



Santa Clara
UNIVERSITY

Financial Aid Office



Agenda

- Aid Renewability
 - Cost of Attendance
 - Loan Options
 - Private Scholarships
 - Next Steps/Reminders
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Aid Renewability

SCU Grants & Scholarships	Federal & State Aid
<p>Merit Scholarships -- Dean's, Presidential, Provost</p> <ul style="list-style-type: none">→ Renewable for 12 consecutive quarters <p>SCU Need-Based Grant & Jesuit Ignatian Award</p> <ul style="list-style-type: none">→ Must complete FAFSA each year→ Award may adjust with demonstrated financial need and is subject to annual review. <p>SCU Bronco Scholarship</p> <ul style="list-style-type: none">→ Renewable for 12 consecutive quarters, but award may adjust with demonstrated financial need and is subject to annual review.→ As long as your financial picture does not change you can expect the total amount to remain the same <p>SCU Promise</p> <ul style="list-style-type: none">→ Must complete FAFSA each year→ Must be eligible for Cal Grant→ Amounts may vary --meet full demonstrated need each year <p>Cristo Rey Promise</p> <ul style="list-style-type: none">→ Must complete FAFSA each year→ Amounts may vary --meet full demonstrated need each year	<p>Includes:</p> <ul style="list-style-type: none">→ Federal Pell Grant→ Federal Supplemental Grant→ Cal Grant→ Federal Work Study→ Federal subsidized loan→ Federal unsubsidized loan <p>Must complete a FAFSA each year to be considered for these grants.</p> <p>**For all awards (SCU, federal, and state):</p> <ul style="list-style-type: none">→ Must meet Satisfactory Academic Progress (SAP)→ Aid can only go towards degree-seeking courses



SCU 2025-2026 Cost of Attendance

(on-campus)

Direct Costs	
Tuition & Fees	\$63,513
Housing & Food	\$19,446
Total Direct Costs	\$82,959
Indirect Costs	
Books and Supplies	\$1,089
Transportation	\$1,251
Personal Expenses + Loan Fees	\$3,351
Total Indirect Costs	\$5,691
Total Cost of Attendance	\$88,650



Federal PLUS Loan

Parent PLUS Loan

Prior to a parent applying for a Parent PLUS Loan, their student must have already filed the FAFSA. Parent has to be biological or an adoptive parent.

Student must be enrolled at least half time at an eligible school.

Requires a credit check

Obtaining an endorser who does not have adverse credit history is a possibility if denied for the Parent PLUS Loan.

How to Apply:

1. Application available now
 2. Visit <https://studentaid.gov/>
 3. Log in using *parent's* FSA ID and password
 4. Complete PLUS application
 5. Complete Master Promissory Note (MPN)
-
- Eligible to borrow up to cost of attendance minus any financial aid
 - Once we receive the application and MPN, it takes 3-5 business days for our office to process the loan
 - **2025-26 interest rate 8.94%** (origination fee 4.228%)



Private Educational Loans

Private educational loans are administered by private lenders and there are a variety of lending institutions that offer these.

1. You may choose to use any lender that offers a private educational loan.
2. You will need to conduct your own research to find the best private educational loan for your needs as you apply directly through the lender.
3. Once approved for an alternative loan, SCU will review the loan for certification.
 - Process includes: enrollment, verifying eligibility, and the requested borrowing amount.
4. Private educational loan funds will be disbursed in accordance with our disbursement schedule once all necessary paperwork has been completed.
5. Eligible to borrow up to cost of attendance minus any other financial aid



Private Scholarship Search Engines

FinAid <http://www.finaid.org/scholarships/>

Fastweb <https://www.fastweb.com/>

Student Scholarship Search <https://www.studentscholarshipsearch.com/>

Scholarships.com <https://www.scholarships.com/>

Scholarships 360 <https://www.studentscholarshipsearch.com/>

Latino College Dollars <https://finder.hsf.net/resources/latino-college-dollars>

Remember: Scholarship searches should be FREE. Any outside agency that requests money is most likely a scam.





