NTRIBUTION 4 ASSISTANCE

ONLINE STUDENT FINANCIAL

GUIDE 0 2019-20



WELCOME!

Eighty-six percent of Liberty's online students receive financial aid, and the Student Financial Services Division exists to help make a quality education more accessible.

This booklet will show you how to take advantage of the many financial aid resources available to meet your needs as you train as a Champion for Christ.

Ashley Reich, M.A., Ed.S.

Vice President of Student Financial Services



NET PRICE CALCULATOR

Estimate the cost of your Liberty education with the Net Price Calculator. Visit <u>LibertyU.com/NetPriceCalculator</u> and click "Net Price Calculator" for details.

BREAK DOWN the numbers

GENERAL TUITION 2019-20	FULL TIME/HR	PART TIME/HR
TUITION		
Undergraduate	\$390	\$455
R.NB.S.N. and R.NB.S.NM.S.N.	\$330	\$330
B.S.NM.S.N. (Dual Degree)*	\$330	\$330
M.A., M.B.A., and M.S.N.	\$565	\$615
Master of Science in Biomedical Sciences [^]	\$605	\$605
Master of Education and Master of Arts		
in Teaching Programs**	\$415	\$615
Rawlings School of Divinity Master's Programs	\$2,750 block rate^^	\$395
Rawlings School of Divinity Doctor of Ministry	\$2,750 block rate^^	\$395
Education Specialist and Doctoral Programs	\$595	\$650
Military Undergraduate	\$250	\$250
Military Rawlings School of Divinity Master's Degrees	\$2,475 block rate^^	\$275
Military Graduate/Doctoral***	\$275	\$275
FEES		
Technology Fee	\$199 per semester^^^	\$199 per semester^^^
Course Fees	Varies per course	Varies per course

^{*} The B.S.N.-M.S.N. Dual Degree program allows students to earn their Bachelor of Science in Nursing and a Master of Science in Nursing concurrently.

SPECIAL PROGRAMS

2019-20

TUITION	
LUOA/Dual Enrollment Program	\$549 per course
Willmington School of the Bible	\$120 per credit hour

PART-TIME QUALIFICATIONS	HOURS
Undergraduate	11 or less
Graduate	8 or less
Ph.D. and Doctoral	5 or less
Rawlings School of Divinity Master's Programs (Block rate=9–15 hrs)	9 or less (or more than 15)

^{**} Applicable to School of Education programs only. Does not include School of Behavioral Sciences programs.

^{****} Doctoral military rate only applies to the education doctoral (Ed.D and Ed.S) programs and the following doctoral certificate programs: Executive Certificate in Curriculum and Instruction, Executive Certificate in Higher Education Administration, and Post-Graduate Certificate in Psychiatric Mental Health Nurse Practitioner. Military students pursuing other doctoral programs will be charged the regular (part-time/full-time) doctoral tuition rates.

[^] This program is no longer accepting new students as of Fall 2018.

^{^^} Average enrollment in the block rate programs is 11 credit hours. Rawlings School of Divinity Doctor of Ministry students taking between 1 and 6.99 credit hours will be charged the part-time tuition rate of \$395 per credit hour. Students taking between 7 and 15 credit hours will be charged the block rate of \$2,750. Any credit hours above 15 will be charged at the \$395 part-time rate.

^{^^^} The technology fee is waived for all active military students.

TAKE FOUR steps to financial aid

Complete a Free Application for Federal Student Aid (FAFSA) at <u>FAFSA.ed.gov</u> with your Federal Student Aid Identification (FSA ID) and add Liberty University to receive your information. A student must complete the FAFSA to be considered for most financial aid at Liberty.

Use the IRS Data Retrieval Tool to make completing the FAFSA fast and easy.

You can also complete it on your mobile device! Download the myStudentAid app through the Apple App Store and Google Play.

Apply for grants, scholarships, and outside aid. For more information on these aid options, visit <u>Liberty.edu/SFS</u>. Virginia residents should also apply for the Virginia Tuition Assistance Grant (VTAG) at <u>Liberty.edu/VTAG</u>.

Learn about and apply for federal and private loans at <u>Liberty.edu/Loans</u>. You can find out more information about the financial aid disbursement process at <u>Liberty.edu/Disbursements</u>.

Complete Financial Check-In (FCI) to confirm your enrollment, aid, and payment plan (if needed) at Liberty.edu/Online/Steps-To-Financial-Check-In/. Completing FCI earlier allows for better, more flexible payment plans.

FINANCIAL AID and GRANTS

Liberty.edu/Grants



2019-20 Federal and State Grants & Need-based Aid

Federal Pell Grant (up to \$6,195)

Federal Supplemental Educational Opportunity Grant (up to \$800)

Virginia Tuition Assistance Grant (up to \$3,400 for eligible undergraduate students and \$1,700 for eligible graduate students)

FEDERAL AND PRIVATE STUDENT LOANS

Federal Direct Student Loans: These subsidized and unsubsidized amounts are determined by the FAFSA.

Federal Direct PLUS Loans: These are credit-based parent and graduate student loans.

Private Educational Loans: Compare lenders at ELMSelect.com.

Check available DISCOUNTS & SCHOLARSHIPS

View a full list and eligibility requirements at Liberty.edu/Online/Scholarship-Opportunities/.

