

Financial Information

A student who wishes to attend Saint Francis University should not hesitate to apply for admission because of cost. Saint Francis University believes that every qualified person who desires higher education has the right to pursue it, regardless of financial status. While the primary responsibility for financing an education belongs to the student and their family, the University provides awards to supplement the family's funds whenever possible and aggressively seeks financial aid for those demonstrating valid need.

Saint Francis University, a private institution, awards more scholarship and grant aid than public institutions which makes the University financially competitive. Actual education costs at Saint Francis University are partially covered by tuition. The difference is provided by the services contributed to the University by the Franciscan Friars and through donations and gifts from alumni and friends.

Expenses

FULL-TIME STUDENT

During the fall or spring semester, any undergraduate student taking 12 or more credits is considered a full-time student.

2009-2010 REGULAR FEES: each semester

Undergraduate Flat Rate Tuition (12-18 credits)	\$12,252.00
Students will be charged an additional \$765.00 per credit for all credits over the flat rate maximum of 18 credits	
Room and Board	
Room (Double Occupancy)	2,190.00
Room — Christian Hall (Double Occupancy)	2,464.00
Christian Hall (Triple Occupancy)	2,174.00
Board — 19 Meal Plan	2,168.00
— 14 Meal Plan	2,110.00
— 10 Meal Plan	2,025.00
— 5 Meal Plan (Juniors and Seniors only)	1,683.00
— Commuter meal plan – various plans available, contact the Business Office	
Technology Fee (laptop)	\$ 525.00

Special room accommodations are subject to University rate schedules — contact the Business Office for further information. A tuition deposit of \$200.00 is required of new incoming resident students, and a \$100.00 tuition deposit is required for an incoming commuter student. The deposits are applied to students' accounts and are not refundable. A one-time room deposit of \$100.00 is also required of resident students for possible damages; the balance of this deposit is refunded within 90 days after graduation or official withdrawal.

2009-2010 CONTINGENT FEES:

Application Fee	\$ 30.00
Orientation Fee (freshman and transfers)	60.00
Application Fee — Master of Health Science	50.00
Application Fee — Master of Medical Science	50.00
Graduation Fee (payable whether or not the student attends commencement)	150.00
Vehicle Registration Fee	10.00
Transcript of Credits	5.00
Audit Fee	per credit 356.00
Special Examination Fee	25.00
Occupational Therapy Fee (4th through 5th year)	
Fall semester	461.00
Spring semester	461.00
Summer session	461.00
Physical Therapy Fee (4th through 6th year)	
Fall semester	461.00
Spring semester	461.00
Summer session	461.00
Physician Assistant Fee (4th through 5th year)	
Fall semester	327.00
Spring semester	327.00
Summer session	327.00
Fee for late check-in	65.00

2009-2010 LABORATORY FEES:

Biology, all courses with lab, per course	103.00
Chemistry, all courses with lab, per course	103.00
Physics, all courses with lab, per course	103.00
Physical Therapy, all courses with lab, per course	103.00
Occupational Therapy, all courses with lab, per course	103.00
Education 301	55.00
Education 302	55.00
Education 409	151.00
Education 412	151.00
Communications 201	47.00
Communications 202	47.00
Communications 205	47.00
Communications 301	92.00
Communications 305	92.00
Physician Assistant 440	189.00
Physician Assistant 441	189.00
Physician Assistant 442	189.00
Physician Assistant 460	324.00
Physician Assistant 461	324.00

Physician Assistant 462	\$ 324.00
Physician Assistant 494	329.00
Psychology 315 .....	.91.00
Psychology 415 .....	.91.00
Nursing 200 .....	.47.00
Nursing 300 .....	.91.00
Nursing 301 .....	.91.00
Nursing 302 .....	.91.00
Nursing 303 .....	.91.00
Nursing 401 .....	.91.00
Nursing 402 .....	.91.00
Nursing 404 .....	.91.00
Nursing 405 .....	.91.00
Nursing 411 .....	.91.00

2009-2010 OTHER REGULAR FEES: each semester

Additional Room Charges (per person per semester)

Private	\$ 605.00
Private – Christian Hall	1,200.00
Suite w/ 4 people	550.00
Suite w/ 2 people	820.00
Apartment in Ave Marie	2,606.00
Townhouse	2,976.00
Eastgate	2,559.00
Phi Delta Kappa House	2,190.00
Bach Honor's House	2,795.00
Other Off Campus Housing	2,190.00
Add Other On Campus Triples at	1,966.00

Summer Session

Undergraduate Tuition per credit	765.00
Room and Board	
Weekly	266.00

Graduate Schools (per credit)

Master of Business Administration.....	765.00
Master Human Resource Mgmt. / Ind. Relations.....	765.00
Master of Education	535.00
Doctor of Physical Therapy.....	765.00
Master of Occupational Therapy	765.00
Master of Physician Assistant.....	765.00
Master of Medical Science (for affiliated institutions).....	514.00
Master of Health Science	514.00
Master of Medical Science – Primary Care Core Fee	118.00

Continuing Education:

Application Fee	30.00
Tuition per credit	\$ 362.00

All expenses are subject to change without notice as financial conditions dictate.

PART-TIME STUDENTS

A student registered for fewer than 12 credits is considered a part-time student and is charged tuition at the rate of \$765.00 per credit.

Terms of Payment

All expenses are due and payable prior to the start of each semester. All financial arrangements must be completed before the first day of the semester. All charges older than 30 days on a student's account will be assessed an interest charge of 1.25% per month on the unpaid balance. Payments may be made with cash or check in person or by mailing to the attention of the Business Office. Credit card payments are accepted through Tuition Management Systems which charges a convenience fee for processing the transaction. Tuition Management Systems may be contacted by calling 1-888-356-8329 or through www.afford.com.

Each student will receive a billing statement at least 45 days prior to the start of each semester. This billing statement will include all tuition, room, board and fees associated with the student's enrollment at this time. Another billing statement may be produced within the first 30 days of each semester for any additional charges due to changes during the University's drop/add period. A monthly billing statement will be produced at the end of each month for any outstanding charges on the student's account.

As soon as payment is received, the student will be officially placed on the active student roster. Until the payment of a student's account has been settled, the University may not issue any report of grades, transcript of studies, diploma or other records of academic achievement. Also, a student may not be allowed to register for future courses until payment of student's account has been settled.

Budget/Payment Plans

Tuition Management Systems

Tuition Management Systems offers families several Monthly Payment Options to help make education expenses more affordable. The Interest-Free Monthly Payment Option enables families to spread all or part of the annual expenses over equal, monthly payments. There are no interest charges, only a small fee annually or per semester. Additionally, Low-Interest Monthly Payment Options, including an unsecured loan, a home equity credit line, and federally-backed loans, are also available. Please contact Tuition Management Systems at 1-800-356-8329 or visit their web site at www.afford.com, for more information on these programs.

BILLING PROBLEMS

Contact the appropriate office indicated for explanation or correction concerning these matters.

- a) Balance Forward, Credits, Payments, Deposits and Employer Billing — Business Office
- b) Financial Aid Award Notices, Guaranteed Student Loans and Scholarships — Financial Aid Office
- c) Housing Reservations and Housing Charges — Office of Residence Life

INSURANCE

Accident & Sickness

A Student Accident and Sickness Insurance Plan is available to all students. Students are covered 24 hours a day for an entire calendar year. Complete coverage is in effect at the University, at home and while traveling.

All students must participate in this insurance plan unless proof can be furnished that other similar insurance is carried by the students which provides adequate coverage while they are students at Saint Francis University or in the United States.

Personal Property

Saint Francis University cannot carry insurance on the personal belongings of the students. The University will not assume responsibility in the event of loss in any of its buildings. Therefore, students are urged to take out an insurance policy to protect their personal items or to have their parents provide coverage through their insurance policy. Students with parents having homeowner's insurance may have protection on their belongings at the University. The University recommends that parents and students check coverage with their insurance agent. The University can provide an insurance company for students by contacting the Business Office.

REFUNDS

Withdrawal from class. No financial refund can be made for withdrawal from a course occurring after the first four scheduled sessions of the course.

