



FINANCIAL INFORMATION

2011-2012

CHARGES

<u>Residence Hall Student</u>	<u>Semester</u>	<u>Year</u>	<u>Off-Campus Student</u>	<u>Semester</u>	<u>Year</u>
Tuition (12-17 hours per semester)	\$8,340	\$16,680	Tuition (12-17 hours per semester)	\$8,340	\$16,680
SA Fee	100	200	SA Fee	100	200
Technology Fee	100	200	Technology Fee	<u>100</u>	<u>200</u>
Residence Hall Room	1,660	3,320		\$8,540	\$17,080
Meal Plan: 19 meals/week	<u>1,845</u>	<u>3,690</u>			
Total package	\$12,045	\$24,090			

A meal plan is required for all residence hall students. Cafeteria meal plans may include a combination of meals in the cafeteria and the Rusty Bucket, a snack shop within the cafeteria. See Bulletin for meal plan options.

Tuition 1-11 hours	\$ 695 (per credit hour)
18 + hours	695 (per credit hour)
Books (Estimate)	500 (per semester)
Dorm Room Deposit	100 (payable at time of room reservation)
Freshman Orientation Fee	95 (required of all freshmen students)
Medical Insurance	200 (approximate premium per calendar year)
Nursing Application Fee	100 (non-refundable)
Nursing Fee	150 each clinical nursing course
Private Music Lessons	200-300 (per semester)
Private Room Fee	830 (per semester)

FEDERAL/STATE AID

Grants	Federal Pell Grant	\$ 555 - 5,550 per year
	Federal Supplemental Educational Opportunity Grant	\$ 100 - 2,000 per year
	Tuition Equalization Grant (Texas Residents) (Subject to state budget allocation)	\$ 200 - 3,800 per year
Work	Federal College Work Study	Up to \$2,000
	Texas College Work Study (Texas Residents)	Up to \$2,000
Loans	Federal Direct Loan/Unsubsidized Federal Direct Loan	\$ 3,500 (freshman) \$ 4,500 (sophomore) \$ 5,500 (junior/senior)
	Unsubsidized Federal Direct Loan	
	Dependent students	\$ 2,000
	Independent students	\$ 6,000 (freshman/sophomore) \$ 7,000 (junior/senior)
	Federal Perkins Loan	\$ 1,500 (freshman/sophomore) \$ 2,250 (junior/senior)
	Federal Direct PLUS (Parent Loan)	Cost of attendance minus aid

Eligibility for above financial aid is determined through the Free Application for Federal Student Aid.

SOUTHWESTERN ADVENTIST UNIVERSITY SCHOLARSHIPS

Academic Awards & Scholarships

Endowed Awards & Scholarships

Gold Award

75+ hours of college credit with a GPA of 3.90

Silver Award

75+ hours of college credit with a GPA between 3.70 and 3.89

Southwestern Scholars Award

Given to students who achieve the level of Finalist, Semi-Finalist, or Commended Scholar in the National Merit Qualifying Test or who receive a score at or above the 99.5 percentile on the ACT or SAT.

Freshman	Trustee Award	\$5,000	(\$6,000 if residence hall student)	85-100
	Presidential Award	\$3,000	(\$4,000 if residence hall student)	75-84.9
	Achievement Award	\$2,000	(\$3,000 if residence hall student)	65-74.9

These awards are determined through a combination of the senior mid-year high school cumulative GPA + SAT/ACT scores. GPA multiplied by 12.5 plus [ACT multiplied by 1.4 or SAT divided by 32]

General

Family discounts

3 or more full-time students from the same family

Spouse of full-time student

Student Missionary/Task Force

Summer Work Scholarships

Summer ministries – Camp, Literature Evangelism, Witnessing Ministry

SWAU summer employment while living in campus housing

Need

4-Way Scholarship

Callicott Scholarship

Pechero Family Scholarship

Transfer

A transfer student with at least 24 cumulative college credits may qualify for one of the following scholarships:

\$4,000 if cumulative GPA from prior colleges is 3.75+

\$3,000 if cumulative GPA from prior colleges is 3.5-3.74

\$1,500 if cumulative GPA from prior colleges is 3.0-3.49

Refer to the University Bulletin for further information on the following scholarships

PAYMENT PLANS – Select payment plan at www.portal.swau.edu beginning July 15

Plan I

Cash

The total semester charges are paid at registration. A 3% discount is given on cash paid.*

Plan II

Institutional Education Loan (0% Interest)

This plan is a five payment contract with the University. The first payment, due in July, is 60% of semester charges, and financial aid can be applied toward this requirement. The remaining balance will be divided equally over four payments due the 10th of each month, beginning in August and ending in November for fall semester. The five payments in spring semester will begin with 60% of charges due in December, and the balance divided equally over four payments due the 10th of each month beginning in January and ending in April. Any additional charges to the student's account over the semester are added to this loan. Students must go to the Southwestern portal in July to choose this payment option.

Plan III

Institutional Education Loan (0% Interest)

This plan is a four payment contract with the University. A minimum of 60% will be paid at the time of registration, with financial aid as a part of that payment. The remaining balance will be divided into three payments due on the 10th of each remaining month of the semester. Any additional charges to the student's account over the semester are added to this loan.

*Payments made by credit card or debit card do not qualify for the cash discount.