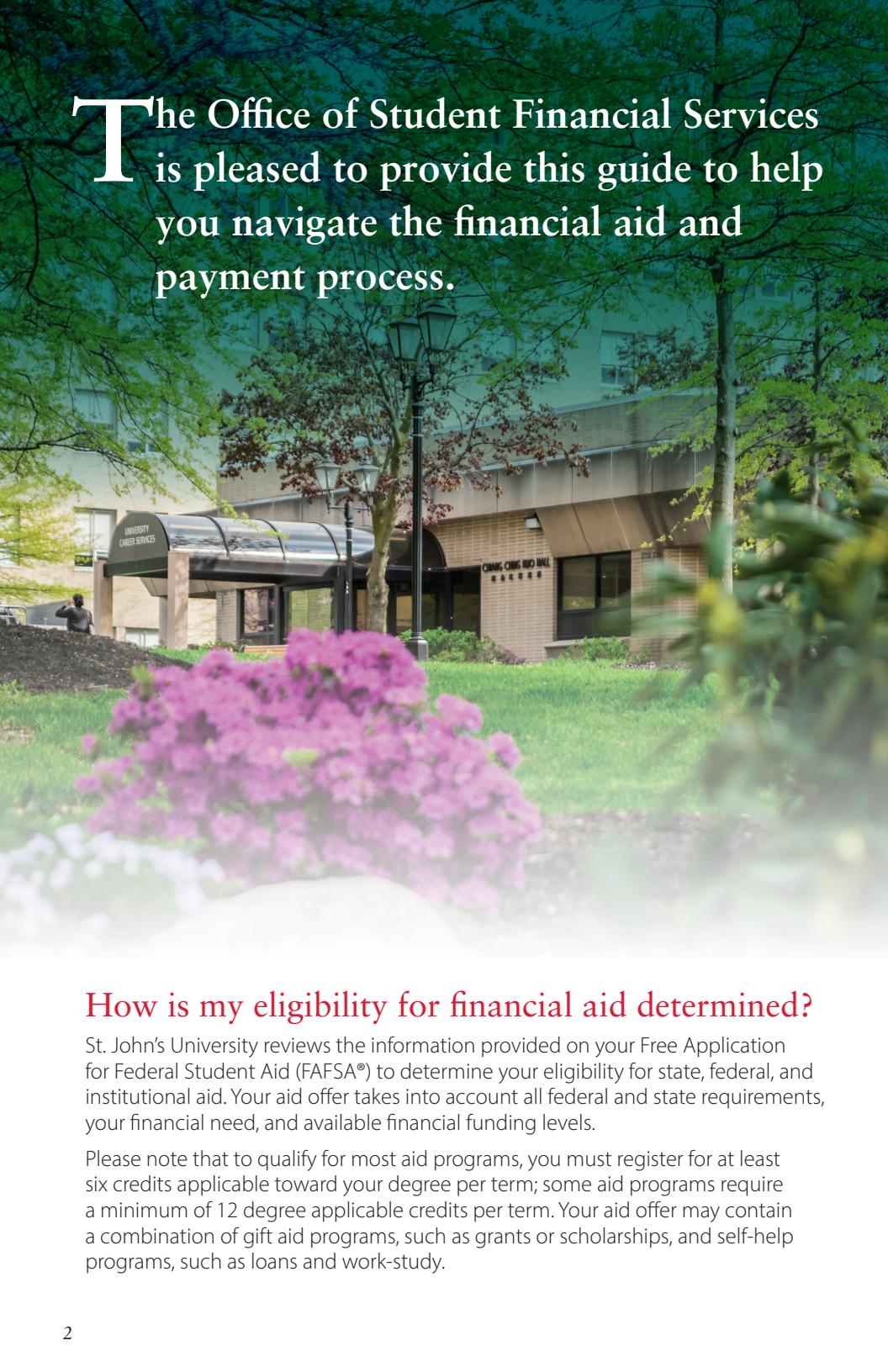




Financial Aid Guide for Undergraduate Students 2026–27



ST. JOHN'S
UNIVERSITY



The Office of Student Financial Services is pleased to provide this guide to help you navigate the financial aid and payment process.

How is my eligibility for financial aid determined?

St. John's University reviews the information provided on your Free Application for Federal Student Aid (FAFSA®) to determine your eligibility for state, federal, and institutional aid. Your aid offer takes into account all federal and state requirements, your financial need, and available financial funding levels.

Please note that to qualify for most aid programs, you must register for at least six credits applicable toward your degree per term; some aid programs require a minimum of 12 degree applicable credits per term. Your aid offer may contain a combination of gift aid programs, such as grants or scholarships, and self-help programs, such as loans and work-study.