Next Steps

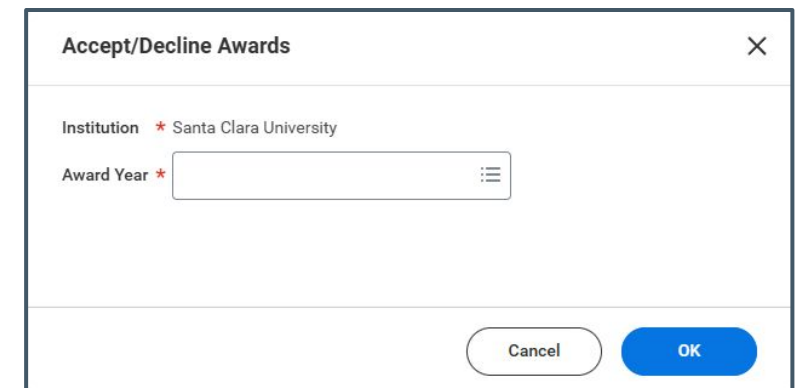
Accept/Decline Financial Aid

Students may access their financial aid in their Workday portal by following the steps below:

1. After logging into Workday, click the **Finances** icon on the home page.



2. Click the **Accept/Decline Awards** link under the Financial Aid heading.
3. Select the Academic Unit and Award Year (2025-2026) for the Financial Aid Package and click the **OK** button at the bottom of the screen.

A screenshot of a web dialog box titled "Accept/Decline Awards" with a close button (X) in the top right corner. The dialog contains two fields: "Institution" with a red asterisk and the text "Santa Clara University", and "Award Year" with a red asterisk and a dropdown menu showing a list icon. At the bottom right, there are two buttons: a white "Cancel" button and a blue "OK" button.



Accept/Decline Financial Aid

4. The **Accept/Decline Awards** screen will display the Total Estimated Costs, Amount Accepted and Estimated Out of Pocket Cost.
5. The Accept/Decline Awards screen will list all the awards per period and will allow the Decision column to be updated.
6. Once all the awards have been accepted or declined for all terms, click the **OK** button.

Fall 2024 Quarter Awards				
Period Direct Costs		20,431.00	Period Subtotal	20,309.00
			Amount Remaining for Period	122.00
7 items				
Award Type	Amount Offered	Amount Accepted	Current Status	Decision
Federal Pell Grant	2,465.00	2,465.00	Accepted	Accept
Federal Supplemental Grant	750.00	750.00	Accepted	Accept
Cal Grant - Actual	3,119.00	3,119.00	Accepted	Accept
Federal Work Study	1,500.00	0.00	Accepted	<input type="text"/>
SCU Need-Based Grants	13,975.00	13,975.00	Accepted	Accept
Ford Fed Direct Loan Sub	1,833.00	0.00	Offered	<input type="text"/>
Ford Fed Direct Loan Unsub	666.00	0.00	Offered	<input type="text"/>

****Grants and scholarships will be *automatically* accepted on behalf of the student. Students will only be able to accept or decline loans and/or Federal Work Study.**

Federal Student Loan Information

All first time borrowers must complete an Entrance Counseling session and an MPN prior to receiving loans at SCU

1. Students will visit studentaid.gov log in using their FSA ID
2. Complete MPN - Subsidized/Unsubsidized
3. Complete Entrance Counseling

→ Only needs to be done once

→ We cannot release student loans if student has not completed these requirements

