Step 4: once the actual amount of assistance to be returned to the federal programs is determined, it will be returned in the following order:

- Unsubsidized Federal Direct Loans
- Subsidized Federal Direct Loans
- Perkins Loan
- Federal Direct PLUS Loans
- Federal Pell Grant
- Federal SEOG
- Other Title IV Assistance

In all instances where applicable, funds must be returned to the federal programs within 30 days. If applicable amounts are not returned, the student may be reported to the U.S. Department of Education as owing a refund to a federal Title IV program. The student must be aware that the amounts to be returned to the federal programs may be money the student has already received as a refund from the university for off-campus living expenses. By owing this refund, the student will be ineligible to receive any further Title IV assistance from any other institution.

College Of Professional Studies and College of Business Refund Notice For Georgia Students (as required by the Georgia Nonpublic Postsecondary Education Commission). The University of St. Francis and the student agree to abide by the following cancellation and refund policy:

Students wishing to cancel their course registration are asked to contact the Registrar’s Office no later than the end of the second week of the semester. Students in compliance with the deadline will be eligible for full refund of any tuition. Students who have not attended a class during the first three weeks of class will automatically have their registration cancelled by the institution and be eligible for a full tuition refund. Students who do not attend class three consecutive weeks, up until the seventh week of class, will automatically have their registration dropped and be eligible for a prorated tuition refund based upon their last date of attendance.

Tuition charges will be assessed according to the following schedule:

- Cancellation during weeks 1-2: No charge
- Cancellation during weeks 3-4: 75% of tuition refunded
- Cancellation during weeks 5-7: 50% of tuition refunded
- Cancellation after week 7: Full tuition charged

It is agreed that this notice together with the University Catalog represents the entire understanding between the University of St. Francis and the student and that no written or oral agreement, assumption, or other statement will, in any matter, affect the provisions of this notice unless mutually agreed upon by the University of St. Francis and the student.

**FINANCIAL ASSISTANCE PROGRAMS**

As a Catholic Franciscan institution, University of St. Francis wants to provide every qualified student the opportunity to attend our institution. We invest in our students and are committed to making a private education more affordable for all students.

At the University of St. Francis, financial assistance opportunities are provided for all eligible and accepted students. The institution administers programs in cooperation with federal, state and private agencies. In addition, the university has made a commitment to provide significant funding to students through its scholarship, grant and student employment opportunities.
programs. The university has also chosen to enhance financial offering in areas that promote academic excellence, leadership and/or talents. This financial support includes educational pursuits that fulfill the institution’s mission and encourage the values of respect, service, integrity, and compassion.

At the University of St. Francis, the responsibility of funding a student’s educational expenses is a partnership between the student, the student’s family and Financial Aid Services. We work with our students and their families to educate them about financial aid options and the application process to ensure that their needs are met.

To apply for undergraduate need-based financial assistance, a student must meet the following criteria:

- be a U.S. citizen or eligible permanent resident or eligible non-citizen.
- be officially accepted for admission into a degree seeking program at USF
- be enrolled at least half-time (6 credit hours or more).
- complete the required federal and institutional financial aid applications.
- make reasonable progress in his/her academic program (see Financial Aid Satisfactory Academic Progress).

**APPLYING FOR FINANCIAL AID**

Eligible students at USF are strongly encouraged to apply for all types of federal, state, and institutional assistance. To apply, students must complete the Free Application for Federal Student Aid (FAFSA). This application may be submitted online at www.fafsa.ed.gov or a paper application may be completed and mailed to the federal processor. Students are also required to complete the USF Financial Aid Services Student Profile to provide information regarding the student’s anticipated enrollment, program of study, and eligibility for institutional scholarships. The financial aid process begins when the student’s FAFSA is received electronically and the student is accepted into a degree-seeking program at University of St. Francis. Other information, such as tax and income documents, will be requested if needed for federal verification purposes. Once the financial aid file is complete, a student will receive the Financial Aid Award letter outlining the total assistance offered toward the student’s cost of attendance.