How is financial need calculated?

To determine your financial need, the FAFSA® must be completed each academic year. Your financial need is the difference between your Cost of Attendance and your Student Aid Index, which is determined by the federal government's need-analysis formula based on your FAFSA® results. The FAFSA® is available at <https://studentaid.gov/h/apply-for-aid/fafsa>.

- Cost of Attendance *minus* Student Aid Index = Financial Need

Cost of Attendance

An estimated cost of attendance includes annual costs that are typical for full-time students within a traditional academic year (i.e., fall and spring semesters). It includes direct costs payable directly to the University like tuition and fees (and housing and food for students who reside on campus), and indirect costs like books, transportation, and personal expenses. The actual costs for a student may differ.

What types of financial aid are available?

Students and families are encouraged to carefully consider all sources and types of financial aid assistance included in the financial aid package and to accept the most beneficial types of financial assistance available to them.

Financial aid comes from various sources. St. John's University participates in federal and New York State aid programs. Below are some types of financial aid funds for which you may be eligible:

- **Gift Aid:** may be a grant or scholarship
- **Student Loan:** Any loan that a student borrows—whether it is a federal loan or a private education loan—**MUST** be repaid with interest.
- **Federal Parent Loan:** For parents of dependent students who qualify, this loan helps with the payment of a student's educational expenses. These loans **MUST** be repaid with interest.
- **Federal Work-Study:** This is a form of employment to help students pay educational expenses. It is contingent on the availability of funds and jobs. Job placement is not guaranteed.
- To learn more about federal grant programs such as the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, and Federal Direct Loans, please visit <https://studentaid.gov>.

Is my financial aid renewable?

For aid to be considered for renewal, students must meet all program-specific requirements, remain in good standing with the University, and maintain satisfactory academic progress.

Federal aid programs, institutional need-based aid, and the New York State TAP program require the annual filing of the FAFSA® for consideration. It is important to note that federal and state aid programs are subject to congressional and budgetary action and therefore are subject to change.

How will my financial aid be applied to my bill?

St. John's University posts an authorized financial aid credit on your student bill, provided you have submitted all necessary documentation needed to process your financial aid. Your financial aid funds are disbursed (paid) to your account once you confirm your registration as an enrolled paid student and in accordance with published scheduled disbursement dates, which may be found on your personal student account. You may monitor the payment of your various financial aid funds via your personal student account.

How will financial aid be distributed?

Your financial aid is disbursed to your St. John's account as follows:

- **Federal/State Grants and Institutional Aid:** Funds are disbursed directly to your student account each semester, once you meet all institutional and federal fund eligibility requirements.
- **Federal Loan Funds:** If you/your parents apply for a Federal Direct Student/Parent Loan and satisfy all loan eligibility requirements, the funds are disbursed directly to your St. John's student account each semester through an electronic funds transfer for the amount borrowed, minus fees, in accordance with your loan disclosure.
- **Federal Work-Study:** Earnings are paid directly to students on a biweekly basis based on hours worked.

What happens if I change my housing status?

Your initial decision to live on campus, off campus, or at home may change. If this happens, your financial aid eligibility will be reviewed and your financial aid may be adjusted. You will be notified of any changes in aid eligibility by means of a revised financial aid package.

Will my financial aid be affected if I withdraw or drop below full-time study?

- Students **must** begin attendance in all courses within a term. Federal and state aid are subject to adjustment if students do not begin attendance in all registered courses.
- Withdrawal from courses may affect your eligibility for financial assistance. Students who are recipients of Federal Title IV funds and who completely withdraw from the University are subject to a recalculation of their Title IV aid eligibility. Funds may be reduced or canceled entirely. Please refer to stjohns.edu/undergraduateaid for further guidance.
- Your Federal Pell Grant may be recalculated if you drop or add classes within a semester to reflect your revised enrollment status/enrollment intensity. Adjustments are typically made up through the financial aid census date for the term unless you withdraw completely, which may require a federal Title IV recalculation and an adjustment after the census date.

- The annual amount of Federal Direct loans will be prorated in direct proportion to the percent of full-time status in which the student is enrolled.
- Withdrawal from classes that brings you below 12 credits in a semester may also impact your financial aid eligibility for aid programs.
- Your academic progress status can be impacted by a change in enrollment. You are strongly encouraged to review the satisfactory academic progress requirements at stjohns.edu/financialaid.
- **All course work must be applicable to your degree program to be counted for federal and New York State financial aid purposes.**

How will my financial aid award be affected by an outside scholarship?