Withdrawal from the University. In the event of complete withdrawal from the University after the scheduled opening of classes, no part of the student's payment representing deposits for room, board, and tuition, or payments for registration fees, will be refunded. Tuition and room and board payments, subject to the deductions noted above, will be refunded according to the following schedule:

<i>Date of Student's Official Withdrawal</i>	<i>Per Cent of Payment Refunded</i>
Before or during first week	100%
During second and third weeks	90%
During fourth and fifth weeks	80%
During sixth week	70%
During seventh and eighth weeks	60%

In the event of dismissal, no refund can be made.

If students with Title IV funding discontinue their studies, a percentage of the aid must be returned to the Title IV funds according to the institutional formula which is on file in the Financial Aid Office.

CASHING CHECKS

A student may cash a check up to a maximum of \$100.00 at the cashier's window at the Business Office on the third floor of Scotus Hall between 9:30 A.M and 3:00 P.M, Monday through Friday, with a validated ID Card for the current semester.

It is the policy of the University to charge bad checks to the student who cashes them regardless of the maker. A \$20.00 service charge will be assessed on checks that are returned from a bank for lack of funds.

Financial Aid

Saint Francis University, aware that it is increasingly difficult for students and their families to meet the rising costs of higher education, has a comprehensive program of awards to offset costs. Some academic awards and scholarships are given for academic achievement and potential; other academic awards are based on academic achievement, potential, and financial need. Most federal, state, and institutional aid awards are based on financial need.

Financial need is the difference between the expected family contribution, as determined by the federal aid application, and college cost of attendance, which include tuition, fees, room and board, transportation, and personal expenses. A student will usually be eligible for more aid at a private college such as Saint Francis than at a public institution.

For the 2007-2008 Academic Year:

- more than 90% of full-time undergraduate students received some form of financial aid, and
- more than 90% of full-time undergraduate students received some form of grant assistance from Saint Francis University funds.

The application process requires that all applicants submit a Free Application for Federal Student Aid (FAFSA). Non-Pennsylvania resident students should apply for their respective state grants. All students accepted for admission to Saint Francis University who have the required academic criteria will be considered for academic awards. Most Saint Francis University academic scholarships do not require a separate application. If a scholarship application is required, the materials will automatically be sent to the student.

Financial aid is individualized at Saint Francis University. Aid awards are based on student needs and abilities, unique family situations, specific government regulations, and institutional awarding policies. Students who apply for financial aid before the filing deadline of May 1 will receive an award notice of the programs and amounts for which they qualify. A financial aid package consists of gift aid (which does not have to be repaid) and self-help (loans and work).

Saint Francis University financial aid awards to full-time students from 2009-2010 ranged from \$2,000 to \$31,478. Financial aid may be used for other costs of education such as books, transportation, and personal expenses. These costs vary according to the student's program of study, the distance from home, and personal spending habits. These costs are estimated to be an average of \$1,000 for books and supplies and \$1,250 for miscellaneous expenses.

Financial aid is renewable each year provided the student applies within the deadline, still shows financial need, has completed income verification requirements, and is making satisfactory academic progress. Saint Francis University has a strong commitment to assist all students in their efforts to finance their education. Students are encouraged to visit or telephone the Office of Financial Aid for assistance.

Federal Verification

Verification is a process that all universities receiving federal aid are required to complete. The purpose of verification is not to find fraudulent FAFSA applicants, but to find and correct common mistakes made during the filing of the Free Application for Federal Student Aid. All need-based aid packaging must be put on hold until a student provides the necessary information requested through the verification process. If the verification process is not completed, a student will not be considered for need-based financial aid. Thus, it is important

to return the information and requested documentation as soon as possible. The federal government randomly selects FAFSA applicants for verification. Though a random process, students may also be flagged for verification if conflicting information is reported on the FAFSA. If randomly selected for verification, a student must complete the process within the semester selected. The Office of Financial Aid must receive all required documents two weeks prior to the end of the selected semester.

Satisfactory Academic Progress

Federal regulations require that students receiving federal aid make satisfactory academic progress. Title IV federal programs which this affects include: Pell Grant, SEOG, Perkins Loan, Subsidized and Unsubsidized Stafford Loans, PLUS Loans, Work Study.

In order to comply with federal guidelines, students must meet the following requirements:

Time Frame: Undergraduate students attending SFU full-time have 10 semesters to do so. Part-time students have 10 full-time, 13 three-quarter time (9-11 credits), 20 halftime (6-8 credits), or 40 less than half-time (1-5 credits) semesters to complete graduation requirements.

“Academic Year” is defined as two consecutive semesters, receiving Title IV aid.

Qualitative Standards: Students must be in good academic standing according to the Undergraduate and Graduate Catalog (Please refer to the Academic Policy section). Those students placed on academic probation may continue to receive federal financial aid. Students who have been dismissed may not receive federal aid unless they have submitted a successful appeal to remain enrolled. Dismissed students must demonstrate they have completed necessary credits to regain good academic standing to receive federal aid if readmitted at a later time.

Quantitative Standards: To meet the quantitative standards for renewal of financial assistance, full-time students must successfully complete, with a passing grade, a minimum of 24 credits for each academic year. Part-time students are required to successfully complete 75% of all work attempted to be considered as progressing satisfactorily.

Probationary Status: Students enrolled in baccalaureate and associate degree programs (as well as PA Teacher Certification programs) who are unable to successfully complete the required annual credit limit (by 12 credits or less) will be given a one-time probationary period to establish progress while still receiving their student aid. At the end of the probationary period of one academic year, students must have successfully completed a minimum of 24 credits for full-time students or all attempted credits for part-time students.

Those not making progress will be dropped to unsatisfactory status and denied student aid for any upcoming enrollment periods until a minimum of 12 credits at a 2.00 grade point average (GPA) or higher have been successfully completed without failing, dropping, canceling or withdrawing credits or withdrawing from semester(s).

** In order for a course to be considered in the credit load toward academic progress, the course must be a NON-repeated course, unless the initial grade in that course were an “F” (failed) or “W” (withdrawn), as reported to the Registrar’s Office.*

Procedures: The Office of Financial Aid will review all students' progress annually and notify the students in writing those who did not make satisfactory academic progress.

Students are encouraged to contact the office to discuss the loss of aid and make arrangements to regain good standing. Options include a successful appeal and/or paying for make-up classes.

There is no probationary period for graduate students who are unable to successfully complete the required credits.

Appeal: If students fail to make satisfactory academic progress and feel that such failure is due to unusual circumstances (such as illness), students may send a written appeal to his/her financial aid administrator describing such circumstances and supporting documentation. If the appeal is successful, the student must make satisfactory academic progress during subsequent semesters in addition to any other requirements prescribed by the financial aid office.

Deadlines for submitting the Free Application for Federal Student Aid (FAFSA)

At Saint Francis, the Office of Financial Aid processes applications for Federal Student Aid on a "rolling basis." There is no set deadline for processing the FAFSA; applications will be processed when received. However, the preferred filing date is **April 1st prior to the fall semester. The deadline for students to be considered for the Pennsylvania State Grant is May 1st.**

Special Consideration Forms

The Office of Financial Aid is aware of uncontrollable circumstances that happen to families that cannot be reflected on income tax returns or the Free Application for Federal Student Aid (FAFSA). Therefore, Special Consideration Forms are available for special circumstances. You and your family may report unusual circumstances that impact your ability to pay for education costs while attending Saint Francis University on this form. These circumstances can reduce your income for the year applying, or the extraordinary expenses that will negatively impact your disposable income available for education expenses. This form is to be completed only after you have already filed and received the results back from the current year's Free Application for Federal Student Aid (FAFSA). Special Consideration Forms will be evaluated on a case-by-case basis. Please contact the Office of Financial Aid for applications and further information. Special Consideration Forms will not be processed after October 1st of the current year without the given year's income tax return.