Financial assistance will not be credited to the billing statement until the student's financial aid file is complete and, if required, verified by Financial Aid Services. This includes all federal, state, and certain types of institutional scholarships and grants. It is the student’s responsibility to comply with requests for information or late fees may be assessed by the Business Office. If the student or parent is borrowing a loan through the Federal Direct Loan programs, estimated loan funds may appear on the bill. The Federal Direct Subsidized and Unsubsidized Loan program requires a one-time entrance counseling session and a completed Master Promissory Note (MPN). Both the entrance counseling and promissory note requirement must be finalized, along with verification of the student’s enrollment. Once complete, the loan proceeds may be disbursed to the student’s billing account. The Federal Direct Parent Loan (PLUS) and Federal Graduate PLUS Loan also requires a completed promissory note and a new MPN may be needed for each new loan during an academic year. After the PLUS promissory note is signed and enrollment is verified, the loan proceeds will be disbursed to the student’s account. If the combination of grants, scholarships, and loans results in a credit on the student’s account with the university, the Business Office will issue a refund check.

On campus employment is available for students who qualify through the Federal College Work-Study Program and/or part-time employment programs. Students are paid on a bi-
weekly basis based upon the amount of hours worked. Please note that students receiving a Federal College Work-Study award are not guaranteed to earn the amount awarded. Actual award usage is dependent on the number of hours worked during each pay period. The average Federal College Work-Study award offered at USF is $2,500 per academic year. Students working 12 hours per week will earn the entire $2,500 over the course of the academic year.

**FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS**

Federal and state regulations require that University of St. Francis establish and implement a policy to measure the academic progress of degree-seeking students who are applying for financial assistance. Satisfactory Academic Progress is monitored at University of St. Francis at the end of each semester. Students receiving any federal, state, institutional or funds from outside sources, must meet the following minimum standards of academic progress in order to be considered eligible for financial assistance.

**Program of Study or Educational Objective:** A student must be enrolled in a program of study leading to a degree or certificate at University of St. Francis.

**Grade Point Average (GPA) Requirement:** An undergraduate student must have a cumulative grade point average of 2.00 or higher to be eligible for continued financial assistance. A graduate student must have a cumulative grade point average of 3.00 or higher to be eligible for continued financial assistance.

**Course Completion Rate:** A new, continuing, or transfer student must complete 75 percent of the courses attempted throughout his/her entire enrollment at University of St. Francis and comply with the academic policies outlined in the University of St. Francis catalog to remain eligible for financial assistance. Courses in which students receive an “F” (Fail), "I" (incomplete), "W" (withdrawal), or "H" (audit) will not count as completed courses or earned grades.

**Maximum Time Frames:** A new, continuing, transfer or graduate student must complete their degree within a specified time period as described below. A student cannot receive financial assistance beyond the specified time allotted for completion of his/her program. Whether or not the student received financial assistance during each term of attendance does not alter the specified time period.

Completion of a Bachelors degree requires the completion of 128 credit hours. Students earning a Bachelors degree must complete the program with no more than 150% of the attempted number of credits required for graduation (e.g. 128 X 150% = 192 credit hours). Students will not be eligible to receive financial assistance if they attempt more than 150% of their required number of credits.

Completion of a Masters degree requires the completion of at least 36 credit hours. Students earning a Masters degree must complete the program with no more than 150% of the attempted number of credits required for graduation (e.g. 36 X 150% = 54 credit hours). Students will not be eligible to receive financial assistance if they attempt more than 150% of their required number of credits.

**Financial Aid Warning:** Students who do not meet University of St. Francis Satisfactory Academic Progress for the first semester will be placed on Financial Aid Warning. While on Warning the student is eligible to receive assistance. Students on Warning are highly encouraged to seek academic assistance from their advisor, instructors or the Academic Resource Center (ARC). Students placed on Financial Aid Warning will receive official notification from Financial Aid Services regarding their status and should schedule an appointment with their Financial Aid Services Advisor to discuss their situation.
Financial Aid Probation: Students who do not meet University of St. Francis Satisfactory Academic Progress for the second consecutive semester will be placed on Financial Aid Probation. While on Probation the student is eligible to receive assistance. Students on Probation are highly encouraged to seek academic assistance from their advisor, instructors or the Academic Resource Center (ARC). Students placed on Financial Aid Probation will receive official notification from Financial Aid Services regarding their status and should schedule an appointment with their Financial Aid Services Advisor to discuss their situation.

