \$31,000 for a dependent undergraduate student,
- \$57,500 for an independent undergraduate student (or a dependent undergraduate student whose parents do not qualify for PLUS Loans). No more than \$23,000 of this amount may be in subsidized loans.
- \$138,500 for a graduate or professional student (including loans for undergraduate study). No more than \$65,500 of this amount may be in the form of subsidized loans.

III. Work

Federal Work Study (FWS) - Part-time employment helps students pay for educational expenses through federally-subsidized work program. Students are paid biweekly via direct deposit at the current minimum wage for hours worked. Typical work schedule ranges from 8 to 10 hours per week. Eligibility is based on demonstrated financial need. The award amount reflected in the award letter is an indication of eligibility; **(it is not a guarantee of employment.)** A separate work study application must be completed by students who wish to be considered for available positions. Applications will be mailed to eligible freshmen during the summer. The financial aid office will refer students to department supervisors for interviews. Hiring is competitive. In addition to positions on campus, positions are also available off campus through the Office of Volunteer Services Program, a program designed to improve the quality of life for community residents, particularly low-income individuals. In the community service program, students work with local non-profit, governmental and community-based organizations.

How Eligibility Is Determined

New students applying for financial aid and scholarship assistance from King's College must complete the King's College Financial Aid Application and the Free Application for Federal Student Aid (FAFSA) and the appropriate state grant application. The preferred filing deadline for incoming freshmen is February 15. Current students must only file the FAFSA every year by March 15 for renewal of need-based aid programs.

When determining the amount of grants and loans awarded to eligible students, the financial aid office uses the Expected Family Contribution (EFC) as determined by the FAFSA. The EFC is deducted from the student's total cost of education (tuition, fees, room and board, books/supplies, and other expenses) to arrive at the student's total financial need:

$$\begin{aligned} & \textit{Total Educational Costs} \\ & - \textit{Expected Family Contribution (EFC)} \\ & = \textit{Total Financial Need} \end{aligned}$$

Eligibility for the federal Pell Grant and/or state grant is first reviewed and, if eligible, deducted from the student's total financial need to arrive at the student's adjusted financial need. The student is then considered for all other aid programs including King's College funds and federal campus-based aid programs. Federal campus-based aid is awarded based on the student's demonstrated need. Awards from these programs are dependent upon available federal and institutional funding. King's College funds may be awarded based on the student's academic record, demonstrated financial need or a combination of both. Remaining financial need, if any, may be met by borrowing through the Federal Stafford Loan Program.

Special Circumstances/Reduced Income

You should contact the financial aid office if you or your parents experience a reduction in income due to loss of employment, divorce or separation, death, loss of untaxed income or other circumstances. Your eligibility for financial aid may be affected and the financial aid office will instruct you on what you need to do to be considered for increased assistance. **Reduced income forms are available on the King's website under financial aid forms.**

Verification - Changes In Awards

The financial aid office will verify the accuracy of all applications of students selected by the federal processor or by the financial aid office at King's College. Federal and institutional need-based aid cannot be finalized until all required documentation is received and eligibility is determined.

Students selected for verification are required to provide signed copies of 2008 student and if dependent, 2008 parent federal tax returns and W-2s. In addition, a verification worksheet, provided to the applicant by the financial aid office, must be completed. After a review of this information, a student's change in eligibility may require a change in a student's award(s). Students will be notified in a revised award letter of any changes.

If requested to supply any information for verification, the student and, if dependent, parent must submit any required documentation within thirty (30) days. Failure to provide documentation within that time period may result in cancellation of federal and/or institutional awards.

Awards may also be revised due to a change in the student's enrollment status, housing status, and receipt of outside sources of aid. In determining a student's eligibility, the financial aid office is governed by federal, state and institutional regulations which may limit the type and amount of aid a student can receive.

If you need a copy of your federal tax return, contact the IRS at 1-800-829-1040.

Estimated Costs for 2009-2010

The following worksheet will help you determine your direct costs at King's College for 2009-2010. Review the chart for the academic status (undergraduate or graduate), enrollment status (full-time or part-time), and housing status (resident, commuter or off-campus) that will apply to you in 2009-2010. Calculate your total tuition and fees using that chart and deduct from that the total aid you expect to receive, including Stafford and PLUS Loans, to arrive at your cost estimate for the year.

Keep in mind that this estimate is for the year. You will be billed each semester and your aid will be divided over the fall and spring semesters. Also note that the tuition and fees listed are the standard costs. They do not include any additional costs, such as lab fees, that may be charged for specific courses.