Defining a Borrower-Based Academic Year (BBAY)

A BBAY must begin with a term in which a student is enrolled **at least half time**. Also, any mini-sessions (summer or otherwise) that run consecutively within a term must be combined and treated as a single term. A Borrower-Based Academic Year **must** meet the minimum Title IV requirements for an academic year. However, a BBAY that includes a summer term may include fewer than 30 weeks of instructional time or fewer credit hours than the minimum number required for Standard Academic Year (SAY). This is because a summer term may be shorter than a standard term in an academic year, but is recognized as academically equivalent to a standard term when used as one of the terms in a Borrower-Based Academic Year.

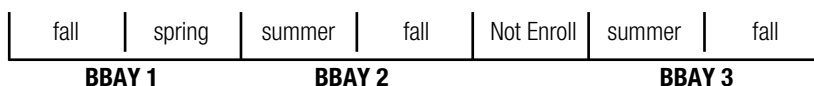
Figure A demonstrates how a BBAY “rolls” through an academic year.



In **Figure B** the student is not enrolled in the second term (fall) of BBAY #2.



Figure C shows a student that does not attend a term that otherwise would have been the beginning of a BBAY (in this case spring), then the student’s next BBAY can not begin until the next term that the student attends.



In all three of these examples, if these were the first three years of study for a dependent student and the student progressed a grade level each academic year, he/she would be eligible for up to the maximum Stafford amount of \$3,500, \$4,500, and \$5,500 for the respective academic years.

When a student is enrolled in his or her final semester of college and will graduate at the end of the semester, the Federal Government requires the University to prorate the student’s loan eligibility for that semester. Please contact the Financial Aid Office regarding the amount for which you may be eligible, or with any other questions pertaining to the Borrower-Based Academic Year.

ACADEMIC AWARDS

Saint Francis University has a comprehensive program of academic awards designed to reward outstanding academic achievement, to attract a high caliber student, and to reduce the financial burden of a quality education.

Most of these scholarships are awarded for academic accomplishment. Some are based on service to the University or on other criteria determined by the donors. Although determined by the academic and other criteria, the award amount is part of the student's financial aid package.

First-time freshman students who qualify for any of our merit-based or leadership awards will be notified of their eligibility upon acceptance to the University. Academic awards range from \$1,000 to \$15,500. All recipients are expected to make satisfactory academic progress and to perform some type of service to the University community.

TERMS AND CONDITIONS

Eligibility for any Academic Scholarship will continue for a period not to exceed a total of four years or eight semesters of undergraduate study providing you:

1. Maintain a 3.0 cumulative grade point average (GPA)
2. Maintain full-time status (12 or more credits per semester)
3. Reside on campus in a residence hall for all four years if you do not commute from home

Students who do not continually meet the required GPA will be notified in writing, and their scholarships will be discontinued at the end of the academic year. After attainment of the required GPA, and after submitting a written request to the Director of Financial Aid, students may regain eligibility.

SPECIAL NOTES CONCERNING INSTITUTIONAL AID:

1. All Scholarships are awarded in the fall and spring semesters at an amount of one half the total yearly award.
2. Only credits earned during the fall and spring semesters are covered by this award.
3. Scholarships can only be applied to tuition costs. Students receiving tuition remission or other full tuition scholarships or benefits may be recognized for their achievements but will be ineligible to receive these awards.
4. All Scholarships are renewable for up to four years (eight semesters).
5. Aid is only available to those pursuing their first baccalaureate degree.
6. Scholarships will not be prorated for students anticipating early graduation.
7. Scholarships awarded to students participating in the 3-2 Engineering, 2/3-3 LECOM Pharmacy Program, or other accelerated programs are applicable only while enrolled and attending classes at Saint Francis University.
8. Transfer Scholarships are only available to students seeking their first baccalaureate degree.
9. Although you have been awarded a scholarship, you will still be personally responsible for the cost of credits, room & board and other fees beyond the annual amount of the award. Other types of financial aid may be available to cover these and other costs.
10. Saint Francis University requires all Founders', Presidential, Assisi, and Red Flash Co-curricular Recipients to complete the Free Application for Federal Student Aid (FAFSA) by May 1 of each year. **Please realize that by filing the FAFSA, you may be eligible for additional aid.**

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| 1. TRANSFER AWARD/\$2500 | Minimum Cumulative GPA of a 3.0. |
| 2. INCENTIVE TRANSFER AWARD/\$3500 | Minimum Cumulative GPA of a 3.3. |
| 3. ADVANCED TRANSFER AWARD/\$4000 | Minimum Cumulative GPA of a 3.5. |
| 4. ACCELERATED TRANSFER AWARD/\$5000 | Minimum Cumulative GPA of a 3.7. |
| 5. ASSOCIATE TRANSFER AWARD/\$5000 | This scholarship is offered to any student who has completed an Associates Degree with a minimum cumulative GPA of a 3.0. |
| 6. ASSOCIATE EXCELLENCE TRANSFER AWARD/\$7000 | This scholarship is offered to any student who has completed an Associates Degree with a minimum cumulative GPA of a 3.5. |
| 7. PHI THETA KAPPA AWARD/\$5000-\$7000 | This scholarship is offered to any student who is a member of Phi Theta Kappa with a cumulative GPA of a 3.0 or better. This scholarship replaces the Associate Transfer Award or the Associate Excellence Award. |

* Saint Francis University generally accepts transfer courses from other institutions for which a grade of "C" or better was earned and are comparable to Saint Francis University course offerings.

Transfer Scholarships are available only to students who are seeking their first baccalaureate degree. The scholarships are renewable each year, given the student remains in good standing with Saint Francis University and maintains a 3.0 QPA.

Students who have completed academic study at a college that is based on a quarter system will be reviewed on a case-by-case basis for transfer scholarships.

ENDOWED CHAIRS AT SAINT FRANCIS UNIVERSITY

Endowed Chairs serve multiple needs at Saint Francis University including maintaining a faculty of distinction, encouraging scholarship among faculty and students, providing for visiting lecturers, granting financial aid to students, and generally enhancing scholarship and the teaching process.

THE JOSEPH AND MARGUERITE DiSEPIO CHAIR IN COMPUTER SCIENCE – Established in 2001 by Saint Francis University alumni, Joseph '58 and Marguerite (Scharpf) '60 DiSepio, the endowment is committed to raising the level of excellence within the computer science department. The endowment funds faculty development, a distinguished lecture series, student internship programs and research and practices in the field of security and information assurance.

THE DR. ALBERT A. ZANZUCCKI CHAIR IN BUSINESS ADMINISTRATION – Established in 2006 by Saint Francis alumni John S. '64 and Sheila (Widmer) '65 Connors, the endowment is named in honor of Dr. Albert Zanzuccki, professor emeritus and former chairman of the business administration department. The endowment is used to attract outstanding senior scholars and recognized business leaders to lecture and teach at the University, honor a distinguished Saint Francis faculty member, fund faculty and student research programs and other purposes as advised by a chair committee.

SELECTION CRITERIA FOR ENDOWED SCHOLARSHIPS

In order to apply for the following endowed scholarships, students must complete the Saint Francis University Application for Admission and be accepted to the institution. Students must also complete the Free Application for Federal Student Aid (FAFSA) annually. **No further action is needed.** The Office of Financial Aid and the Office of Admissions forms a committee to determine eligible recipients for endowed scholarships. If you are selected for an endowed scholarship, you will be contacted by the Office of Financial Aid and the Advancement Office.

ENDOWED AND SAINT FRANCIS UNIVERSITY SCHOLARSHIPS — A number of named scholarships and awards are granted to entering students according to established guidelines.

The following list identifies the permanent scholarship and award funds, their donors and purposes.

JOHN AND MILLIE ADAMUCCI SCHOLARSHIP — Established in 1997 by William Adamucci '66 in memory of his parents, John and Millie Adamucci. Restricted to business administration majors who demonstrate financial need.

FATHER GILBERT BARTH, T.O.R., SCHOLARSHIP — Established in March 1990 by Beatrice Root of San Antonio, Texas, in honor of her brother, Father Gilbert Barth, T.O.R. The scholarship is awarded annually to students who fulfill standard admissions requirements by the University scholarship committee.

EDWARD R. BATEMAN MEMORIAL SCHOLARSHIP — Scholarship in memory of Edward R. Bateman, Lafayette Hill, Pennsylvania, a Saint Francis student who died in 1968. Fund established by his family.