Financial Aid Suspension: Students who fail to meet Satisfactory Academic Progress for a third consecutive semester will be placed on Financial Aid Suspension. Students on Suspension may not receive any federal, state, institutional or outside assistance. Students who lose their financial assistance eligibility will receive official notification from Financial Aid Services. A student may not be reinstated until the Satisfactory Academic Progress standards are met or the student is approved by the appeal guidelines listed in this policy.

General Information: Course Withdrawals: Withdrawals will be counted as hours attempted but not as earned credit. Incomplete Courses: Incompletes will be counted as hours attempted but not as earned credit. Repeated Courses: Repeats will be counted as hours attempted. Transfer Students: Accepted credits received from other schools for transfer students will be considered as part of the maximum time frame for University of St. Francis, even if financial assistance has never been received. Only those courses accepted by University of St. Francis will be included in determining maximum timeframe for Satisfactory Academic Progress.

Satisfactory Academic Progress Appeal Policy: All students placed on Financial Aid Suspension due to failure to meet satisfactory academic progress have a right to appeal. In order for Financial Aid Services to evaluate your appeal, please follow the guidelines below, providing as much detailed information regarding the circumstances of the appeal. The details of the appeal must be thoroughly explained before your appeal will be evaluated. Appeals will be reviewed on a case by case basis. Students must submit the following items:

1. Official Letter of Appeal from the student explaining:
   a. A written explanation of why he/she failed to meet satisfactory academic progress requirements.
   b. Educational goals while at University of St. Francis and the strategy he/she will use to attain these goals.

2. Official documentation from an academic advisor supporting continued financial assistance. Documentation should also outline student strategy for attaining satisfactory academic progress.

3. Documentation from appropriate third parties (i.e. physician or other professional person) that support the circumstances of the appeal.

Students will be notified of the appeal decision upon review by Financial Aid Services. If a student’s appeal for reinstatement of financial assistance is denied or no appeal is made, all future tuition and fee charges must be paid by the student until minimum standards of satisfactory academic progress at University of St. Francis are met.

Once suspended, an undergraduate student will not be eligible to appeal again until he/she has successfully completed at least six consecutive credit hours with grades “C” or better at University of St. Francis or any other accredited institution. Courses taken at other institutions must be transferable towards the student’s program of study at University of St. Francis. Payment for these classes will be from the student’s own resources. Students who are denied appeal for the maximum timeframe (150%) are permanently suspended from receiving financial assistance at University of St. Francis.
Once suspended, a graduate student will not be eligible to appeal again until he/she has successfully completed at least four consecutive credit hours with grades “B” or better at University of St. Francis or any other accredited institution. Courses taken at other institutions must be transferable towards the student’s program of study at University of St. Francis. Payment for these classes will be from the student’s own resources. Graduate students who are denied appeal for the maximum timeframe (150%) are permanently suspended from receiving financial assistance at University of St. Francis.

Students may take courses at other institutions to remedy deficiencies providing that the courses will transfer to USF and approval was given from their academic advisor or the Registrar. Students on Financial Aid Suspension are not allowed to work on campus until they have remedied their academic deficiencies.

FEDERAL ASSISTANCE PROGRAMS

Federal Pell Grant - Federal grant assistance awarded to undergraduate students on the basis of financial need as determined by the U.S. Department of Education. The maximum award for the 2008-2009 school year is $4,731.

Federal Supplemental Educational Opportunity Grant - Federal grant assistance awarded to undergraduate students with exceptional financial need. Priority for these funds is given to students who receive Federal Pell Grants. Awards range from $400-$4,000. Priority consideration is given to those students who have completed their financial aid file by June 1st of the award year in question.

Robert C. Byrd Honors Scholarship - A federally-funded program, administered by ISAC, which provides scholarships to exceptional high school graduates who show promise of continued academic excellence. Awards are given for up to four years at most approved institutions of higher education in the United States. The scholarship awards $1,500 per academic year, which is renewable for an additional three years of undergraduate study.

Federal College Work-Study - On-campus employment awarded to students on the basis of financial need. Student may work up to 20 hours per week while classes are in session. Students are paid an hourly wage and receive a check on a bi-weekly monthly basis. Priority consideration for on-campus positions is given to full-time undergraduate students who are eligible for Federal College Work-Study.