Tuition and fees *Estimated Costs as of 3/09*

Undergraduate Full-time <i>(12-17 credits per semester)</i>	\$25,644	_____
Undergraduate Part-time <i>(under 12 credits per semester)</i> multiply credits by *\$495 per credit		_____
Physician assistant program <i>(fourth and fifth year only)</i>	\$30,606	_____
Graduate Program multiply credits by \$700 per credit		_____
Health fee <i>(compulsory for residents)</i>	\$300	_____

Housing

Room and board (for resident students only)

Holy Cross and Esseff Halls		
Double room	\$4,578	_____
Private room	\$5,528	_____
Flood Hall /Alumni Hall	\$5,922	_____
John Lane House	\$5,230	_____
Luksic Hall		
Double room	\$4,804	_____
Private room	\$5,516	_____
Gateway Corners	\$5,922	_____

Meal Plans

19-meal plan, 15 Meal Plus and Constant Pass Plus	\$5,260	_____
12-meal plan <i>(non-residence hall students only)</i>	\$4,300	_____

Total estimated direct costs
*(sum of tuition and fees, room and board
and other direct costs)*

Other direct costs (consult catalog for lab fees; overload per credit charge if enrolled for more than 17 credits per semester; orientation fee for new freshmen \$160, orientation fee for transfer students \$75, etc).

Total Financial Aid

(Refer to Your Financial Aid Award Letter)

Federal Pell Grant	_____
State Grant	_____
King's Grant/Scholarship	_____
Federal SEOG Grant	_____
Other Federal Grants (ACG/SMART)	_____
Federal Perkins Loan	_____
Federal Stafford Loan	_____
Private scholarships	_____
Total Financial Aid	_____

Total direct cost

(amount charged by college)

- (minus) **Total financial aid** _____

= Amount to be paid by student _____

In addition to the financial aid listed on your award letter, there are other options available to assist you in paying for your King's College education. Please read the information that follows concerning the available payment plans and alternative loans. Federal Parent PLUS Loans (page 11 of this brochure) are another option you may want to explore.

Direct Costs

The financial aid office uses both direct and indirect costs when determining student's eligibility for need-based aid as well as all loan programs.

The following are direct costs based on estimated costs for full-time undergraduate students. Estimated costs as of 3/09.

	Dormitory	Commuter	Off-Campus
Tuition	\$25,644	\$25,644	\$25,644
Health Fees	\$300		
Room/Board*	\$9,838		
Total	\$35,782	\$25,644	\$25,644

* *Living expenses for resident students are based on double room and 19 meal plan*

Indirect Costs

When estimating the cost of attendance, other educational costs should also be considered. While they are not billed by the College, other expenses such as those listed in the chart on the next page are incurred by students. Please keep in mind that these costs will vary with the student's major, enrollment and housing status.

2009-2010 Cost of Attendance Budgets *(includes indirect and direct costs)*

	Resident	Commuter	Off-Campus
Tuition	\$25,644	\$25,644	\$25,644
Room & Board	9,838	2,400	6,600
Books/Supplies	1,220	1,220	1,220
Transportation	700	1,350	700
Personal/miscellaneous	1,260	1,260	1,260
Health Fee	300		
Total	\$33,062	\$31,874	\$35,424

Not including course, laboratory or orientation fees

Alternative Loans

Private alternative loans are available to families who need additional funds for education as well as to those ineligible for other aid programs. In most cases, eligibility for alternative loans is based on the student and/or family credit rating and financial situation. Most loans require a credit-worthy co-applicant. For most dependent undergraduate students, the co-applicant is typically the student's parent.

Because each program's interest rate, repayment terms, fees, and eligibility criteria are different, we recommend that you investigate each program carefully before selecting the one that best suits your needs. **To see the most current information on alternative loans go to education loans on the King's website.**

The King's College Financial Aid Office encourages students to consider alternative loans only after being considered for all other financial aid programs. If an alternative loan is considered, we recommend you complete the application process 60 days before the start of the loan period.

Tuition Payment Plans

King's College offers two payment plan options which allow families of full-time students to make monthly payments on the remaining balance of tuition, fees, room, and board after financial aid and loans are deducted. Information is mailed home in late May.