DR. STEPHEN J. BEDOSKY SCHOLARSHIP — Established in 1985 by Dr. Bedosky's widow, Margareta. Awards will be made on the basis of need and academic merit.

REVEREND ANTHONY BEREHELLY SCHOLARSHIP OR GRANT — Established in 1975 by the late Michael Bedosky of Binghamton, NY, formerly of Barnesboro, Pennsylvania, in honor of the former pastor of St. John's Parish, Barnesboro. Preference is given to students of the Prince of Peace Parish which is a consolidation of St. John's and other parishes in the Northern Cambria area.

THE RAYMOND BERNER SCHOLARSHIP IN ENGLISH/ COMMUNICATIONS — Established in 1992 by an anonymous donor in honor of Mr. Berner, who was a member of the University's faculty from 1956 until his death in January 1993. Restricted to junior and senior commuter students who are English/Communications majors and residents from the local area; based primarily on financial need and good academic standing.

BERWIND CORPORATION SCHOLARSHIP — Established in December 1974 by the Berwind Corporation of Philadelphia, the scholarship is awarded annually to a needy and worthy student selected by the scholarship committee.

ANNE SLOAN BORLAND AWARD ENDOWMENT — Established in 2002 through a gift from the estate of Anne Sloan Borland. A member of the Wolf Family of Altoona, Ms. Borland was a life long supporter of education, the arts, libraries and reading programs. Awards will be made to students enrolled in graduate programs through a competitive process.

JULIAN BROWN MEMORIAL SCHOLARSHIP — Established in 1978 in memory of Julian Brown, a 1951 graduate of Saint Francis. The scholarship is awarded annually.

GEORGE H. BURALL MEMORIAL SCHOLARSHIP — Established in 2003 through a gift from the estate of Theresa Josephine Burall in memory of her husband. Awards are made based on need.

JAMES P. BURKE SCHOLARSHIP IN PHILOSOPHY OR NURSING — Established in 1992 by an anonymous donor in honor of James P. Burke, former department chairman of sociology and philosophy who retired in 1990 after 42 years of teaching at Saint Francis. Mr. Burke died in 2001. Restricted to junior and senior commuting philosophy or nursing majors from the local area; based primarily on financial need and good academic standing.

FATHER GERVASE CAIN, T.O.R., SCHOLARSHIP — Established in 1991 by Mr. and Mrs. Richard Prostejovsky in honor of Father Gervase Cain, T.O.R., a teacher of philosophy at Saint Francis for 20 years and executive vice president of the University from 1976 to 1983.

FRANK & MARY M. CALANDRA SCHOLARSHIP — Established by Jack Calandra and Frank Calandra, Jr., in honor of their parents, Frank, Sr., and Mary M. Calandra. Preference is given to students majoring in business administration.

LUCY M. (SORIANO) CALHOUN SCHOLARSHIP ENDOWMENT — Established by the late Ted J. Long of Altoona, Pennsylvania, in memory of his mother, Lucy M. (Soriano) Calhoun. Awarded to qualified upperclass students who reside in Blair, Bedford, Centre, Clearfield and Huntingdon counties.

GUNARD BERRY CARLSON MEMORIAL SCHOLARSHIP — Established on December 6, 1971, by the Gunard Berry Carlson Memorial Foundation, Inc. This fund as established permits the scholarship committee to make awards to academically qualified students.

CLASS OF 1950 BUSINESS ADMINISTRATION SCHOLARSHIP — Established in 1998 by business administration department alumni of the Class of 1950.

CLASS OF 1951 AND 1952 BUSINESS ADMINISTRATION SCHOLARSHIP — Established in 2002 by business administration department alumni of the Classes of 1951 and 1952.

CLASS OF 1959 BUSINESS ADMINISTRATION ALUMNI SCHOLARSHIP — Established in 1994 by business administration department alumni of the Class of 1959 at their 35th class reunion. Restricted to junior and senior students in the business administration department. Based primarily on financial need and good academic standing.

CLASS OF 1960 BUSINESS ADMINISTRATION ALUMNI SCHOLARSHIP — Established in 1999 by business administration department alumni of the Class of 1960.

DR. JOHN COLEMAN SCHOLARSHIP IN HISTORY — Established in 1994 by an anonymous donor in honor of Dr. John Coleman, professor emeritus of history at Saint Francis. Based primarily on financial need and good academic standing. Restricted to junior and senior commuting history majors.

CONNORS FAMILY SCHOLARSHIP ENDOWMENT— Established in 1996 by John S. '64 and Shiela W. (Widmer) Connors '65 and the late John F. Connors and his widow, Mary (Shields) Connors. The fund permits the scholarship committee to make awards to students majoring in the business administration department.

LUCY BENDER COOPER AND STEPHEN AUGUSTINE COOPER SCHOLARSHIP — Established in 1994 by Dr. and Mrs. Leo K. Cooper in memory of Dr. Cooper's mother and father. Dr. Cooper, who died in 1998, was a pioneer in the field of orthopedic surgery and a member of the Class of 1926. His widow, Arlene, resides in Schererville, Indiana.

EUGENE A. CREANY SCHOLARSHIP — Established in 1975 through a fund established by Judge Eugene A. Creany of Ebensburg, Pennsylvania. Judge Creany died in 2001. Preference given to students from the local area.

DR. BETTY DAVIS MEMORIAL SCHOLARSHIP – Established in 1998 by Sr. Alice Louise Davis, RSM, in memory of her sister, Dr. Betty Davis, former professor of elementary education at Saint Francis. Preference is given to elementary education, education or nursing majors who reside in Cambria or adjoining counties.

THE HERBERT J. AND MILDRED L. de MARRAIS ENDOWMENT — Established in 2002 by Mr. and Mrs. de Marrais for general purposes. Mr. de Marrais served as a University trustee from 1989 to 2001.

JOSEPH AND MARGUERITE DiSEPIO SCHOLARSHIP IN COMPUTER SCIENCE – Established in 2007, and funded by The Joseph & Marguerite DiSepio Chair in Computer Science. The scholarship is restricted to a computer science major and is based on academic performance.

MARGUERITE AND JOSEPH J. DiSEPIO SCHOLARSHIP — Established in 1998 by Marguerite, Class of 1960, and Joseph J. DiSepio, Class of 1958, of Jamesburg, New Jersey. Restricted to business administration majors who are in good academic standing. Preference will be given to graduates of Roman Catholic High School in Philadelphia.

DIOCESAN SCHOLARSHIP — Established in 1974, this scholarship for academic excellence is funded by the University for qualified students from the diocesan schools of Altoona-Johnstown.

DR. MICHAEL DUDRA MEMORIAL ENDOWMENT — Established in 1986 by Dr. Dudra's widow, Mrs. Daria Dudra, and alumni of the Graduate School of Industrial Relations to assist students enrolled in the Graduate School of Human Resource Management/Industrial Relations. Dr. Dudra, who was the first director of the IR program, died in 1982. Mrs. Dudra died in 1994. Preference in the award process will be given to graduate students who demonstrate a commitment to a career in teaching industrial relations at the college or university level.

EDITH DAVIS EVE FOUNDATION SCHOLARSHIP — Created under the will of the late Edith Davis Eve of Altoona, Pennsylvania. Awarded to students from Blair County and the Altoona area who demonstrate financial need.

CARLO AND JENNIE FALCHINI MEMORIAL SCHOLARSHIP — Established in 1979 by Mr. and Mrs. Frank Falchini of Ebensburg, Pennsylvania, in memory of Mr. Falchini's parents. The fund permits the scholarship committee to make awards to deserving students.

DR. BARBARA M. FALK SCHOLARSHIP IN PSYCHOLOGY— Established in 2005 by Dr Falk, a 1962 graduate of Saint Francis. The scholarship will be awarded annually to a female student in her senior year of study with a career goal becoming a clinical psychologist.

JACOB FEND FOUNDATION SCHOLARSHIP — Established in 1988 by the Board of Directors of the Jacob Fend Foundation in Johnstown, Pennsylvania, to assist qualified Johnstown area high school students who demonstrate financial need. Candidates can not reach their 18th birthday prior to the selection. Jacob Fend was a prominent Johnstown businessman who died in 1899.