Federal Carl D. Perkins Loan - Low-interest, need-based loans available for undergraduate and graduate students to assist with their educational expenses. These loans are awarded to students with significant financial need. Maximum loan is $4,000 per year, not to exceed $20,000 for an undergraduate degree. Graduate students may borrow up to $5,000 annually for a cumulative undergraduate and graduate total of $40,000. This is a federal loan, which must be repaid after graduation. The interest rate is 5% annually and repayment begins 9 months after the student ceases to be enrolled at least half-time.

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAMS

Federal Direct Subsidized Loan - A subsidized loan is available to students who have financial need based upon the Federal Formula for financial aid. This program is a low interest loan available to students to assist with educational expenses. The loan is guaranteed by the Federal Government the interest is paid on the student’s behalf while a student is enrolled at least half-time. The loan has an origination fee, which is deducted from the loan proceeds prior to disbursement. The maximum loan amounts for the Federal Direct Subsidized loan vary dependent upon a student’s class level in school. Repayment begins when a student ceases to be enrolled at least half-time for six consecutive months. Students
may choose from four different repayment options offered by the Direct Loan Servicing Center.

**Federal Direct Unsubsidized Loan** - An unsubsidized loan is available to students to assist with educational expenses. This federal loan is not based upon financial need therefore making it available to any student who is not in default or has not borrowed the full maximum aggregate in loans. This program is a low interest loan available to students to assist with educational expenses. The loan is guaranteed by the Federal Government and interest accrues on this loan while the student is enrolled in school. The loan has an origination fee, which is deducted from the loan proceeds prior to disbursement. The maximum loan amounts for the Federal Direct Subsidized loan vary dependent upon a student’s class level in school. Repayment of principal and interest begins when a student ceases to be enrolled at least half-time for six consecutive months. Students may choose from four different repayment options offered by the Direct Loan Servicing Center.

Independent undergraduates and graduate/professional students are eligible to borrow an additional amount of unsubsidized loan funds. The limits for the additional unsubsidized loan vary dependent upon a student’s class level in school.

All students that have borrowed federal loans must complete exit counseling prior to graduation or if the student ceases to be enrolled at least half time. Exit counseling is a federal requirement, which educates students about their loan repayment options.

USF students have an excellent record for the repayment of their student loans. Based on the federal records as of October 2005 through September 2006, the Federal Direct Stafford Loan cohort default rate at USF is 2.3%

**Federal Direct Parent Loan for Undergraduate Students** - PLUS loans are for parents who want to borrow to help pay for their dependent student’s educational expenses. This program is a low interest loan available to parents to assist with educational expenses. There are no yearly or aggregate maximums for the Federal PLUS program. Maximum amount for this program is determined by the student’s educational expenses minus all other forms of financial assistance. This loan is subject to credit approval by the Federal Direct Loan Origination Center. Payment begins 60 days after the first loan is fully disbursed to the student’s account. A variety of repayment, deferment, and forbearance options may be arranged.

**USF Part-Time Employment** - The part-time employment program is available for all on campus students eligible to work in the United States and is not based upon financial need. Student may work up to 20 hours per week while classes are in session. Students are paid an hourly wages and receive a check on a biweekly basis.

**ILLINOIS STUDENT ASSISTANCE COMMISSION PROGRAMS**

**The Illinois Future Teacher Corps** - This program provides scholarship funding to academically talented undergraduate and graduate students majoring in education disciplines designated as Teacher Shortage areas of the state of Illinois. Applicants may receive additional award dollars if they are studying in a teacher shortage discipline and agree to teach at a hard-to-staff school. Student must fulfill a teaching commitment for the assistance received. The scholarship changes to a loan if the student fails to fulfill the teaching requirements. Contact the Illinois Student Assistance Commission for additional criteria. An application for this scholarship may be obtained on-line at the ISAC website: collegezone.com.

**Silas Purnell Incentive for Access Grant** - Award provides up to $500 to freshmen students who have a zero (0) Expected Family Contribution (EFC) as determined through the Federal
Methodology calculation. Recipients must be Illinois residents and be enrolled on at least a half-time basis.

