

U.S. Student Financial Assistance

American students attending Saint Paul University may be eligible for U.S. based financial assistance such as Subsidized & Unsubsidized Direct Loans and Grad PLUS Loans.

Direct PLUS Loans are loans available to parents of dependent undergraduate students to help pay for educational expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods.

Parents completing an electronic PLUS MPN or Direct PLUS Loan Request must use their own FSA ID, and not their child's FSA ID.

Please follow the directions below to make the process faster.

It is recommended that U.S. students begin the application process no later than **July 15** to ensure funding is available to them by September 1 (for fall semester) or **October 15** to ensure funding is available to them by January 1 (for winter semester). Only one application is required per academic year and funding will be awarded in two or three installments for students starting in September. Students must re-apply each academic year.

Application Process

1. Complete a free application for **Federal Student Aid (FAFSA)**. Please choose Saint Paul University (010221 00/G10221) as one of your school choices to have your SAR available to the school online. Please note that Saint Paul University is considered a foreign school and you must choose "foreign country" under state.
2. Sign your online **Master Promissory Note (MPN)**. Note: Direct Loan borrowers are required to sign a new MPN each academic year.
3. Complete **entrance counselling** online (this step applies only if this is your first time using federal student loans while a student at Saint Paul University. If you are a returning student and have already completed this in prior years, please skip).
4. If you wish to apply for a Federal Grad PLUS loan, you can complete the additional **MPN**. **Please note:** PELL Grants are not available for students studying at Saint Paul University (foreign schools are not eligible).
5. Saint Paul University's Financial Aid Office will complete the online confirmation and will notify you when your loan has been processed and approved.
6. All Direct Loan money will come directly to Saint Paul University.

Information required from students:

- Complete and submit the “Program Information Sheet” to Saint Paul University Financial Aid office.
- Married students must submit a detailed budget for you and your family for the study period.

Entrance and Exit Counselling for Direct Loans

Students with Federal Student Loans (Direct Loan) must complete these [online counselling tools](#) as a requirement of using Direct Loans.

Students who are using a Direct Loan for the first time at Saint Paul University must complete entrance counselling before loans will be certified. Students only need to complete this counselling once during their studies at Saint Paul University. Please see instructions above to find entrance counselling online.

Exit Counselling

Students graduating or withdrawing who have received U.S. Federal Student Loans while at Saint Paul University must complete [exit counselling](#). Saint Paul University’s Financial Aid Office will email a link to all graduating/withdrawing students at the end of the academic year.

USDL Consumer Information

As per the Higher Education Opportunity Act (HEOA) of 2008, the US government requires institutions offering US Direct Loans to disclose [consumer information](#). Please contact Saint Paul University Financial Aid Office at financialaid@stpaul.ca for more information.