LEONARD S. AND MARY E. FIORE SCHOLARSHIP — Established in 2001 by the Fiore family of Altoona, PA, in honor of their parents, Leonard S. and Mary E. Fiore. Preference will be given to graduates of Bishop Guilfoyle High School in Altoona. Graduates of Bishop McCort in Johnstown or Bishop Carroll in Ebensburg may also be considered.

HENRY GEMINO SCHOLARSHIP — Established in 2001 by Francis P. Gemino '72 of Rockville Centre, NY, in honor of his father, Henry Gemino. The scholarship is awarded to deserving students by the University scholarship committee.

FATHER CHARLES GINOCCHIO SCHOLARSHIP — Established by the University in 1983 to honor Father Charles Ginocchio, former professor and mathematics department chairperson.

MARTIN AND JANE S. GOLDBABER SCHOLARSHIP — Established in 1994 by Mr. and Mrs. Goldhaber to promote the men's Division I basketball program.

ROBERT L. AND JEAN HAGERICH SCHOLARSHIP — Established in 2003 by Robert L. and Jean Hagerich of Johnstown, PA. The scholarship is awarded annually to deserving students.

BOB HAHN MEMORIAL GOLF SCHOLARSHIP – Established in 2007 by family and friends of Bob Hahn, long-time men’s golf coach and Immergrun Golf Club professional, who passed away in March 2007.

ALICE HAINES SCHOLARSHIP IN EDUCATION — Established in December 1970 by Alice Haines of Barnesboro, Pennsylvania, a teacher in the public schools of Northern Cambria County and a friend of Saint Francis University.

FATHER BEDE HINES, T.O.R., SCHOLARSHIP IN ENGLISH — Established in 1994 by an anonymous donor in honor of Father Bede Hines, T.O.R., a former professor of English at Saint Francis. Based primarily on financial need and good academic standing. Restricted to junior and senior commuting English majors.

ROBERT L. HITE MEMORIAL SCHOLARSHIP —Established in 1995 by The Hite Company in memory of Robert L. Hite, chairman of the board of The Hite Company. Mr. Hite died in 1985. Restricted to business administration, electrical engineering and associated majors.

DR. E. CLARK INGOLDSBY MEMORIAL SCHOLARSHIP — Established in 1989 by the family of Dr. E. Clark Ingoldsby in his memory. Dr. Ingoldsby, a 1932 graduate of Saint Francis, received his doctor of medicine degree in 1936 and served 42 years as a physician in the Altoona area. The scholarship is restricted to residents of Cresson, Pennsylvania, first, then to residents of Cambria or Blair County who are in need of financial aid.

L. ROBERT AND MARY LOUISE KIMBALL SCHOLARSHIP — Established in 1997 through a fund established by L. Robert and Mary Louise Kimball of Ebensburg, Pennsylvania. Preference is given to students from Cambria County.

M. JAYNE KIMLIN AWARD IN PHYSICAL SCIENCE — Established in 1999 in compliance with the wishes of Dr. M. Jayne Kimlin, an alumnus and long-time professor of chemistry at Saint Francis University. Dr. Kimlin died in 1999. The award is granted to a student majoring in chemistry or engineering who will be pursuing summer undergraduate research on the Saint Francis University campus.

RAYMOND KIST MEMORIAL SCHOLARSHIP IN EDUCATION — Established in 1994 by an anonymous donor. Ray, who died in 1995, served as the trainer for the University’s athletics program. Restricted to juniors and seniors from the Blair and Cambria area; based primarily on financial need and good academic standing.

WALTER A. KLEIN SCHOLARSHIP IN MANAGEMENT — Established in 1992 by an anonymous donor in honor of Walter A. Klein, an associate professor of management who retired in 1991 after 42 years of teaching at Saint Francis. Restricted to junior and senior commuting management majors from the local area; based primarily on financial need and good academic standing.

BROTHER AMADEUS KROEGER, T.O.R., SCHOLARSHIP IN ACCOUNTING AND BUSINESS — Established in 1992 by an anonymous donor in honor of Brother Amadeus, who served the University and the Franciscan order in a number of posts from 1954 until his death in 1983. Restricted to accounting and business majors from the local area; based primarily on financial need and good academic standing.

MICHAEL J. KUTMAS SCHOLARSHIP ENDOWMENT — Established in 2003 through a gift from the estate of Michael J. Kutmas, who resided in McKeesport, PA., and was a 1939 graduate of Saint Francis. The scholarship is awarded annually to a student who fulfills the University's standard admissions requirements and remains in good standing.

FRANK J. KUZEMCHAK SCHOLARSHIP IN ACCOUNTING — Established in 1995 by an anonymous donor to honor Frank Kuzemchak, who retired in 1995 after 45 years of service as an administrative staff member at Saint Francis. Restricted to junior and senior accounting majors commuting from Cambria and Indiana counties; based primarily on financial need and good academic standing.

DR. RODRIGUE LABRIE SCHOLARSHIP IN ENGLISH/ COMMUNICATIONS — Established in 1992 by an anonymous donor in honor of Dr. Labrie, professor of English and chairman of the English department. A 1950 graduate of Saint Francis, Dr. Labrie joined the University faculty in 1956. Restricted to junior and senior commuter students who are English/Communication majors and residents of the local area; based primarily on financial need and good academic standing.

PASQUALE H. LICASTRO MEMORIAL ENDOWMENT IN BUSINESS ADMINISTRATION — Established in 1998 in memory of Pasquale H. Licastro, who died in 1996. Dr. Licastro attended Saint Francis in the 1940s and went on to become a senior scientist in the materials research laboratory at Penn State University. The scholarship is restricted to business administration majors who demonstrate financial need.

JAMES W. AND HELEN MARIE LIEB AWARD — Established in 1989 by former students, colleagues, friends, family members and Jim's widow, Helen Marie, as a memorial to James Lieb, who served as an assistant professor of mathematics at Saint Francis from 1963 until his death in 1985. The award is presented on the basis of scholarship, financial need, campus service and attitude toward mathematics and community.

GEORGE LINK, JR., MEMORIAL SCHOLARSHIP — Established by the George Link, Jr., Foundation as a memorial to Mr. Link, a New York philanthropist. As established, the fund permits the University scholarship committee to select a student each year, beginning in 1982, on the basis of need and academic merit. The scholarship will be renewable for each recipient for a maximum of four years.

FATHER JAMES LONCOSKY, T.O.R., MEMORIAL SCHOLARSHIP — Established in 1984 by Herbert and Mildred de Marrais in memory of Father Loncosky, president of Saint Francis from 1962-1966. Father Loncosky was Mrs. de Marrais' brother. The fund allows the scholarship committee to make awards to academically qualified students based on need.

AGNES M. AND THOMAS H. LYONS MEMORIAL SCHOLARSHIP ENDOWMENT — Established in 1992 by Rev. Peter Lyons, T.O.R., in memory of his parents, Agnes M. and Thomas H. Lyons. The endowment provides scholarships to students who are members of minority groups and to students who are economically disadvantaged.

FATHER PETER A. LYONS, T.O.R., SCHOLARSHIP — Established in 1995 by an anonymous donor to honor Father Peter A. Lyons, T.O.R., a 1959 graduate of Saint Francis. Restricted to junior and senior commuting students; based primarily on financial need and good academic standing.

MacDONALD FAMILY SCHOLARSHIP — Established in 1999 by J. Randall MacDonald, who received his bachelor's degree in 1970 and graduate degree in 1971 from Saint Francis, and his wife, Kathleen L. MacDonald. Preference is given to a student who chooses a major field of study in either the business or science curricula. In addition, the selection process will recognize applicants whose activities and attitudes exhibit qualities of leadership and vision.

DONALD L. MACK SCHOLARSHIP IN ACCOUNTING — Established in 1992 by an anonymous donor in honor of Donald Mack, a 1959 graduate of the Saint Francis accounting program and a retired special agent for the Internal Revenue Service. A native of Altoona, Pennsylvania, Mr. Mack resides in Los Angeles. Restricted to accounting majors from the Altoona area or Blair County; based primarily on financial need and good academic standing.