**Illinois Monetary Award Program (MAP)** - Award given on the basis of financial need to undergraduate students as determined by the Illinois Student Assistance Commission. The MAP Award is available for both full and part-time students. The maximum award amount is dependent on legislative action and available funding in any given year. Students must apply prior to July 1 or they will risk the loss of a portion or their entire award. These deadlines are subject to change dependent upon funding. Information on academic year filing deadlines is available at collegezone.com.

**Merit Recognition Scholarship (MRS)** - Award given to qualified Illinois high school students who ranked in the top 5% of their class or scored in the top 5% of Illinois students on college entrance tests. Program funding is dependent upon approval from the Illinois General Assembly. Eligible students are notified by the state and the scholarship is $1,000.

**Minority Teachers of Illinois Scholarship** - This program provides scholarship funding to minority undergraduate and graduate students majoring in education. Student must fulfill a teaching commitment for the assistance received. The scholarship changes to a loan if the student fails to fulfill the teaching requirements. Contact the Illinois Student Assistance Commission for additional criteria. A separate application for this scholarship may be obtained on-line at the ISAC website: collegezone.com.

## SCHOLARSHIP PROGRAMS

Students are encouraged to have a current financial aid application on file to be considered for USF Scholarships.

### USF FRESHMEN SCHOLARSHIPS

Scholarships are awarded to freshmen based upon their high school achievements. The Admissions Office awards these scholarships to students who attend USF on a full-time basis in a traditional undergraduate program. Scholarships range from $1000 up to full tuition. Students should contact the admissions office or speak with their admission counselor about their eligibility and the process for applying. Scholarships are awarded based upon academic performance in high school or upon academic majors the student wishes to pursue at USF. Most scholarships are renewable annually (four year award) based upon academic standing at USF or other stated scholarship guidelines.

### USF TRANSFER SCHOLARSHIPS

Transfer scholarships are awarded based upon previous college work prior to enrolling at USF. The Admissions Office awards these scholarships to students who attend USF on a full-time basis in a traditional undergraduate program. Scholarships range from $1000 up to $10,000. Students should contact the admissions office or speak with their transfer counselor about their eligibility and the process for applying. Most scholarships are renewable annually (three year award) based upon academic standing at USF or other stated scholarship guidelines.

### OTHER USF UNDERGRADUATE SCHOLARSHIPS

- **Catholic School Scholarship** - This $1,000 scholarship is awarded to entering first time freshmen who have graduated from an Illinois Catholic high school and are enrolled at USF full-time.
- **USF Grant** - Institutional grant assistance awarded on the basis of financial need as determined by the USF packaging formula.
USF Athletic Scholarships - Scholarships awarded by the Athletic Department on the basis of athletic ability.

**NAMED UNDERGRADUATE AND ANNUAL SCHOLARSHIPS**

Students are encouraged to have a current financial aid application on file to be considered for USF Scholarships.

**USF Alumni Legacy Scholarships** – Awarded to students related to USF alumni; made on the basis of need, academic promise, and approval by the Alumni Relations and Advancement Office.

**Mary Catherine Ward Abegg Scholarship** – Awarded to first generation students with a preference for Education.

**Phyllis & Buel T. Adams Scholarship** - Awarded to an undergraduate, with a minimum GPA of 3.0, who demonstrates financial need.

**Donald C. Anderson and William W. Manion Endowed Scholarship** – awarded to full time students with demonstrated financial need who maintain a minimum of 3.5 GPA. Recipients may reapply to receive an award provided they maintain a 3.0 GPA and maintain full-time status. Students may receive a maximum of eight consecutive semesters of financial support from this scholarship.

**Harold and Joyce Anglemire Scholarship** – Awarded to students who demonstrate both academic achievement and financial need.

**William and Jean Anson Scholarship** - Awarded to a Joliet student who typifies the spirit and qualities of the University of St. Francis. It shall be a non-athletic scholarship.

**Bank One Corporation Scholarship** - Awarded annually to students who are enrolled as nursing majors with good academic standing and financial need. This scholarship was established in 1996 by NBD Bank (now Bank One).

**Barr Foundation Student Scholarship** - Awarded to students from the Will County area who demonstrate financial need, and are pursuing careers in the health care field. Special consideration will be given to students enrolled in pre-med or allied health programs and those seeking careers in physical rehabilitation, prosthetic application, or serving individuals who have a disability or prosthetic needs.