All outside scholarships or grants are considered a resource and must be factored into your financial aid package. An outside scholarship will be added to your awarded aid if your financial need has not been met and the scholarship, in combination with other awards, does not exceed expenses for tuition, fees, and room and board. If your financial need is met or exceeded and your awarded aid has to be adjusted, the University will make every effort to first reduce student loan debt or work-study before reducing grant or scholarship assistance.

How will the Office of Student Financial Services communicate with me?

The Office of Student Financial Services communicates with you as follows:

- **Student Account**—Students have constant personalized access to online resources, including financial aid and student account information. Visit stjohns.edu/myfinancialaid for directions on how to access these resources.
- **Email**
 - Your St. John's email address
 - Your personal email address from your FAFSA® form
 - For dependent students, your parents' personal email address from your FAFSA® form
- **Mail**—All mail is sent to your permanent address.
- **Telephone**—If necessary, we call you at the telephone number on record with the University. **We strongly encourage you to keep your telephone number and mailing address current.** Make changes online via your student account.

What is the best way for me to communicate with the Office of Student Financial Services?

- **Email**—Contact us at **studentfinancialserv@stjohns.edu**. (In your email, please include your X-number; for privacy reasons, do not include your Social Security number.)
- **Telephone**—You may reach a customer service specialist at **718-990-2000**.
- **Visit our office.**

- **Queens campus**—The Peter J. Tobin College of Business; entrance located across from Carnesecca Arena

Upload documents through this secure, third-party portal:

stjohns.edu/SFSdocumentupload.

Your student ID number (X-number) should be included on each page of documentation.

When do I receive my tuition bill?

The University does not send paper bills. Students and authorized users receive an email notification in late June when the bill is available for viewing in your student account. The bill due date for undergraduate students is July 15, 2026.

When do Fall 2026 classes begin?

Classes begin on September 2, 2026, for all traditional undergraduate students.

What is TAP?

The New York State Tuition Assistance Program (TAP), administered by the New York State Higher Education Services Corporation, helps eligible New York State residents pay tuition at approved New York schools. An annual TAP award ranges from \$1,000 to \$5,665. TAP is a grant and it does not have to be paid back. Funding and eligibility requirements for TAP are contingent on the state budget and state regulations and are subject to change.

Who is eligible for TAP?

For a complete listing of all eligibility requirements, please visit <https://hesc.ny.gov>. TAP recipients must maintain satisfactory academic progress.

Why is my TAP award estimated?

St. John's estimates a TAP award for all New York State residents who file a FAFSA®. This estimate is based on the income information reported on the FAFSA®. The estimate is subject to change. **Students must complete a TAP application at <https://hesc.ny.gov>.**

Please note: A student with a foreign high school diploma must receive a passing score on a federally approved ability-to-benefit test. You can arrange to take the ability-to-benefit test with testing coordinator Jennifer L. Newsom '01Ed, '06GEd, '17D.A., Associate Director of First-Year Academic Advising, Center for Student Success, at **718-990-5550**.

What determines the amount of the TAP award?

The award amount is determined by

- the academic year in which the first payment of TAP or any state award is received;
- the type of postsecondary institution and the tuition charged;
- the combined family New York State net taxable income;
- financial status (i.e., dependent or independent); and
- other family members enrolled.

How can I view my TAP application status or change my school code?

You may view your application status and/or make school code changes online by visiting <https://hesc.ny.gov> or by calling **1-888-NYS-HESC**.

What is St. John's TAP school code?

St. John's Undergraduate Division **0751**

What is the New York State DREAM Act?

The Senator José Peralta New York State Development, Relief, and Education for Alien Minors (DREAM) Act gives undocumented and other students who arrived in the United States before the age of 18 access to New York State-administered grants and scholarships that support their higher education costs.

For more information on eligibility and to file, visit <https://hesc.ny.gov/dream>.

If you have any questions about the NYS DREAM Act, email NYSdream@applyISTS.com or call **888-697-4372**.

How do I find information about state aid programs?

Visit nasfaa.org/state_financial_aid_programs or your local state education agency website to learn more about state financial aid programs.

Undergraduate Federal Direct Loans



The Office of Student Financial Services encourages you to explore various grant and scholarship opportunities and carefully evaluate loan options. You should borrow only what is really needed and remember that loans must be repaid with interest.

Federal student loans are available to qualified undergraduate students and are not subject to a credit check or other underwriting and come with important protections for students and families. The same is not often true of private loans, institutional, or Direct PLUS Loans. Therefore, we strongly recommend that student borrowers first consider the federal Direct Subsidized Loan, if eligible, and then the federal Direct Unsubsidized Loan. Eligible Pharmacy majors should consider the federal Health Professions Student Loan.

