

# Financial Planning

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## Business Office

The Business Office serves the University community as a whole. Students are the largest segment of our valued clientele, and this section is for providing important information pertaining to student financial transactions.

The Business Office is the center for all student financial transactions during a student's enrollment at St. Mary's University. Our office assist with billing, collection of tuition/fees payments, financial arrangements, and also process refunds checks.

- Tuition & Fees ([catalog.stmarytx.edu/graduate/financial-planning/tuition-fees](http://catalog.stmarytx.edu/graduate/financial-planning/tuition-fees))
- Payment Policy ([catalog.stmarytx.edu/graduate/financial-planning/payment-policy](http://catalog.stmarytx.edu/graduate/financial-planning/payment-policy))

## Financial Aid

St. Mary's University desires to assist all qualified students who seek financial assistance in order to continue their education. Thus the University has established a complete student aid program which includes scholarships, grants, loans, tuition reductions and part-time employment. The allocation of financial assistance is usually related to the student's need. Financial need is the difference between the expense of attending college and the financial resources available to the student and the student's family to meet expenses. It is the basic policy of most colleges to expect that the student's family will make a reasonable effort to assist with the student's college expenses from the family's resources.

The student is also expected to make a contribution from savings and employment. To assure the most equitable distribution of financial assistance, the University uses the financial need analysis information provided by the students and their families on the Free Application for Federal Student Aid (i.e. FAFSA) form. The expected family contribution to the educational expense is determined by considering the family's resources and factors influencing the use of these re sources -- number of dependents, number in college, retirement needs, assets, investments, and other special problems which deserve consideration. Financial assistance from the University must be viewed as supplemental to all other resources (parent's and/or student's expected contribution, percentage of student's savings, student's summer earnings, etc.) available to meet the expenses of attending the University.

For additional information on Financial Assistance, click here to access the Office of Financial Assistance website (<http://www.stmarytx.edu/financialaid>).