



Financial Aid Instructions 2009-2010

Mercy/St. Luke's has partnered with Weber & Associates, Inc., a third party servicer, to automate the processing of all federal financial aid applications online. The online system used is called the **Virtual Financial Aid Office**, or VFAO, and it draws on a company whose sole capability and responsibility is to provide federal financial aid services to higher education students. You **must** have a valid e-mail address to use this system. You may use either of your hospital e-mails, but beware there may be some issues with the content filters the hospitals have in place.

In order to receive financial aid (federal aid and student loans) while at MStL, you must use the VFAO system. You must first complete a FAFSA for 2009-2010 using your 2008 tax information. You may access the FAFSA at <http://www.fafsa.ed.gov/>. The Federal School code for Mercy/St. Luke's is 014918. You must complete a FAFSA and a VFAO interview in each academic year of attendance.

Once you have completed the FAFSA, you will then follow these steps.

1. Go to <https://mercystlukes.vfao.com>
2. **Log in** with your username and password or click on "Register Now" to register as a new user and create an account.
3. Follow the link to the "**Student Interview Center**." You will need your Expected Family Contribution (EFC) from your FAFSA during the interview. Refer to the FAQ's in the right-hand column for tips and instructions as you go. Here are a few tips for the Interview:
 - a. At the "Terms of Attendance" page, check all three terms listed.
 - b. At the "Financial and Enrollment" page, check "Full-time" for attendance status. When it asks your grade level, if you are in your first year at MStL, you will mark "Freshman" and if you are in your second year at MStL, you will mark "Sophomore".
 - c. When you come to the question that asks if you or one of you parents is employed at the school, you may mark no, even if you do work part time at either hospital outside of school.
4. During the interview, you will receive a **Detailed Financial Plan**. The Financial Plan automatically quotes loan amounts for *independent* student.
5. **Click "Done"** to submit the application.

We recommend you print a copy of your interview for your records before submission. After you submit your interview, you will receive an e-mail confirmation and your information will be reviewed for accuracy and completeness. Once you complete this process, your enrollment at MStL will be confirmed. If everything is in order, your federal aid will be scheduled for payment. You will then receive a Student Financial Assistance Award Notice which indicates the types of aid, amount of aid, and dates of disbursement. All aid will be sent to MStL by electronic transfer, and you will be notified.

*If you want to apply for a Student Stafford or Parent PLUS loan, be sure to go to The Department of Education's website <https://dlenote.ed.gov/> to complete a Master Promissory Note (MPN). If you already have an MPN on file with The Department of Education, simply indicate your requested loan amount on the VFAO interview.

Note: Parents of dependent students and graduate students can go to <https://dlenote.ed.gov/> to complete an MPN to apply for a PLUS Loan. Please note that the terms for PLUS loans are different from Stafford loans.

Veteran's Benefits:

If you are receiving veterans' benefits and no other federal financial aid, you do **not** have to use VFAO. You must contact the Mercy/St. Luke's Program Director directly to process veteran's education benefits.

For information on your Student (XT) Account, please contact Dana Schmitz, Program Director at Mercy/St. Luke's School of Radiologic Technology at 319.369.7077 or via e-mail at schmitdd@crstlukes.com.