You are strongly encouraged to learn more about your loan options, including each loan's responsibilities, terms and conditions, and repayment options to make an informed decision. Visit <https://studentaid.gov> for more information.

Student federal loan borrowers are encouraged to use the Federal Student Aid Loan Simulator (<https://studentaid.gov/loan-simulator>) to estimate monthly student loan payments and explore loan repayment options.

What is a Federal Direct Student Loan?

Federal Direct Student Loans are one form of student aid from the federal government. Under the Federal Direct Student Loan Program, you borrow money for school from the US Department of Education.

Please visit <https://studentaid.gov> to review important requirements for federal student aid eligibility. You must be enrolled at least half time (six credits) in applicable coursework and have a valid FAFSA® on file in order to be eligible.

How much can I borrow per academic year?

Dependent Undergraduates	Annual Loan Limit		
Year in School	Subsidized Loan	Unsubsidized Loan	TOTAL
First Year	\$3,500	\$2,000	\$5,500
Second Year	\$4,500	\$2,000	\$6,500
Third Year and Beyond	\$5,500	\$2,000	\$7,500

Note: Federal loan limits are set in accordance with federal regulations and are subject to change. Student may not exceed lifetime aggregates.

The actual loan amount a student may receive each academic year may be less than the annual loan limit due to loan proration, year in school, dependent or independent status, if a student is a dependent student whose parents were not eligible for a Direct PLUS loan, prior borrowing at another institution, or aggregate limit met.

What is the difference between a subsidized and an unsubsidized loan?

For the Federal Direct Subsidized Student Loan, the federal government pays the interest until you enter your grace period—the time you are no longer enrolled on at least a half-time basis. Repayment begins six months after you cease to be enrolled at least half time (including leaves of absence).

For the Federal Direct Unsubsidized Student Loan, the government will not pay interest while you are in school as it does for the subsidized loan. Interest accrues and must be paid or capitalized during periods of enrollment in school and/or deferment. **To see the 2026–27 interest rate for undergraduate students for which the first disbursement is made on or after July 1, 2026, and before July 1, 2027, visit <https://studentaid.gov>.**

What fees, if any, are associated with these loans?

An origination fee for the total loan amount is assessed and automatically deducted. The net disbursement reflects these fees; therefore, the amount credited to your account is less than the loan amount. This fee is determined by the US Department of Education and is subject to change.

Please visit <https://studentaid.gov> for more information on loan origination fees and debt management.

How do I apply for a federal Direct Student Loan?

Step 1: Accept your student loan by logging in to your student account at stjohns.edu/myfinancialaid and following the instructions below:

- Go to “Financial Aid.”
- Click on “My Overall Status of Financial Aid.”
- Select the 2026–27 aid year on the top right.
- Click on the OFFER tab.
- Scroll down to the loan section.
- Click on the Take Action on the right.
- Follow the on-screen instructions to fully accept, partially accept, or decline your loan awards.
- Click on submit

Important Note:

St. John's begins processing loans on May 1 after an admission deposit has been paid and you have accepted them in your student account.

Step 2: Complete a Federal Student Loan Entrance Counseling Session in accordance with federal regulations. Go to <https://studentaid.gov> and select "Complete Aid Process." Click on "Complete Entrance Counseling" from the drop-down box. Once there, you will need your FSA ID to log in and complete the process.

Step 3: If you are a first-time federal Direct Student Loan Borrower, sign and complete a Master Promissory Note (MPN) by going to <https://studentaid.gov> and selecting "Complete Aid Process." Click on "Complete Master Promissory Note" from the drop-down box. Once there, you need your FSA ID to log in and complete the MPN. If you do not have an FSA ID or cannot recall it, please go to <https://studentaid.gov> and select Log In/Create Account on the tool bar to either create an FSA ID or update your FSA ID information.

Important note in both Steps 2 and 3:

- Select "**New York**" as the school state and "**Saint John's University**" as the school name.

Where can I learn more about the various federal student aid programs?

To learn more about the various federal student aid programs, please visit the following websites:

- stjohns.edu/financialaid
- <https://studentaid.gov>
- Watch Financial Aid TV at stjohns.edu/financialaid.



Federal Direct Plus Parent Loans (PLUS)

What is a federal Direct PLUS Loan?

A federal Direct PLUS Loan is a federal loan made to an eligible parent. Before applying for a Direct PLUS Loan, the student must have a Free Application for Federal Student Aid (FAFSA®) on file. The US Department of Education is the lender and a credit check is required. Like all loans, repayment is required with interest. Total borrowed may not exceed lifetime aggregate.