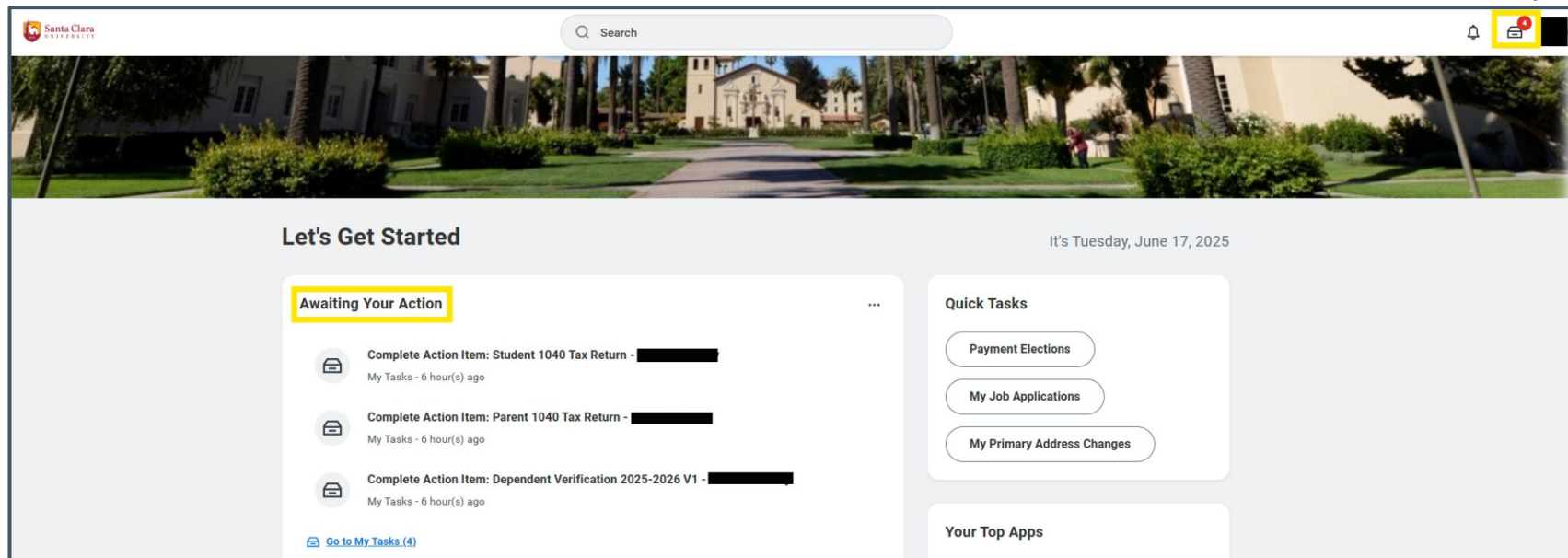
2025-2026 interest rate (unsubsidized loan): **6.39%** with 1.057% origination fee



Action Items

This quick reference guide will cover how you can view and complete financial aid options that have been assigned to you in your Workday Inbox:

1. Your most recent inbox items will be displayed on your Workday home page. To open your inbox, click on any item in the **Awaiting Your Action** window, or click on the inbox icon in the top right corner of the home page.





Action Items

2. The current action items will be listed on the left. Select an item to view the details and instructions.

3. To upload your document (if applicable), either drag and drop the file(s) or click “Select files and select the saved file(s).

4. Once you have completed the instructions for the item and uploaded any required documents click **Submit**.

All Items 4 Items

Search: All Items

[Advanced Search](#)

Complete Action Item: Parent 1040 Tax Return 06/17/2025

Complete Action Item: Dependent Verification 2025-2026 V1 06/17/2025

Complete Action Item: Student 1040 Tax Return 06/17/2025

Complete Action Item Parent 1040 Tax Return

Created: 06/17/2025

Overview

Name Parent 1040 Tax Return

Description Please submit a copy of your parent's tax return

Action Type Document Upload - Student to Upload

Details

For 2025-2026 Award Year

Drop files here

or

Select files

enter your comment

Process History

Submit Cancel



Reminders

- Keep an eye on incoming communication from the Financial Aid Office. For example, changes to awards or any issues regarding FAFSA.
 - ◆ Students should also be looking at their Workday portal via their [MySCU Login](#) for any [Action Items](#).
- It's not too late to file a 2025-26 FAFSA to be eligible for federal aid
- Complete FAFSA/DREAM Act **each year**
 - ◆ Priority deadline for any students who are Cal Grant recipients = March 2
- Great news! CSS Profile is not required to be filled out after first year.
- All communication from our office comes from our One Stop email (onestop@scu.edu)