- TuitionPay Plan from Sallie Mae - \$55 application fee (\$35 per semester), 10 payments for the year (5 per semester), automatic life insurance for the enrollee, first payment due in June. Contact 1-800-635-0120 or www.tuitionpay.com

- KEPP (King's Educational Payment Plan) - \$70 application fee (\$35 per semester), 10 payments for the year (5 per semester), first payment due in July. Contact King's College Director of Student Accounts at 570-208-5835 for additional information.

The Billing Process

In mid-July, the fall semester invoice will be mailed to your home address. The spring semester invoice will be mailed in November. Tuition, fees, and, if applicable, room and board charges will be listed on the invoice. Any financial aid that has been awarded to you will be listed and deducted from your charges.

The invoice will contain payment instructions and due dates. You will be allowed to report and deduct from the balance due any sources of aid such as Stafford, PLUS, and private loans or grants/scholarships that are not listed on the invoice. Payments through approved deferred payment plans should also be reported and deducted as pending sources of payment.

Maximum Gift Aid

King's College institutional aid including scholarships, sibling discounts and grants, combined with federal and state grants and scholarships are limited as follows:

Resident students: tuition, room and board charges

Commuter and off-campus students: tuition charges

Treatment of Outside Awards

Students are required to notify the financial aid office of any aid awarded from sources not shown in their King's College financial aid package. Information should be provided to the financial aid office on the source, amount, and availability of the award for future years. If receiving need-based aid, the student's unmet financial need will be determined before adjusting any existing financial aid awards. If an outside award exceeds the student's unmet need, an attempt will first be made to reduce the student's loan component. After adjusting loan eligibility, students will be reviewed for adjustments to SEOG and/or King's need-based grants. No reduction will be made if the student is receiving only scholarship and no need-based aid from King's College.

PHEAA State Grant and/or Title IV aid recipients are subject to state and federal overaward regulations. State and federal procedures will be adhered to in the administration of those funds.

Disbursement of Financial Aid Funds

Financial aid is typically awarded for fall and spring semesters; therefore one-half the total award will be used toward fall and one-half used for spring charges. Financial aid funds are disbursed to student accounts when all eligibility requirements have been met. Eligibility requirements include enrollment status, enrollment in eligible program, academic progress, and for federal funds, citizenship, selective service registration if male, completion of verification requirements if necessary, and receipt of high school diploma or GED.

Once eligibility requirements are satisfied, Federal Pell Grants, the Federal Campus-Based funds SEOG Grants and Perkins Loans, PHEAA State Grants and King's College awards are credited directly to the student's account. Students participating in the work study program are paid biweekly via direct deposit based upon the number of hours worked at the prevailing minimum wage.

Federal Family Educational Loan Programs (Stafford and PLUS Loans) may be credited to a student's account via Electronic Fund Transfer (EFT), provided the lender participates in EFT, or by check. If disbursed by check, loan proceeds cannot be credited to the account until the borrower signs the check. Students will be notified when the check has arrived or the EFT loan proceeds have been disbursed to the account.

ROTC

Air Force ROTC

The U.S. Air Force offers many two- to five-year, full and partial tuition scholarships for which qualified students may compete if they enroll in AFROTC. All scholarships are based on merit. For further information, contact the AFROTC at www.afrotc.com or call the AFROTC program office at Wilkes University (1-800-945-5378).

Army ROTC

Two, three and four-year scholarships are available for full-time students enrolled at King's College. Scholarship benefits award up to full-tuition, \$900 for books and a monthly stipend ranging from \$300 per month for freshmen to \$500 per month for seniors. For additional information or a scholarship application contact King's College Department of Military Science at 570-208-5900 ext 5305 or toll free 1-800-USA-ROTC or visit the ROTC web page at <http://www.rotc.monroe.army.mil> for on-line registration.

King's Room and Board Scholarship

King's College offers a limited number of Room and Board Scholarships to those students who are recipients of full three-

or four-year ROTC scholarships. The College reserves the right to adjust institutional administered financial aid according to federal, state and institutional policy. Additional information is available at the financial aid office.

Office of Vocational Rehabilitation (OVR)

State bureaus of rehabilitation provide educational assistance to medically-qualified students. Eligibility requirements should be discussed with a local service officer. Contact the OVR representative in your local area.

Renewal of Aid For Undergraduate Students

Students must reapply annually by March 15 for all forms of federal, state, and college need-based aid. This includes PHEAA State Grants, Stafford and PLUS Loans and all of the federal campus-based programs including work-study. All students who wish to be considered for need-based aid from federal, state, and college sources must file a FAFSA each academic year. Renewal FAFSAs are available at www.fafsa.ed.gov after January 1st each year.