The University encourages all parents considering loans to review repayment terms and limit borrowing. Learn more at <https://studentaid.gov>.

How much can a qualified parent borrower of a dependent student borrow per academic year?

- A qualified parent borrower may borrow up to \$20,000 per year, not to exceed a lifetime aggregate of \$65,000.
- The actual annual loan amount may vary due to degree applicable coursework, Cost of Attendance, and other financial aid.
- Parent borrowers should keep the \$65,000 lifetime aggregate amount in mind and budget accordingly. The lifetime aggregate is associated with the dependent student; therefore, parent borrowers will not be able to borrow \$20,000 a year for a four-year undergraduate degree program. For financing purposes, parent borrowers may want to consider borrowing no more than \$16,250 a year if eligible for students in a four-year undergraduate program.

Applications for Federal Direct PLUS Loans are processed online through the US Department of Education student aid website at <https://studentaid.gov>.

- To apply, the parent borrower must sign in to the website using their FSA ID (the same FSA ID that was used to sign the student's FAFSA®). If the borrower does not already have an FSA ID or has forgotten their FSA ID, please visit <https://studentaid.gov> and select Log In/Create Account on the tool bar to either create an FSA ID or update your FSA ID information.
- Once logged in, the borrower must click on "Request a PLUS Loan" to begin.

The PLUS application process consists of four steps.

Step 1: Personal Information of the Parent Borrower

Step 2: Student and Loan Information

- Select 2026–27 as the Award Year.
- Parent PLUS borrowers must enter the information of the student for whom the loan is intended.
- Select "NEW YORK" as the school state and "SAINT JOHN'S UNIVERSITY" as the school name.

- Enter a requested loan amount.
 - The borrower enters a specific amount to borrow for the school year or may elect to borrow the maximum amount they are eligible for. The maximum federal PLUS loan amount is the cost of attendance noted on the financial aid package minus all other financial aid offered/received up to \$20,000, not to exceed lifetime aggregate.
 - If the borrower later determines that the entire amount applied for is not needed, the undisbursed loan can be canceled or reduced. A disbursed PLUS loan may be canceled or reduced within 30 days of the date of disbursement. A St. John's loan change form is available online.
 - The amount the borrower chooses to apply for will not affect the result of the application.
- **When choosing an amount, the borrower should borrow only what is really needed and remember that loans must be repaid. Always keep aggregate in mind.**

Step 3: Review Application

Step 4: Credit Check and Submit—Authorize the review of credit history and submit the application.

When is the borrower notified of the result of the application?

- The borrower will be notified immediately of the result.
- If approved, the borrower will be directed to complete a Master Promissory Note (MPN) if a PLUS MPN has not been completed previously.

What are the options for the parent if denied for a PLUS loan?

- Parent borrowers can opt for additional unsubsidized loan eligibility for the student.
- The parent borrower can opt to provide documentation of extenuating circumstances and appeal the decision to the US Department of Education.
- Parent borrowers can opt to obtain an endorser with a more favorable credit history to act as a cosigner. The endorser must complete a process, similar to the original application, either online or through the mail. The online process requires that the endorser have an FSA ID. The borrower who has been denied is automatically mailed a paper Endorser Package. Both processes require that the endorser know the Loan Reference ID, which is provided to the denied borrower via email or can be viewed by the denied borrower when signed on to <https://studentaid.gov>.

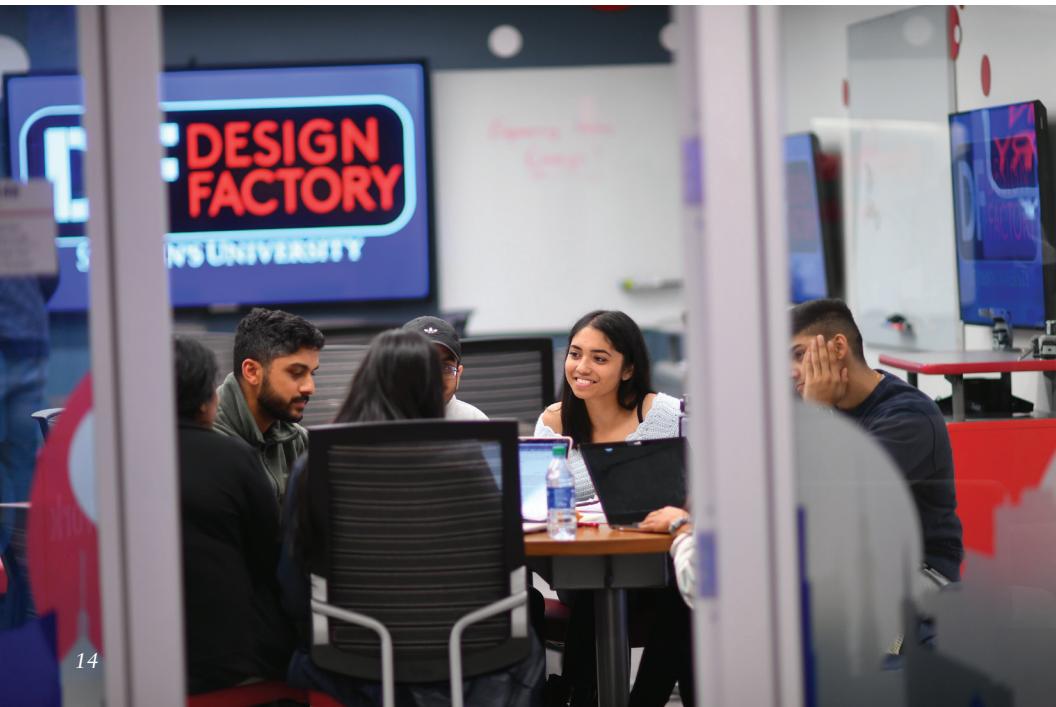
How will I receive the loan funds?