GERALD K. "THE COP" MACK SCHOLARSHIP IN ENGLISH LITERATURE — Established in 1992 by an anonymous donor in honor of Gerald K. Mack, former director of security at Saint Francis. Restricted to junior and senior commuting English majors from the local area; based primarily on financial need and good academic standing.

ISOBEL MORNINGRED MACK SCHOLARSHIP IN MATHEMATICS — Established in 1992 by an anonymous donor in honor of Isobel Morningred Mack, a former resident of Tyrone. Restricted to junior and senior commuting mathematics and computer science majors from the Tyrone area; based primarily on financial need and good academic standing.

DONALD L. AND ISOBEL MORNINGRED MACK SCHOLARSHIP I — Established in 1997 for junior and senior students from (1) St. Matthew's Parish in Tyrone, or (2) the Tyrone area, or (3) northern Blair County. Based primarily on financial need and good academic standing.

DONALD L. AND ISOBEL MORNINGRED MACK SCHOLARSHIP II — Established in 1997 for junior and senior students from (1) St. Mark's Parish in Altoona, or (2) eastern Blair County. Based primarily on financial need and good academic standing.

PAUL J. MALOSKEY SCHOLARSHIP IN ECONOMICS — Established in 1992 by an anonymous donor in honor of Paul J. Maloskey, an associate professor of economics who retired in 1990 after 39 years of teaching at Saint Francis. Restricted to junior and senior commuting economics majors from the local area; based primarily on financial need and good academic standing.

ARMOND A. MANFREDI, JR., LEADERSHIP AWARD IN BUSINESS ADMINISTRATION — Established in 1999 by Armond's brother, Joseph A. Manfredi, to fund leadership awards to business administration department seniors on the basis of academic excellence, achievement and leadership. Armond, a businessman, community and civic leader, in Elizabeth NJ, was a 1965 Saint Francis graduate. He died in 1999.

PATRICK AND MARY ANN MCCARTHY MEMORIAL SCHOLARSHIP — Established in 1982 through a fund created by Mr. Patrick F. McCarthy of Punxsutawney, Pennsylvania, in memory of his parents. The fund allows the scholarship committee to make awards to deserving students from Cambria County. Preference is given to students who plan to study for the priesthood or who are children of coal miners.

DR. JAMES L. McCONNELL SCHOLARSHIP IN BUSINESS ADMINISTRATION — Established in 1992 by an anonymous donor in honor of Dr. James L. McConnell, a professor of accounting at Saint Francis. Dr. McConnell died in 2000. Restricted to junior and senior commuting business administration majors from the local area; based primarily on financial need and good academic standing.

HAROLD AND LOIS M. McGEE SCHOLARSHIP — Established in 1998 by Lois M. McGee of Altoona. The scholarship is restricted to students who are of good academic standing, demonstrate financial need, and are members of parishes in the Altoona-Johnstown Diocese.

FATHER FRANCIS MCKINNEY, T.O.R., SCHOLARSHIP IN PHILOSOPHY AND RELIGION — Established in 1994 by an anonymous donor in honor of Father Francis McKinney, T.O.R., a former professor in the philosophy and religious studies department at Saint Francis. Based primarily on financial need and good academic standing. Restricted to junior and senior commuting philosophy and religious studies majors.

PAUL A. McNICHOL MEMORIAL SCHOLARSHIP — Established in 1983 by Josephine McNichol of Altoona, Pennsylvania, in memory of her brother. The fund as established allows the scholarship committee to make awards based on need. Preference is given to students majoring in the field of communications.

MERCEDES-BENZ SCHOLARSHIP — Established in 1992 by Mercedes-Benz of North America to recognize the selection of Mike Iuzzolino, former Saint Francis basketball player, as male scholar-athlete of 1991 by the U.S. Basketball Writers Association. Awards will be made to undergraduate students enrolled in ecologically oriented sciences or engineering programs.

GEORGE MINNO MEMORIAL SCHOLARSHIP — Established in 1984 by Helen Minno of Johnstown, Pennsylvania, in memory of her husband. Mr. Minno, a long-time friend of the University, served as a member of the Board of Trustees. Preference is given to nursing majors.

MONMOUTH BAR ASSOCIATION SCHOLARSHIPS — Established in 1999 by Judge Neale Hooley, a 1953 graduate of Saint Francis, for students from Monmouth, New Jersey, who attend a law school upon graduation from Saint Francis University.

JOHN MURPHY SCHOLARSHIP IN HISTORY — Established in 1994 by an anonymous donor in honor of John Murphy, associate professor of history at Saint Francis. Based primarily on financial need and good academic standing. Restricted to junior and senior commuting history majors.

NATIONAL ALUMNI ASSOCIATION SCHOLARSHIP — Established in 1983 by the National Alumni Association of Saint Francis. Based primarily on academic excellence exhibited in high school, co-curricular involvement and financial need. The awardees are sons or daughters of Saint Francis alumni. Two students are selected each year.

One of the awards is named in memory of **Daniel N. Molchan**, a 1979 graduate of Saint Francis, who was treasurer of the National Alumni Association at the time of his death in 2000.

FATHER VINCENT R. NEGHERBON SCHOLARSHIP — Established in 1980 by the University in honor of Father Vincent Negherbon, T.O.R., president of Saint Francis from 1966-1972. A fund was established in 1997 by alumni and friends of the University to permanently endow the scholarship.

HUGH O'BRIEN YOUTH SCHOLARSHIP — Established in 1990 by the University to honor outstanding students with high academic credentials who have participated as Hugh O'Brien Youth Ambassadors.

ROBERT F. O'LEARY '54 AWARD — The endowment was created to honor a special alumnus with a twinkle in his eye who had a love of education and a passion for history. He valued his experience at Saint Francis and credited his time at the University for helping to shape the person he became.

FATHER JACK O'MALLEY SCHOLARSHIP IN BUSINESS ADMINISTRATION — Established in 1994 by an anonymous donor in honor of Father Jack O'Malley, a 1959 alumnus of the University. Restricted to junior and senior commuting business administration majors. Based primarily on financial need and good academic standing.

URSULA PAWLOWSKI AWARD — Established in 2003 in memory of Ursula Pawlowski, a 1974 graduate of Saint Francis College and a teacher of French at Bishop Carroll High School in Ebensburg. The award is made annually to Saint Francis University students studying French and participating in study abroad programs.

PERFETT FAMILY SCHOLARSHIP — Established in 1977 by Dr. Alfred A. Perfett, Class of 1949, and members of the Perfett family. Preference is given to a qualified student from the Shenango Valley area of western Pennsylvania.

DINO AND ROSEMARY PERSIO SCHOLARSHIP — Established in 1975 through a fund established by Attorney and Mrs. Dino S. Persio of Ebensburg.

BERNIE PETROSKY MEMORIAL SCHOLARSHIP — Established in 1991 by the Bernie Petrosky Memorial Foundation and the State Farm Insurance Company. Bernie Petrosky, a 1966 graduate of Saint Francis, was a State Farm Insurance agent in Somerset, Pennsylvania, for 25 years. Scholarships are restricted to a graduate of a Somerset County high school and a graduate of a Cambria County high school.

JAMES E. AND ELIZABETH C. PHISTER SCHOLARSHIP — Established in 1990 by James Phister of Loretto. Mr. Phister is the former director of food services at Saint Francis. Elizabeth (Betty), who died in 1990, was a long-time food service employee. The scholarship was established to assist children of food service employees enrolled in undergraduate programs at Saint Francis University.

FRANK AND MARIE PICARELLA AWARD – Established in 2004 by Frank J. '60 and Marie Picarella of Loretto. Awarded annually to a Saint Francis athlete who has completed his or her undergraduate degree at Saint Francis and is enrolled in a graduate program at Saint Francis. Preference will be given to track and field or women's basketball graduates.

FRANK J. AND MARIE PICARELLA SCHOLARSHIP ENDOWMENT — Established in 2003 by Frank J. '60 and Marie Picarella of Loretto. Restricted to eligible student athletes who are majoring in chemistry, physician assistant sciences, biology, computer science or mathematics.