CANADIAN STUDENT DISCOUNT

15% Tuition Discount

FIRST RESPONDER DISCOUNT

25% Tuition Discount

This discount is awarded to students who are employed or currently volunteer full time, served within the last five years, or have retired from an eligible position.

HEROES FUND SCHOLARSHIP

Full Tuition (after financial aid and military aid)

To qualify, students must meet one of the following requirements:

- » Be a recipient of the Purple Heart
- » Be rated 50–100% disabled for a "combat-related" post-traumatic stress disorder by the Department of Veterans Affairs
- » Be rated 50–100% disabled for "combatrelated" injuries/illness/condition by the Department of Veterans Affairs
- » Be the widow(er) of a spouse who was killed in action during one of the Gulf Wars

INTERNATIONAL MISSIONS BOARD (IMB)

Full Tuition

Students with IMB Journeyman status who pursue a Master of Arts in Religion qualify for a 100% discount.

LIBERTY ADVANTAGE

15% Tuition Discount

Students affiliated with an approved group or company partnered with LUO qualify for this tuition discount.

CHURCH-BASED SCHOLARSHIPS

Full Tuition

For information about our Southern Baptist Conservatives of Virginia and West Virginia Convention of Southern Baptists scholarships, visit *Liberty.edu/Scholarships*.

WORD OF LIFE

50% Tuition Discount

Employees of Word of Life can receive this discount for LUO undergraduate and graduate programs.

★ MILITARY DISCOUNT

Special Tuition Rates

Liberty offers a generous tuition discount to active service members, veterans, and their spouses. To learn more, go to

Liberty.edu/Online/LUO-Military-Tuition-Discount/.

FINALIZE your student account

ASIST

ASIST is the main hub where you can view your financial awards and messages from the Financial Aid Office and review the status of requested or submitted documents. If you want a fast and easy way to see your Financial Aid and Student Accounts information on myLU, add the widgets to your profile at Liberty.edu/ASIST.

BOOK VOUCHERS

These funds are available to graduate students who want to either include the cost of books in their tuition payment plan or use their financial aid funds toward the cost of books. This process is completed during FCI and allows all graduate students to order their books before classes begin through MBS Direct. Learn more at MBSDirect.net/Liberty.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The FERPA of 1974 established requirements regarding the privacy of student records. Students who wish to share information about their account or to assign a person to communicate on their behalf must set up a FERPA PIN and provide this PIN to the persons of their choosing. For more information, go to Liberty.edu/FERPA.

PAYMENT PLANS

Flexible payment plans are just one more way we help students make their college dreams affordable. The key to getting the best, most affordable plan is to complete FCI as early as possible.

FINANCIAL CHECK-IN (FCI)

FCI is the final step a student takes to confirm enrollment with Liberty and must be completed before starting classes each semester. Students can begin FCI the same day they register for classes. Complete FCI earlier and benefit from better payment plan options. More information is available at Liberty.edu/FCI.

INCLUSIVE ACCESS (IA)

IA is an enhanced educational experience that leverages various interactive learning platforms by converting print content from top publishers into digital content. Inclusive access fees are currently waived for LUO undergraduate students and students taking eligible online graduate and doctoral courses in the School of Divinity, meaning their electronic textbooks are provided at no cost.

REFUNDS

Refunds from financial aid credits are processed 25 days after a student is eligible. Eligibility is determined based on their enrollment. Once there is an actual paid credit to refund to a student, the funds are transferred to BankMobile. At this point, the student can use the funds through a BankMobile Vibe account, have the funds transferred via ACH wire transfer to a personal bank account, or have a check mailed. Go to Liberty.edu/Refund for additional information.

CONTACT US with any questions







SA (434) 592-3600 | (866) 783-0191

FA (434) 582-2270 | (888) 583-5704 Monday–Friday, 8 a.m.–8 p.m. EST Saturday, 10 a.m.–6 p.m. EST

Good afternoon.



By email:

SA LUOStudentAccounts@liberty.edu

FA FinancialAid@liberty.edu

Hi.



Chat live:

Liberty.edu/SFSChat

Monday-Friday, 8 a.m.-8 p.m. EST Saturday, 10 a.m.-6 p.m. EST



The Student Accounts Office can assist with Financial Check-In, book vouchers, refunds, and billing.



The Financial Aid Office can be reached with questions about the FAFSA, verification, scholarships, grants, and loans.

NON-DISCRIMINATION STATEMENT

Liberty University reserves the right to change the terms and conditions of any scholarship at any time at its discretion, as well as suspend or terminate any scholarships.

Liberty University does not engage in unlawful discrimination or harassment because of race, color, ancestry, religion, age, sex, national origin, pregnancy or childbirth, disability, or military veteran status in its educational programs and activities. Liberty University maintains its Christian mission and reserves its right to discriminate on the basis of religion to the extent that applicable law respects its right to act in furtherance of its religious objectives.

The following persons have been designated to coordinate Liberty University's compliance with certain anti-discrimination laws: Coordinator of LU Online Office of Disability Accommodation Support at (434) 592-5417 or <u>luoodas@liberty.edu</u>; Director of Disability Accommodation Support (Residential) at (434) 582-2159 or <u>odas@liberty.edu</u>; Executive Director of Title IX at (434) 592-4999 or TitleIX@liberty.edu.