- Once an application has been approved and an MPN has been properly completed, you are given credit by St. John's for the amount approved for disbursement, less all applicable fees.
- The approved amount is automatically split equally between the fall and spring semesters.
- Funds are disbursed by the federal government to your St. John's account at the beginning of each semester, according to the disbursement schedule set by St. John's.

Please note: Information regarding all loans, in accordance with federal guidelines, is submitted to the National Student Loan Data System and is accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

What is the Impact of the One Big Beautiful Bill Act?

This Act, signed into law on July 4, 2025, resulted in changes to the 2026–27 Free Application for Federal Student Aid (FAFSA®) and federal aid programs effective July 1, 2026. The US Department of Education is enacting the changes. Students and families are encouraged to monitor <https://studentaid.gov> and stjohns.edu/financialaid.



Federal Financial Aid Verification

Your FAFSA® Submission Summary (FSS) indicates if your financial aid application was selected for verification. Verification is a federally mandated process to confirm the accuracy of the information that was provided.

The federal government chooses which financial aid applications are selected for verification. The following are the most common reasons for being selected:

- You were selected randomly.
- The information that you provided on your FAFSA® was incomplete.
- You provided contradictory information.

St. John's is required to resolve conflicting information and will institutionally select students for verification. All students selected for verification are required to submit documentation based on what is being verified as indicated on the FSS. To find out what documents are required to complete the verification process, you must log into your student account. All required forms may be downloaded via your student account.

For more information, visit stjohns.edu/verification.

What is the time frame to verify a financial aid application?

Once we receive all requested information, your financial aid application is reviewed. The entire process usually takes two to three weeks, but it may take longer during the summer months—our peak processing time. That is why it is important to submit all requested information as soon as possible.

What happens if discrepancies are found on the financial aid application?

If discrepancies are found on the financial aid application, corrections are made to your file. If the discrepancies are significant enough to change your financial aid eligibility, your financial aid package is revised and you are notified of your revised financial aid awards.

What happens if I do not submit the requested documentation?

Failure to submit all requested documentation within designated timeframes results in the forfeiture of your entire federal and institutional need-based aid.

What is the deadline for verification?

Federal guidelines allow for students who have a valid FAFSA® on file to complete verification up to 120 days after the last date of enrollment. However, please note that St. John's University is allowed to set its own processing deadlines.

St. John's extends temporary memo credit for financial aid pending verification until October of the fall semester. If you have not submitted all requested documents by October, the *temporary credit will expire*. From this point, **your aid will be reinstated only after all requested documents are submitted and verification is completed. Also, the amount of aid that is reinstated depends on availability of funds.**

Families seeking a reconsideration of aid eligibility should note that federal regulations require a file to be verified before a reconsideration request may be reviewed.

How will I be notified about the status of my verification?

A message is posted to your student account indicating that verification has been completed or additional documents are needed. **It is your responsibility to monitor your aid status through your personal student account.**

Special and Unusual Circumstances

Students and their families may experience a major change in circumstances that may merit a review of their federal aid eligibility. Federal regulations provide financial aid administrators with the authority to use their discretion or professional judgment to adjust, on a case-by-case basis with proper documentation, the cost of attendance, change to dependency status, or the data elements used on the Free Application for Federal Student Aid.

A Professional Judgment review does not guarantee additional funding.