DR. LAWRENCE PION SCHOLARSHIP IN BIOLOGY – Established in 2006 by Terrence Laughlin, a 1977 graduate of Saint Francis University, in honor of Dr. Lawrence Pion, professor emeritus of biology. The scholarship will be awarded annually to a student majoring in biology.

RAYMOND P. PONCHIONE SCHOLARSHIP IN ENGLISH — Established in 1994 by an anonymous donor in honor of Raymond P. Ponchione, vice president for advancement at Saint Francis. Preference given to junior and senior English majors; based primarily on financial need and good academic standing.

POSKITT FAMILY SCHOLARSHIP — Established in 2005 by Don J. Poskitt '58 of Tannersville, PA. The scholarship is awarded to qualified and deserving students.

JOHN W. POWERS MEMORIAL SCHOLARSHIP — Established in December of 1976 by former students in memory of Dr. John W. Powers, professor of education and member of the Saint Francis faculty for 30 years.

PRESIDENT'S UPPERCLASSMEN SCHOLARSHIP — Established by the University in 1980 for returning upperclassmen who do not already have major scholarships from the University. The amount is \$1,500 per year; awarded through a competitive essay which considers academic average, service to the University and financial need. Three new awards per year. Scholarships are not automatically renewable, but students may apply each year.

JACK AND MARY REES PHYSICAL THERAPY SCHOLARSHIP — Established in 1994 by Jack and Mary Rees of Pittsburgh. Mr. Rees, a 1950 graduate of Saint Francis, died in 1999. The award is based on good academic standing.

RETURNING ADULT STUDENT SCHOLARSHIPS — Established by the University in 1990 for adult students who are financially independent by federal standards and show financial need. Students who live with their parents do not qualify. The scholarships are awarded for each consecutive full-time semester to students who are carrying a cumulative 3.5 Q.P.A. earned at Saint Francis. Consideration for eligibility is given following the student's first full-time semester in the Undergraduate Division of the University. The scholarship holds the value of a three-credit course.

BIG JOHN RILEY MEMORIAL SCHOLARSHIP — Established in 1987 in memory of Big John Riley, Class of 1948, a prominent Altoona radio and television personality who died in 1986. Restricted to residents of Blair and Cambria counties who have been active in community and/or high school activities and personify the true spirit of volunteerism.

JOSEPH, EDITH, AND JOSETTE ROBERTS AWARD – Established in 1999 by family members and friends in honor of the late Joseph Roberts and his widow, Edith Roberts of Cresson. The endowment was expanded in 2009 to include their late daughter, Josette. Mr. Roberts, who died in April 1999, served a long and distinguished career as President Commissioner of Cambria County. Josette, a 1960 graduate of Saint Francis, was a dedicated educator in Cambria County schools. Preference in the selection of award recipients will be given to students from Cambria County who major in education.

WILLIAM RYAN SCHOLARSHIP — Established in 1997 by John '64 and Shiela '65 Connors and other classmates of William Ryan, a 1966 graduate of Saint Francis, who was killed in Vietnam in 1969. The scholarship is awarded annually to a deserving student by the scholarship committee.

SAINT FRANCIS UNIVERSITY BUSINESS SCHOLARSHIP ENDOWMENT — Established in 1985 primarily through the efforts of Dr. Albert Zanzuccki, professor emeritus of accounting. The purpose of the endowment is to attract motivated students of high academic standing to the Saint Francis business program and to provide scholarship assistance to qualified business administration students.

T. AGNES AND ERNEST J. SCHARPF MEMORIAL SCHOLARSHIP — Established in 1998 by the T. Agnes and Ernest J. Scharpf Foundation. The Scharpfs were the parents of Marguerite DiSepio, a 1960 graduate of Saint Francis. Preference is given to business administration majors who are in good academic standing and are graduates of LaSalle Academy in New York City.

RUDOLPH & GERALDINE (LINGENFELTER) SCHONEK ENDOWMENTS FOR EXCELLENCE IN BUSINESS ADMINISTRATION AND NURSING — Established in 1986 and expanded in 1990 by Mr. and Mrs. Rudolph Schonek of Johnstown. Mr. Schonek, a retired businessman, and Mrs. Schonek, former registered nurse, designated the fund to provide student scholarships, faculty and curriculum development programs and other enhancements for the business administration and nursing departments.

DONALD A. SCHRATZ '54 SCHOLARSHIP IN ACCOUNTING — Established in 1999 by Donald A. Schratz '54 of Pittsburgh, PA. Preference will be given to graduates of Central Catholic and Oakland Catholic High Schools in Pittsburgh, PA. Restricted to accounting majors who demonstrate financial need.

CHARLES M. SCHWAB MEMORIAL SCHOLARSHIPS — Established in 1977 to aid needy students affected by the 1977 Johnstown Flood, the scholarships are funded through proceeds from an annual golf tournament at Saint Francis University's Immergrun Golf Club. Eligibility guidelines were revised in 1980 to cover all worthy students from the University's local area.

SEPTEMBER 11 ALUMNI MEMORIAL SCHOLARSHIP — Established in 2002 by the University's Board of Trustees to memorialize those alumni who were killed in the September 11, 2001, terrorist attacks in New York City — **Frederick R. Kelley '66, Mary Ellen Tiesi '84, Larry J. Senko '89 and Robert A. Zampieri '94**. The endowment will also memorialize alumni family members who were lost as a result of the attacks.

Preference in the selection process will be given to the sons and daughters of the Saint Francis University alumni named above. In addition, the University has elected to recognize alumni children and the spouses of alumni children who were lost in the attacks by including their sons and daughters as potential scholarship recipients. Consideration then will pass to the children of any Saint Francis University alumnus/alumna. If there are no candidates from those categories, the awards may be made to any qualified student of the University.

DR. FERDINAND K. AND FRANCES LITTLE SHIELDS SCHOLARSHIP — Established by family members and friends as a memorial to the couple's dedication to education. Dr. Shields, a graduate of Saint Francis, was a member of the University's Board of Trustees when he died in 1993. Mrs. Shields, an honors graduate of Seton Hill University, had served on the faculty of the Saint Francis Education Department before she retired from teaching. She died in 1991. Preference will be given to students from Cambria County who demonstrate an interest in the teaching of English, creative writing and dramatics.

MAUREEN AND EDGAR SMITHE SCHOLARSHIP AWARD ENDOWMENT – Established in 2007 by Maureen and Edgar Smithe of Hollidaysburg, Pennsylvania. Maureen is a former member of the Board of Trustees of Saint Francis University. Preference is given to students who are graduates of Bishop Guilfoyle High School in Altoona, Pennsylvania, or Hollidaysburg Area High School in Hollidaysburg, Pennsylvania.

BARBARA SORIANO SCHOLARSHIP ENDOWMENT — Established by the late Ted J. Long of Altoona, Pennsylvania, in memory of his maternal grandmother, Barbara Soriano. Awarded to qualified upperclassmen who reside in Blair, Bedford, Centre, Clearfield and Huntingdon counties.

MINNIE PATTON STAYMAN FOUNDATION SCHOLARSHIP — Created under the will of the late Minnie Patton Stayman of Altoona, Pennsylvania. Awarded to students who are residents of the Altoona area who demonstrate financial need.

ROBERT H. AND VIVIAN C. STEWART SCHOLARSHIP — Established in 1997 by their son, Robert, a 1963 graduate. The fund permits the scholarship committee to make awards to students enrolled in the business administration department.

THE MAURICE STOKES MEMORIAL SCHOLARSHIP — Established in 1988 by the Stokes Club to honor Maurice Stokes, a 1955 graduate and All-American basketball player. Maurice went on to play professionally with the Cincinnati Royals. He died in 1970 following a twelve-year illness. The endowment funds a men's Division I basketball scholarship.

HENRY J. SULLIVAN SCHOLARSHIP — Established in 1973 through the estate of Henry J. Sullivan of North Scituate, Massachusetts, a member of the Federal Works Agency who received an honorary degree of Doctor of Laws from Saint Francis in 1947.