Renewal of need-based awards will be based on the timely completion of all required information and continued eligibility. The review of returning students financial aid begins at the completion of the spring semester, when academic progress is evaluated.

Satisfactory Academic Performance Requirements

In order for students to receive federal, state and institutional funds, they must meet satisfactory academic progress standards as required by federal regulation. Satisfactory academic progress standards measure the students' quantitative (credit completion) and qualitative (cumulative GPA) progress toward completion of their degree or program. These standards are applied uniformly to all students when determining eligibility for federal and/or college funds regardless of whether the student previously received these funds.

King's College academic progress standards measure a student's progress during the fall and spring semester.

Maximum Time Frame of Eligibility

The maximum time frame for completion of a degree program is 150% of the academic credits required for a student to complete their degree or certificate program. For an incoming first-year student, this maximum time frame is 180 academic credits (150% of the 120 credits required for degree completion). The maximum time frame calculation for transfer

students is determined by multiplying the difference between 120 credits and the number of academic credits accepted in transfer by 150%.

Students who change majors are responsible for completing the degree requirements within the timeframe specified above. King's College funds, including scholarship and need-based awards, will cease after eight full semesters of eligibility. King's College aid is limited to 8 semesters, regardless of a student's change in major, double major or any situation that would require attendance beyond the 8 semesters.

Courses for which students receive academic credit, withdraw, receive incomplete or repeat grades are counted in the 150% time frame.

Quantitative Requirement - Credit Completion

The quantitative requirement, which applies to full-time and part-time students, requires students to complete a minimum of 80% of their total attempted credits in order to receive federal and/or institutional funds. Courses for which students receive academic credit, withdraw, received incomplete or repeat grades are counted in the calculation of the 80% requirement.

PHEAA State Grant recipients are subject to academic progress requirements mandated by PHEAA. Students who receive PHEAA State Grants for full-time enrollment must complete a minimum of 24 credits for every two terms of state grant assistance. Students who receive PHEAA Grants for part-time enrollment must complete a minimum of 12 credits for every two terms of state grant assistance.

Enrollment status is determined at the end of the 100 percent tuition refund period each semester.

Qualitative Requirement - Cumulative Grade Point Average

The qualitative requirement for receipt of financial aid is a minimum cumulative grade point average of 2.0 for all students. This requirement is in addition to the quantitative standard. After two calendar years of enrollment at King's College, all students must maintain a minimum cumulative GPA of 2.0 in order to receive federal funds. **No probationary terms will be granted for continued receipt of federal funds after 2 years of enrollment at King's.**

Academic Progress Review

The quantitative (credit) academic progress requirement is reviewed at the end of each fall and spring semester. Students who are found deficient in meeting the minimum 80% requirement at the end of the fall are notified of their standing and given until the end of the spring semester to correct their deficiency. Students who are found deficient in meeting the minimum 80% requirement at the end of the spring semester are notified of their ineligibility to receive further financial aid until the deficiency is corrected.

Correcting the credit deficiency is at the student's own expense and without the benefit of any probationary term. Summer sessions may be used to meet the 80% requirement. Courses taken at another college may be used to meet the quantitative requirement only if they have the approval of the King's College registrar and are accepted as transfer credits.

Once the student meets the 80% requirement, it is their responsibility to request reinstatement from the director of financial aid. The request should be made only after any transfer credits have been officially recorded on the student's academic transcript.

The qualitative (GPA) academic progress requirement is reviewed at the end of each fall and spring semester. Warning letters will be sent to students receiving federal and/or King's College aid and who have not met the 2.0 minimum cumulative GPA requirement. Students are allowed a probationary semester to bring their GPA up to the required minimum. At the end of four semesters or two years of enrollment, all students must maintain a minimum GPA of 2.0 in order to receive federal funds.

No probationary semesters will be granted for continued receipt of federal funds after 2 years of enrollment.

Cancellation of Aid

If a student's aid is cancelled for academic progress reasons, the student will be notified in writing informing him/her of the cancellation as well as requirements for reinstatement and procedures for appeal.

Reinstatement of Aid

When the student has reestablished his/her academic progress or demonstrated a significant improvement in progress, financial aid eligibility may be reinstated. **It is the student's responsibility to notify the director of financial aid in writing when credit and/or GPA deficiencies have been corrected.** Reinstatement will be dependent upon the availability of funds.