- Special Circumstances refer to the financial situations (e.g., unemployment, more than one in college, etc.) that justify an aid administrator adjusting data elements in the cost of attendance (COA) or in the Student Aid Index (SAI) calculation.



- Unusual Circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g., refugee or asylee status, documented parental abandonment, incarceration), more commonly referred to as a dependency override.

Visit stjohns.edu/professionaljudgment for more information.

Federal Financial Aid and Repeated Courses

Federal regulations limit the number of times you may repeat a course and receive aid consideration for the course. A federal aid recipient may repeat a previously passed course (i.e., a course with a grade of D or higher) one additional time and have it count toward their enrollment status for federal aid consideration. If you choose to retake a course that is not aid-eligible, your aid will be recalculated.

Academic Scholarship Eligibility Requirements

Academic scholarships are awarded to newly admitted undergraduates entering in the fall or spring semester. All academic scholars must adhere to the following eligibility criteria for the academic scholarship to be considered for renewal:

- enroll for a minimum of 12 credits per semester;
- maintain a minimum cumulative grade point average at the end of each academic year as specified by named scholarship; and
- maintain good academic standing.

Please refer to the *Undergraduate Bulletin* at stjohns.edu/bulletin.

All academic scholarships are for the fall and spring semesters and for up to four years of continuous undergraduate studies.

Satisfactory Academic Progress Requirements for All Students

Federal and state regulations require St. John's University to apply standards of satisfactory academic progress for financial aid eligibility. The purpose of measuring and enforcing these standards is to ensure progress toward graduation. Students who fail to meet the satisfactory academic progress requirements, by not achieving required grade point average or pace, become ineligible to receive financial aid until they are in compliance with these requirements and/or qualify based on appeal. Students who fail to meet the requirements are notified by the Office of Student Financial Services via the student's self-service portal and email. Please refer to stjohns.edu/sapeligibility to review the complete policy.



Important Consumer Information

Visit [**stjohns.edu/compliance**](http://stjohns.edu/compliance) for the University's information and compliance policies.

Visit [**stjohns.edu/consumer**](http://stjohns.edu/consumer) for St. John's University consumer information.

The St. John's University *Annual Security and Fire Safety Report* is available online at [**stjohns.edu/safetyreport**](http://stjohns.edu/safetyreport). The report includes three years' worth of campus crime statistics for incidents that occurred on campus; in certain off-campus buildings; in property owned and controlled by St. John's University; and on public property within, or immediately adjacent to and accessible from, campus. The report also contains information regarding campus security and personal safety, including topics such as crime prevention and fire safety.

Tuition

St. John's University eBills (electronically bills) for semester courses beginning in June for the fall semester and November for the spring semester. All students or authorized users (i.e., parents or someone approved by the student to pay the student's bill) receive an email notifying them a bill for tuition, fees, and housing is available for viewing and payment.

The tuition and fee due dates are

Fall 2026 semester: July 15, 2026

Spring 2027 semester: December 8, 2026

Payment, less financial aid, is due in full by the due date for each semester. Tuition, fees, and housing information is available at stjohns.edu/tuition.

Student Financial Responsibility Agreement

All St. John's University students who register for courses and utilize University services are required to electronically sign (e-sign) a Student Financial Responsibility Agreement (SFRA). This agreement helps make sure students understand their financial obligations to the University. The agreement must be completed at least once every academic year the student is enrolled.

Learn more at stjohns.edu/SFRA.

Tuition Differential

Students enrolled in The Peter J. Tobin College of Business or the Doctor of Pharmacy program in the College of Pharmacy and Health Sciences should note **the tuition differential applied beginning in their third year**. Students are strongly encouraged to review the *Undergraduate Bulletin* found online at stjohns.edu/bulletin. The bulletin serves as the student guide to academic, tuition and fees, course registration, and financial aid policies and procedures.

How to Pay Your Tuition

■ ONLINE PAYMENTS

- Students can log on to their personal student account to view their term bill and pay by check or credit card. *Credit card payment details can be found on page 22.*
- Parents and other authorized users can visit the online Student Account Suite to make payments online and check information on payment plans.

■ PAY BY CHECK

- Make all checks payable to **St. John's University** and ensure that your student X-number is clearly written on the check.
- It is University policy for our staff to write student X-numbers on checks where it has not been included.



- Include payment invoice with your check.
- Mail your check and invoice to

**Office of Student Financial Services
St. John's University, 8000 Utopia Parkway, Queens, NY 11439**

■ EXTERNAL SCHOLARSHIP PAYMENTS

For external scholarship checks, please make sure all supporting documentation showing award and explanation or distribution of payment and student X-number are listed on the check for identification purposes. Please forward these payments and documentation directly to

**Office of Student Financial Services
External Scholarships
St. John's University, 8000 Utopia Parkway, Queens, NY 11439**

■ 529 COLLEGE SAVINGS PLAN PAYMENTS

The first step is to contact your state's 529 plan directly. States have different requirements for application and remittance of payment. You may need to provide a copy of your semester eBill directly to your state plan.