FATHER SEAN M. SULLIVAN SCHOLARSHIP — Established in 1980 by the University in honor of Father Sean M. Sullivan, T.O.R., president of Saint Francis from 1973-1977.

GENE AND SUZANNE TOOMEY SCHOLARSHIP IN ACCOUNTING — Established in 1994 by an anonymous donor. Gene is a 1959 graduate of the Saint Francis accounting program, and Suzanne, who died in 2003, was a 1960 graduate of the education program.

BARBARA C. TRAVAGLINI SCHOLARSHIP — Established as The Clares Scholarships in 1975 as a result of fund-raising projects by the Clares, a women's group associated with the University, and renamed in 1980 in honor of the organization's founder, Barbara C. Travaglino of Thorndale, Pennsylvania, a former member of the University's Board of Trustees.

ROBERT C. TRUMBBOUR SCHOLARSHIP IN ENGLISH — Established in 1994 by an anonymous donor in honor of Robert C. Trumbour, former director of alumni relations at Saint Francis University. Based primarily on financial need and good academic standing. Restricted to junior and senior commuting English majors.

UPPERCLASSMAN SCHOLARSHIP — Established in 1974 by an alumnus who wishes to remain anonymous.

SARA AND SALVATORE (SAM) VALENTY SCHOLARSHIP — Established in 2005 by Sara and Sam Valenty of Northern Cambria, PA. The scholarship will be awarded annually to a business management student who demonstrates academic achievement and financial need.

MICHAEL J. WALKER SCHOLARSHIP IN ACCOUNTING — Established in 2007 by Michael J. Walker '81. The scholarship will be awarded to an accounting major with preference given to students from Indiana and Westmoreland counties in Pennsylvania.

ROBERT S. WATERS SCHOLARSHIP — Established in 1971 through the estate of Robert S. Waters of Johnstown, Pennsylvania.

ADELAIDE G. HEVERLY WELGE SCHOLARSHIP IN ACCOUNTING — Established in 1993 by Adelaide G. Heverly Welge, a former resident of Altoona, Pennsylvania. Restricted to junior and senior commuter students from the Altoona area. Based primarily on financial need and good academic standing.

ADELAIDE G. HEVERLY WELGE SCHOLARSHIP IN BUSINESS ADMINISTRATION — Established in 1993 by Adelaide G. Heverly Welge, a former resident of Altoona, Pennsylvania. Restricted to junior and senior commuter students from the Altoona area. Based primarily on financial need and good academic standing.

ADELAIDE G. HEVERLY WELGE SCHOLARSHIP IN EDUCATION — Established in 1992 by an anonymous donor in honor of Adelaide G. Heverly Welge, a former resident of Altoona. Restricted to junior and senior female commuting education majors from the Altoona area; based primarily on financial need and good academic standing.

ADELAIDE G. HEVERLY WELGE SCHOLARSHIP IN MATH/COMPUTER SCIENCE —

Established in 1995 by Adelaide G. Heverly Welge, a former resident of Altoona, Pennsylvania. Restricted to junior and senior students majoring in math or computer science. Based primarily on financial need and good academic standing.

THERESA WILD MEMORIAL AWARD —

Established in memory of Theresa Wild of Sharon, Pennsylvania. Ms. Wild, who died in 2000, took great pride in the education of her grandniece, a 1999 graduate of the Physician Assistant Science program at Saint Francis University. The award will be made to a PA major in his or her final year of study.

MYRON C. WILLIAMS MEMORIAL SCHOLARSHIP —

Established in 1984 through the estate of Myron C. Williams, a Johnstown, Pennsylvania, businessman and long-time friend of Saint Francis. The fund allows the scholarship committee to make awards to academically qualified students. Preference is given to young men studying for the priesthood.

GEORGE A. AND HERBERT T. WOLF MEMORIAL SCHOLARSHIP —

Established in 1985 by Margery Wolf Kuhn of Altoona. Provides academic scholarships to students from the local area with high academic credentials and demonstrated financial need.

JOHN J. AND ANN B. WOLF FAMILY SCHOLARSHIP ENDOWMENT —

Established in 2007 by John and Ann Wolf of Altoona. The scholarship will be awarded for a four-year period to a graduate of Bishop Guilfoyle High School who plans to attend Saint Francis. John and Ann Wolfe are Bishop Guilfoyle graduates and John is a member of the Board of Trustees of Saint Francis University.

DR. AND MRS. PHILIP M. WOO, Sr., SCHOLARSHIP ENDOWMENT —

Established in 2007 by Dr. and Mrs. Philip M. Woo, Sr. of Ebensburg. Dr. Woo is a former professor of economics at Saint Francis. The scholarship will be used to assist deserving students who have demonstrated financial need.

FRANCIS J. AND CAROLINE YETSO SCHOLARSHIP ENDOWMENT —

Established in 2005 by Francis J. '59 and Caroline Yetso of Nipomo, California. Restricted to junior and senior students majoring in math and science. Based primarily on financial need and good academic standing.

DR. ALBERT A. ZANZUCCKI SCHOLARSHIP IN ACCOUNTING —

Established in 1992 by an anonymous donor in honor of Dr. Albert Zanzuccki, professor emeritus and former department chairman of accounting, who retired in 1984 after 37 years of teaching at Saint Francis. After retirement, Dr. Zanzuccki continued to serve the University in a volunteer capacity as a member of the development staff. Restricted to junior and senior commuting accounting majors from the local area; based primarily on financial need and good academic standing.

FINANCIAL AID PROGRAMS

FEDERAL PELL GRANTS are grants awarded by the federal Department of Education. Saint Francis University encourages all students to apply for this grant, which is available for first bachelor's degrees only.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS are available to students who demonstrate exceptional financial need. The grants are limited by the amount of allocation from the federal government and are available for a first bachelor's degree only.

SAINT FRANCIS GRANTS are funded by Saint Francis University and are available to students who demonstrate financial need. The amounts are determined by the extent of the financial need that cannot be met by other sources. These grants have certain residential requirements and are available for a first bachelor's degree only.

FEDERAL PERKINS LOANS are a federal self-help resource for Saint Francis students with exceptional need. A simple interest rate of 5% is charged on the unpaid principle beginning nine months after the student graduates or otherwise terminates his or her college education. The Federal Perkins Loan is need-based and will be awarded by the University, depending upon the student's eligibility and the availability of funds. The average loan amount at Saint Francis University is \$1,000 per academic year. Further information on forgiveness of the loan, extension of payments, and deferral of payment may be obtained in the Business Office.



FEDERAL WORK STUDY is intended to stimulate and promote the part-time employment of students who are in need of funds to help defray expenses. Most positions at Saint Francis University require 3-8 hours of work per week during the school year.

CAMPUS EMPLOYMENT offers limited work opportunities for students who are not eligible for the Federal Work Study and wish to have a part-time job on campus. Availability of jobs is dependent on funding.

OTHER EXTERNAL SOURCES OF ASSISTANCE. Many forms of assistance are available outside the University. Many unions, fraternal organizations, parents' employers, banks, and most states have some form of scholarship or loan program. We urge students and their parents to investigate carefully all sources of financial aid. Information may be obtained from the Office of Student Financial Aid concerning available aid. Many Saint Francis University students receive assistance from sources such as:

- Pennsylvania Higher Education Assistance Agency Grants
- Other state grant programs
- Federal Stafford Loans (both subsidized and unsubsidized)
- Internet websites such as www.fastweb.com
- Federal PLUS (loans for parents)
- Veterans Education Assistance
- Office of Vocational Rehabilitation (OVR)
- UMWA/BCOA Training and Education Fund (for unemployed miners)
- National Health Service Corps Scholarship Program
- Supplemental loan programs such as SallieMae Signature, Wells Fargo Collegiate, Citibank CitiAssist, and others

FAMILY TUITION DISCOUNT

If a family has two or more dependent students, or a parent and son or daughter, attending Saint Francis University simultaneously as full-time undergraduate students, each student will receive a \$1,000 tuition reduction per academic year (\$500 per semester). This reduction will continue as long as the student is in good standing.