Credits taken during the summer at another institution must have the approval of the King's College registrar in order for them to be accepted as transfer credits. If approved, these credits may be used in determining the student's academic progress for that particular year. However, credits transferred to King's College will only be used to determine the quantitative or 80% academic progress requirement. GPA deficiencies are not impacted by transfer credits because King's College only accepts the transfer credit, not the grade. Therefore, students who are not meeting the quantitative or 2.0 GPA requirement can only correct their deficiency by courses taken at King's College.

Appeals

Students who fail to meet academic progress requirements are allowed to appeal the cancellation of aid if extenuating circumstances were contributing factors to their failure. All appeals must be made in writing to the director of financial aid and must explain the situation along with a request for reinstatement. **Letters of appeal should include any applicable documentation.**

Waivers

The director of financial aid will review each appeal and may determine, based upon individual circumstances, that an exception may be made to the stated academic progress requirements. Waivers will be dependent upon the individual's extenuating circumstances and improved academic performance.

Coursework and Academic Progress

The following explains how courses or grades are used in the measurement of academic progress:

Audited courses - Audited courses are not counted when measuring quantitative or qualitative standards. They are not counted in enrollment status when awarding aid.

Repeated courses - Repeated courses are counted when measuring quantitative (credits) requirements and in enrollment status when awarding aid.

Incomplete grades - A grade of "Incomplete" is not a successfully completed course and is not counted as an earned credit when measuring the quantitative requirement. Before it may be counted as a credit correcting any deficiency, it must be successfully completed. A completed grade that corrects a GPA deficiency will be used to satisfy the qualitative (GPA) requirement. A completed grade that causes the student to fall below the minimum GPA requirement will impact eligibility.

Refund of Financial Aid Due to Withdrawal From College

Since every college has expenses of a continuing nature, it is understood that the student is registered for the entire semester. Students who withdraw from the College during the semester are entitled to an adjustment of tuition charges according to the refund schedule listed. Refund of board charges for resident students is determined on a prorated basis throughout the semester. With the exception of tuition and board, no refund is made on any other fees after classes have commenced.

The date of withdrawal will be the date the student begins the withdrawal process (see the college catalog for the withdrawal policy) unless there is documentation of class attendance beyond that date. For the student who does not begin the College's withdrawal process or notify the College of the intent to withdraw due to illness, grievous personal loss or other such circumstances beyond the student's control, the College may determine the appropriate withdrawal date.

Refund Schedule

First week of the semester	100%
Second and third week of semester	80%
Fourth and fifth week of semester	65%
Sixth and seventh week of semester	50%
After seventh week of semester	no refund

Return of Title IV funds

In addition to charges, financial aid received by students who withdraw may also be adjusted. If a student is receiving federal financial aid (Pell Grant, Supplemental Educational Opportunity Grant, Perkins Loan, Stafford Loan, PLUS Loan, ACG or SMART Grants) and withdraws during the first 60% of the semester, aid will be adjusted based on the percentage of the semester completed prior to the withdrawal.

Using the student's withdrawal date, the financial aid office will calculate the percent of the semester completed by dividing the number of calendar days in the semester (excluding breaks of 5 days or more) into the number of days completed prior to withdrawal. The resulting percentage is the percent of aid the student is allowed to retain or the percentage of Title IV aid earned.

Upon determining the amount of aid to be retained and returned, unearned federal funds will be returned in the following order:

- Unsubsidized Stafford Loan
- Subsidized Stafford Loan
- Perkins Loan
- Federal PLUS Loan (Graduate Student)

Withdrawal grades - Students who withdraw from a course and receive a grade of "W" do not earn credits for the course. Quantitative requirements may be impacted when no credits are earned.

Advanced placement - No aid is granted for advanced placement coursework and AP credits are not counted when determining academic progress.

Study abroad/transfer credits - Credits earned at another approved institution will be used when determining the student's number of credits earned but only when they are officially recorded on the King's College transcript. Grades from these courses will not affect the student's GPA at King's College.

Consortium Agreements For Study Abroad/Internships

Two types of study abroad programs are available at King's College. King's College has an agreement with eight approved agencies: Webster University, London Internship, John Cabot, University of Notre Dame-Australia, Saint Louis University-Madrid Campus, the Alliance for Global Education Programs, Student Teaching Program-Ireland, and School for Field Studies—that allows students to earn King's credits while studying abroad.

King's College will process the student's eligibility for federal and state aid based on King's costs. Eligibility for institutional aid will be determined on an individual basis. Students who participate in other study abroad programs may be eligible to receive federal and/or state aid provided it is an approved program and a consortium agreement is executed between that institution and King's College.