If a state's 529 plan requires University documentation, please have them contact the Student Financial Services office directly. The 529 plan may contact **Linda Ramos, Bursar Assistant, at ramosl1@stjohns.edu**. Make sure all supporting documentation showing distribution of payment and student X-number are listed on the check for identification purposes. Please have your 529 plan forward these payments and documentation directly to

**St. John's University
Office of Student Financial Services
c/o Ms. Linda Ramos, 529 Plan
8000 Utopia Parkway
Queens, NY 11439**

■ CREDIT CARD PAYMENT

Students and authorized users may pay tuition, housing-related charges, and fees by credit card online through the Student Account Suite using TouchNet PayPath, a third-party company that provides a fee-based, online credit and debit card payment portal.

TouchNet PayPath assesses a nonrefundable service fee of 3.0 percent of the payment transaction amount (\$3 minimum fee). The service fee for international payments is 4.25 percent. If students or authorized users enroll in a payment plan using a credit card, the down payment and each future monthly installment are also assessed the service fee at the point of payment. This fee is established and charged solely by TouchNet PayPath and **subject to change**; St. John's University does not control this fee and does not receive any portion of this fee.

■ DOMESTIC WIRE TRANSFER

Please request a bank representative to send a letter and/or fax to the attention of **Vesselina P. Stoyanov, Associate Bursar, (fax 718-990-8284)** stating their intention to wire money on your behalf and indicating the following information:

- Student name
- ID X-number
- Amount of payment
- Semester
- Description

Once we receive the letter, we directly contact your bank and arrange for the proper transfer of funds.

Please note: St. John's University only accepts wire or draft payment for tuition, fees, and health insurance. We also accept payment for room and/or board charges for students residing at the Residence Village on campus or in off-campus St. John's University apartments.

■ INTERNATIONAL PAYMENTS

St. John's University partners with Flywire to provide international students with a secure method to send international payments in their home currency. For more information, please visit <https://flywire.com/pay/stjohns>.

University Payment Plans

St. John's University is pleased to offer several different payment plan options to our students and those helping them pay for their educational expenses. Visit stjohns.edu/paymentoptions for plan details.

New Undergraduate Student Enrollment Calendar

2026

JANUARY–MAY

- If you have not yet paid your enrollment deposit, it is not too late. Contact the Office of Admission to pay your enrollment deposit or pay online at stjohns.edu/deposit.

MAY

- Submit all health-related forms as soon as possible.
- Begin the Federal Direct Student Loan and Federal Parent PLUS Loan process if interested in securing a federal student loan.

JUNE

- Tuition information for Fall 2026 can be found online beginning in June at stjohns.edu/tuition.
- The University Payment Plan is available. Visit stjohns.edu/paymentoptions to review our payment options and enroll in a payment plan via your student account.

JULY–AUGUST

- Submit your final high school transcripts to the Office of Admission by **July 15**. If you have not submitted your official ACT or SAT scores, please do so by **July 15**.
- The tuition due date for Fall 2026 is **July 15, 2026**.

SEPTEMBER

- The Fall 2026 semester begins on **September 2** for all traditional undergraduate students.



ST. JOHN'S UNIVERSITY

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QUEENS, NY 11439
STJOHNS.EDU

NONDISCRIMINATION STATEMENT

St. John's University does not discriminate on the basis of race; color; national origin; sex; actual or potential parental, family, or marital status; pregnancy and related conditions; disability; age; or any other characteristic protected by law in its programs and activities. The following person has been designated to handle inquiries regarding the nondiscrimination policies: Esther Hutchinson, Director of Equal Opportunity and Compliance and Title VI/IX Coordinator, Office of Human Resources, 8000 Utopia Parkway, Queens, NY 11439, 718-990-1865, press 4; titleix@stjohns.edu.

ANNUAL SECURITY AND FIRE SAFETY REPORT

The University's *Annual Security and Fire Safety Report*, which contains three years of campus crime and fire safety statistics and campus security policy and procedures, is available online at stjohns.edu/safetyreport. Upon request, you may obtain a paper copy by contacting the Department of Public Safety at 718-990-1435.

To access key consumer disclosures required under the Higher Education Opportunity Act, visit stjohns.edu/Consumer.

Visit stjohns.edu/Compliance for the University's information on compliance policies.