Saint Leo University College Financing Plan Guide

Saint Leo University is committed to ensuring that our prospective military and veteran students are aware of the financial investment they are making from the beginning of their degree program. Therefore, we have adopted the College Financing Plan form to provide students with the information they need to make an informed decision about where to attend school. The form allows students to see simplified financial aid information in a standardized format from all institutions that are adhering to the Principles of Excellence (as outlined in the Executive Order 13607). The College Financing Plan form can be accessed through eLion Self Service by selecting Financial Aid Information>Financial Aid>College Financing Plan via login.saintleo.edu.

Explanation of Information

The information presented on the College Financing Plan form (referred to as simply "the form") contains estimates only and is based on a fulltime enrollment status.

Header Section
The very top section of the form contains the school's name and below that the student's academic level is listed. The student's (or prospective student's) name who the form was prepared for is below the academic level. Next to the student's name is the student's identification number (ID). This ID is specific to Saint Leo University only.

Total Cost of Attendance 2024-2025
The next section contains the estimated cost of attendance and the breakdown of expenses composing this estimate. Both direct and indirect costs of attending school are listed here. Direct costs are those expenses that you have to pay directly to Saint Leo, such as tuition and meal plans (if applicable). Indirect Costs are expenses that you will incur because you are attending college (e.g. books, supplies, transportation, and personal expenses). Many students' expenses for housing, food, books, supplies, transportation, and other educational costs will vary based on their living situation and lifestyle.

Student Aid Index
The SAI is an eligibility index number that is used to determine how much federal student aid you would receive if you attended school. This number results from the information that you provide in your Free Application for Federal Student Aid (FAFSA) form. This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

Scholarship and Grant Options
This section lists the sum of each scholarship and grant sub-category. Campus-based FSEOG and TEACH Grants would appear under "Institutional Grants". Grants and scholarships are considered to be "gift" aid and do not require the student to repay these funds. **TEACH Grant funds received will be converted to a loan that you must repay if service obligation is not fulfilled.*

VA Education Benefits
Benefits that help Veterans, service members, and their qualified family members with needs like paying college tuition, finding the right school or training program, and getting career counseling. It is an estimate of Expected Monetary Benefits under chapter 30, 31, 33, or 35 of title 38, U.S.C., or chapter 1606 of title 10, U.S.C. Actual benefits may be greater or less than shown due to benefit eligibility, fees, tuition specific aid, and break periods. Chapter 30, 35, and 1606 benefits are paid directly to the student and estimates shown are based on the full time monthly rate payable under those chapters. You can find more information here: https://www.va.gov/education/ .

College Costs You Will Be Required to Pay
Here you will find your estimated cost of attendance for the year. This total does NOT represent what you will pay directly to the school. This total represents your estimated direct and indirect costs for the year – in other words, your estimated tuition AND living expenses. This figure does NOT include any financial assistance you may have in the form of loans or military/national service benefits. If you decide to borrow, the loans you take out will be applied to this cost and will reduce this figure. Other funding sources such as military/national service benefits should also be subtracted from the net cost listed in this section. To view a more accurate total of your direct cost and to see a breakdown of expenses you will be billed for by term or semester, log into your eLion Self Service app using the portal (login.saintleo.edu). Your eBill will outline the cost of tuition, fees, and if applicable, dorm and meal plan charges.

Work Options
Federal work study (FWS) funds are only available to students attending University Campus. Because the FWS program is need-based, eligibility is based on student information submitted through the FAFSA. These figures do not reflect Department of Veterans Affairs work study funding (VA Work Study). For more information on VA Work Study contact the Office of Military Affairs and Services at (352) 588-6703 or militaryservices@saintleo.edu

Loan Options
This section provides a breakdown of ONLY federal loans that may be available to you. Loans issued through your state or through a private entity (e.g. bank, credit union, etc.) will be listed in the "other options" section below. Students are encouraged to borrow only what they need – all borrowed funds must be paid back.

Other Options
The bottom section contains other funds that can be used to meet net costs. These may include your family contribution, as calculated by the Department of Education, from data submitted on your FAFSA. For information on other listed options, please visit the Saint Leo University Student Financial Services webpages at https://www.saintleo.edu/tuition-financial-aid

Questions?
If you have questions about the information presented on your College Financing Plan form or your financial aid, please call Student Financial Services toll-free at (800) 240-7658 to speak with a Student Financial Advisor. Student Financial Services can also be reached via email at sfs@saintleo.edu. We also invite you to visit us on the web at https://www.saintleo.edu/tuition-financial-aid