**Jennifer K. Bily Memorial Scholarship** - Awarded to students in good academic standing and with identifiable financial need. First preference will be given to senior nursing students residing in Plainfield, IL, and/or with expressed interest in emergency/trauma disciplines. Scholarship established by Anthony and Kathy Bily in memory of their daughter, Jennifer, a nursing student.

**Lloyd Bowden Scholarship** - Awarded to a student who participates in intercollegiate athletics.

**LaVerne and Dorothy Brown Scholarship** - Awarded to two students with demonstrated financial need who have exhibited dedication and service to others and commitment to academic and personal excellence. Incoming freshmen must rank in the top ten percent of their graduating class. Sophomore, junior and senior students must have achieved at least a 3.00 cumulative GPA.

**Helen Antonini-Bruskas Scholarship** - Awarded to a sophomore or junior studying in the humanities. Applicants must submit an essay on an issue of their choice (philosophical, theological, historical, or literary). Faculty members will review the essays.

**Joseph and Angeline Bydakle Scholarship** - Awarded to students who are graduates of Bishop
McNamara High School in Kankakee, who show good academic standing and demonstrated financial need.

**Richard Cheek Scholarship** - Awarded to a student with demonstrated financial need.

**Ed Chmielewski Scholarship** - Awarded to one outstanding male athlete in basketball and one outstanding female athlete in basketball.

**Jason Chonacki Scholarship** – Awarded to two students who have 2.50 GPAs or higher as selected by Director of Campus Ministry and men's soccer coach.

**Charlotte Codo Scholarship** - Awarded to a student who is taking at least one course in Art or French.

**Margaret Coleman and John Philip Coleman Memorial Scholarship** - Awarded to a sophomore, junior or senior who majors or minors in literature or art. Awarded to one student per year, the scholarship is renewable each ensuing year until graduation. The recipient must show evidence of practicing Christian ideals.

**Crane Fund Scholarship** - Awarded to needy and deserving widows and children as well as to wives and children of disabled fathers.

**Amy Lynn D’Amico Endowed Scholarship** - Awarded to students pursuing degrees in Education with demonstrated need for financial assistance. Students must have a GPA of 3.0 or higher and write a one to two page essay on how they emulate Amy's spirit and qualities.

**Henry Frank Scholarship** - Awarded to students who are enrolled as nursing majors with financial need and good academic standing. This scholarship was established by Henry Frank to honor his personal friends, John and Cecily Leach, loyal supporters of the College of Nursing and Allied Health.

**Bridget (Fitzgerald) Garavia ‘45 Nursing Scholarship** - Awarded annually to a full-time undergraduate senior level nursing student in the Bachelor of Science in Nursing Program, demonstrating financial need and maintaining a GPA of 3.25 or better. Awards cannot exceed an applicant’s direct college costs.

**Nancy K. Gosselin Memorial Scholarship** - Awarded to full-time students from Illinois who rank in the upper half of the class and exemplify qualities of leadership. Preference will be given to students who have one deceased parent and who reside in Will County.

**Sheldon and Marie Hauck Memorial Scholarship** - Awarded annually to undergraduate students. Priority is given to employees of the New Lenox State Bank, children or grandchildren of NLSB employees, and students who exhibit financial need. Students must maintain a 3.0 cumulative GPA. Renewable based upon the recipient’s achievements and financial need.

**Charlene M. Huffman Memorial Scholarship** - Awarded to students from the Joliet area to encourage service to others, commitment to Franciscan ideals, and academic excellence.

**Innovative Scholarships** – Awarded each semester to undergraduate/graduate students who wish to enhance their academic experience at USF. The purpose of the scholarship is to encourage innovation in expanding horizons beyond the on-campus university experience. Applications are considered by the Alumni Association Board.

**Sonja Jezidića Scholarship** – Awarded to students with demonstrated financial need who rank in the upper half of their high school class. Special consideration will be given to applicants from single parent families and of Croatian descent.

**W. Starr and Alvera Johnston Scholarship** – Awarded to students with a GPA of 3.0 or higher who demonstrate financial need.
Cecily and John Leach Nursing Scholarship – Awarded each semester to students admitted to nursing programs that have financial need and are in good academic standing. This endowed scholarship was established in 1989 through the generosity of Joliet real estate developers, Cecily and John Leach.