No aid can be processed until the student has secured all of the necessary information from the host institution. In these cases, King's College will process federal and state financial aid as the degree-granting, home institution. Students contemplating enrollment in a study abroad or internship program must contact the financial aid office for details specific to their educational program. **It is recommended that students contemplating a study abroad program contact the financial aid office at least 90 days before their program begins. For additional information on study abroad go to www.kings.edu/academics.**

Federal PLUS Loan (Parent)
Pell Grant
Academic Competitiveness Grant
National SMART Grant
Supplemental Educational Opportunity Grant (SEOG)

PHEAA State Grant funds and other state grants will be adjusted according to state grant program guidelines. It is expected that PHEAA Grant funds will be reduced by the same tuition percentage adjustment applied to the student's account upon withdrawal.

King's College grant and scholarship funds will be reduced by the same tuition percentage adjustment applied to the student's account upon withdrawal.

Any refunds of financial aid received by students prior to their withdrawal may be subject to repayment to federal financial aid programs. If this occurs, students will be notified by the financial aid office and will be given 30 days to repay the funds to the College. Failure to return the unearned portion of federal financial aid refunded to a student will result in the student's ineligibility for continued receipt of federal financial aid until repayment is made.

The Student's Rights and Responsibilities

You have the right to ask for the following information:

- What financial assistance is available at King's College.
- Deadlines for submitting applications for federal, state and institutional aid programs.
- How eligibility for financial aid is determined.
- How and when financial aid is awarded.
- How aid is distributed to students.
- How to request reconsideration if there are unusual family financial circumstances.
- The cost of attending King's College and its refund policy.
- What portion of your financial aid package is a loan and what the interest rate, repayment schedule, total amount borrowed, and deferment or cancellation provisions are applicable to your loans.
- What the satisfactory academic progress requirements are and what needs to be done to reestablish eligibility if one has failed to maintain progress for aid.
- What the terms and conditions are for any work study included in your award.

It Is Your Responsibility to:

- Complete all applications accurately and on-time and to keep copies of all forms and financial documents including federal income tax forms.
- Notify the college of changes in your enrollment status, address, housing status or name.
- Notify the financial aid office of any changes to the information initially reported on your application.
- Complete entrance and exit loan counseling requirements.
- Perform the work that is agreed upon in accepting a Federal Work-Study Award.
- Understand and comply with loan repayment obligations.
- Request in writing a reevaluation of aid eligibility when academic progress requirements have been met.
- Accept responsibility for and keep a copy of all signed agreements.

Handicapped Services

The policy and practice of King's College is nondiscriminatory against qualified handicapped students. The college is committed to follow federal regulations dealing with making facilities usable for handicapped students and employees. Special arrangements will be made to meet the needs of anyone, who because of a hardship, is unable to come to the Financial Aid Office.

Contact information

Visit the King's College website: www.kings.edu

King's College Office of Financial Aid

phone: (570) 208-5868 or 1-800-955-5777

fax: (570) 208-6015

e-mail: finaid@kings.edu

office hours: 8:30 a.m.-4:30 p.m. Monday-Friday

King's College Office of Admission

phone: (570) 208-5858

1-800-955-5777, or 1-888-KINGS PA

fax: (570) 208-5971

e-mail: admissions@kings.edu

office hours: 8:30 a.m.-4:30 p.m. Monday-Friday

King's College Student Accounts Office

phone: (570) 208-5830

office hours: 8:30 a.m.-4:30 p.m. Monday-Friday

Other King's College Offices:

Academic Advisement (570) 208-5912

Academic Skills Center (570) 208-5800

Center for Lifelong Learning (570) 208-5865

Graduate Programs (570) 208-5991

Registrar (570) 208-5870

Residence Life (570) 208-5856

Study Abroad (570) 208-5986

Federal Student Aid Programs

1-800-433-3243

PHEAA State Grant

1-800-692-7392 or www.pheaa.org

PHEAA Loan

1-800-692-7392 or www.pheaa.org

Tuition Pay Payment Plan

1-800-635-0120 or www.tuitionpay.com

Prepared by King's College Office of Financial Aid, Wilkes-Barre, Pa. 18711. Program rules and regulations are current as of the date of publication and are subject to change by the federal and state governments.

KING'S

COLLEGE

WILKES-BARRE, PENNSYLVANIA 18711



A Catholic College Sponsored by the Congregation of Holy Cross