Marcita and Joseph A. Ley Scholarship – Awarded to students with demonstrated financial need.

Bill Manner Student-Athlete Scholarship – Awarded to one or more student-athletes from the Joliet region. This annual scholarship gives preference to an individual who has overcome physical challenges.

Edwin G. and Sophie T. McAdoo/Rev. Harold Niedzwiecki Scholarship – Awarded annually to a third or fourth year student majoring in education or sociology and whose future career goals include working with troubled youth. Preference is to be given to students from one of the six New England states (Maine, Vermont, Massachusetts, New Hampshire, Rhode Island, or Connecticut), and if such student is not available, then to a student with financial need meeting all other scholarship criteria mentioned above.

Dr. James P. McCabe Scholarship – Awarded annually to an undergraduate junior or senior student pursuing a degree in Social Work. An application must be submitted and awards are based on factors including academic achievement, community involvement and financial need. Scholarship recipients will be selected by Social Work faculty in conjunction with the Director of Financial Aid, and a member of the McCabe family.

Rachel and Harold McDonald Memorial Scholarship – Awarded annually to students pursuing a degree in Education and have a demonstrated need for financial assistance.

Helen McKeon Scholarship – Awarded to full-time students with demonstrated financial need and academic excellence; students may keep the scholarship throughout their four years at USF.

Carolyn and Bart Murphy Endowed Scholarship – Awarded to undergraduate students with preference given to those who have a strong academic record from a parochial high school, demonstrated financial need and who contribute to their own education with their personal resources. Incoming freshmen must rank in the top quarter of their graduating class. Sophomore, junior and senior students must have a minimum 3.0 cumulative GPA. Renewal based upon student’s continued academic achievements and financial need.

Dale G. Nicholson Memorial Scholarship – Awarded to students who reside in Will County, rank in the upper third of their class, and exemplify qualities of leadership, service, and love for people.

Kathy Patton Oelrich Endowed Memorial Scholarship – Awarded to a student in good academic standing and with identifiable financial need. Preference will be given to a senior student who can be assisted to graduation.

John and Margaret Plese Scholarship – Awarded to students who demonstrate financial need.

Christine Poole Ponquinette Scholarship – Awarded annually to a graduate or undergraduate junior or senior majoring in Social Work. Awards are based upon academic excellence, financial need, and ability to present oneself in an interview with the Social Work Department Scholarship Committee. An application must be submitted.

Sister Joan Preising Scholarship – Awarded to a student pursuing a degree in the Natural Sciences or Mathematics with a cumulative GPA of 3.0 or higher and demonstrated financial need.

Remco Medical Scholarship – Awarded to students from the Joliet area. Priority given to
students who attended Joliet Township High Schools, Joliet Catholic Academy or Providence Catholic High School. Students must show a strong academic record, demonstrated financial need, and contribute to their own education.

**J.D. Ross Excellence in Education and Service Scholarship** – Awarded to full or part time students pursuing degrees in Business, Computer Science, Education, Health Care Leadership, Organizational Leadership and Nursing Fast Track. Applicants must earn an Associate of Applied Science Degree (preferred) or a minimum of 60 semester hours from Joliet Junior College with a minimum of a 3.0 GPA, reside in District 525, exhibit academic promise and performance, leadership qualities and active community service involvement, and demonstrate financial need in accordance with Federal and State financial aid guidelines.

**Joliet Rotary Club Scholarship** – Awarded to students graduating from Joliet Catholic Academy or Joliet Township High Schools. The criteria to be utilized in the selection process will be need, talent, academic achievement, leadership and community service.

**Dr. Ivo E. and Evelyn Rowland Scholarship** – Awarded to a Joliet area student with demonstrated financial need.

**Patrick G. and Shirley W. Ryan Scholarship** – Awarded to students in the recreation administration program specializing in therapeutic recreation.

**Virginia J. Saxon Scholarship** – awarded to female students based on the student’s ability, need, character, moral integrity and with an academic focus in Nursing, Teaching, Library Science, Social Work, Medicine, Law, Journalism, Psychology or Fine Arts.

**Sister Beatrice Schiff Endowed Scholarship** – Awarded to one freshman, one sophomore, one junior and one senior undergraduate student who has applied and been accepted for an Alumni Legacy Scholarship, is related to an alum, has good scholastic ranking and shows academic promise. This scholarship is renewable if directives in scholarship document continue to be met. Administered by the Alumni Association Board.

**Arthur and Vera Smith Scholarship** – Awarded to students who have demonstrated financial need and contribute to their education with their personal resources. Incoming freshmen must have graduated from a parochial or public high school in the upper one-third of their class.

**James A. Smith Scholarship for Excellence in Journalism** – Awarded annually by the Mass Communication Department to a student who has a minimum GPA of 3.0 and has given outstanding service to the campus radio, television or newspaper and the University community through editorial leadership or participation in campus activities.

**Virgil L. Smith Scholarship** – Awarded to students with financial need who possess a commitment to academic and personal excellence and who contribute to their own education.

**Jane Engleton Snyder ’35 Scholarship** – Awarded to a junior or senior majoring in education, special education, psychology, social work or recreation administration based on academic excellence, need and a personal interview. The scholarship recipient is selected by the Alumni Association Board.

**Clair and Josephine M. Southgate Scholarship** – Awarded to a female student with demonstrated financial need, majoring in the biology pre-medical program with a commitment to academic and personal excellence.

**Spirit of St. Francis Scholarship** – Awarded to students with demonstrated financial need who have the determination and drive to become “far more than what they are,” who demonstrate Christian values and a desire to spread the Gospel message through example and conversation with everyone they meet.
Mona Minard Stephen Scholarship - Awarded to a junior of academic note regardless of major, residing in the Joliet area.

Mary Clare (Gordon ’57) Sczepaniak Endowed Scholarship - Awarded yearly to a traditional age undergraduate student demonstrating financial need and majoring in elementary education. A single mother/father working to complete her/his degree may also be considered for this scholarship. The recipient of this scholarship should carry a GPA of 2.50 or higher.

USF Foreign Study Scholarship - Awarded annually to student(s) enrolled in at least one full semester of study abroad (as defined within the criterion of this scholarship) with a GPA of at least 3.0 who demonstrate financial need and who have the maturity level and readiness for foreign study.

Trizna/Vargo Family Scholarship - Awarded to students who come from a family whose parent(s) is a teacher or in law enforcement and/or is seeking a degree in Education. If there is no student who meets the aforementioned criteria, this scholarship will be awarded to students on a need basis.

The Wadsworth Endowed Scholarship Fund – Awarded to undergraduate students of good moral character and who demonstrate financial need. Student will be in good academic standing and maintain an above average GPA while demonstrating leadership and good citizenship in the community and through University activities.

Packey and Eileen Webb Scholarship - Awarded to a resident of Joliet who has maintained a minimum GPA of 3.0 and exemplifies leadership and service while demonstrating financial need. The scholarship will be used for tuition purpose only.

Donald (Ziggy) Zier Memorial - Awarded at graduation to a senior security guard who best exemplifies the ideals of dedication and service to the university.

Jean Catherine Zipf Scholarship Fund - Awarded to students with demonstrated financial need.

**STUDENT SERVICES AND RESOURCES**

The University of St. Francis provides a variety of services and programs to meet the needs of the students. These range from service oriented departments such as food service and the bookstore to those which provide challenges and opportunities to complement the academic experience such as Student Development, Career Development, Counseling, and University Ministry.

The vision of education the University of St. Francis endorses, includes not only a viable and varied academic program, but also services and programs that afford opportunities for the students to mature both personally and socially. Hence, the University of St. Francis is committed to holistic development of the person and creates a supportive and dynamic environment for the students so that they may develop interpersonal skills, leadership qualities, and group dynamic skills to achieve common goals, knowledge of careers, a reaffirmation of Catholic ideals, and the ability to recognize and take responsibility for their human needs and aspirations.

The Student Affairs Division is responsible for complementing the academic life of the University of St. Francis students by presenting services, programs, and an atmosphere through which they may successfully work toward the accomplishment of these goals. The Assistant Vice President for Student Affairs is the administrative officer primarily responsible for those activities that occur outside the classroom. The division includes Career