



Charges

Residence Hall Student	Semester	Year
Tuition (12-17 hours per semester)	10,056	20,112
SA Fee	110	220
Technology Fee	200	400
Residence Hall Room	1,850	3,700
Meal Plan	1,900	3,800
Total Package	14,116	28,232
<i>Other Meal Plan Options:</i>		
*Meal Plan 22 (declining balance)	1,100	2,200

Off-Campus Student	Semester	Year
Tuition (12-17 hours per semester)	10,056	20,112
SA Fee	110	220
Technology Fee	200	400
Total Package	10,366	20,732
<i>Meal Plan Options:</i>		
*Meal Plan 22 (declining balance)	1,100	2,200

A meal plan is required for all residence hall students. Cafeteria meal plans include a combination of meals in the cafeteria and the Rusty Bucket, a snack shop within the cafeteria. *Meal Plan 22 option is for students 22 or more years of age, or seniors (90+ credit hours).

Additional Costs

Tuition 1-11 Hours	838 per credit hour
18+ Hours	629 per credit hour
Books (Estimate)	600 per semester
Dorm Room Deposit	100 payable at time of room reservation
Freshman Orientation Fee	300 required of all freshmen students
Medical Insurance	1,200 approximate premium per calendar year
Nursing Subject Exam Fee	500 non-refundable
Nursing Tuition Surcharge	300 each clinical nursing course
Private Music Lessons	300 approximately per semester
Private Room Fee	925 per semester
Senior Class Dues	Voted by Senior Class

Federal/State Aid

Grants		
Federal Pell Grant		\$606-5,920 per year
Federal Supplemental Educational Opportunity Grant		\$100-1,500 per year
Tuition Equalization Grant (Texas Residents)		\$200-3,200 per year

Work		
Federal College Work Study		Up to \$2,200
Texas College Work Study (Texas Residents)		Up to \$2,200

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 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 - \$200-\$5,000
- ◆ Southwestern Scholars Award - includes all Southwestern Scholarships \$20,112 (Full tuition) awarded to students who achieve the level of
 - Finalist in the National Merit or National Achievement Programs
 - Semifinalists are awarded \$10,056 (Half tuition)
 - National Hispanic Scholar in the National Hispanic Recognition Program
 - A sum of the ACT skill area scores totaling 132 or a combined SAT EBRW and Math score of 1520.

Student who qualify for both Freshman Awards and Southwestern Scholars Awards receive the higher of the two.

Freshman

Southwestern Award of Excellence +	\$8,000 awarded with scores * of 91-100
Trustee Award +	\$7,000 awarded with scores * of 85-90
Presidential Award +	\$6,000 awarded with scores * of 80-84
Academic Dean Award +	\$4,000 awarded with scores * of 70-79
Achievement Award +	\$3,000 awarded with scores * of 60-69

+ Includes \$1,000 which will be applied to tuition costs if the student lives in the residence hall.

*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 35.5]

Leadership Scholarships (renewable) \$500-\$1000

General

- Family Discounts
 - 3 or more full-time students from the same family - 10% tuition discount
 - 2 full-time students from the same family - 5% tuition discount
- Student Missionary/Task Force - \$1,200
- Summer Work Scholarships - maximum award up to \$2,000
 - Summer ministries - Camp, Literature Evangelism, Witnessing Ministry
 - Southwestern summer employment while living in campus housing

Need

- 3-Way Scholarship
- Callicott 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

\$2,000 if cumulative GPA from prior colleges is 3.0-3.49

\$1,500 if cumulative GPA from prior colleges is 2.75-2.99

Refer to the University Bulletin for further information on all university scholarships.

Payment Plans - Select payment plan at www.portal.swau.edu

Plan I Cash

The total semester charges are paid at registration.

Plan II Institutional Education Loan (0% Interest)

This plan is a four payment contract with the University. The registration fee (65% of semester charges) is due in July. Financial aid can be applied toward the registration fee. 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 payments for spring semester will begin with the 65% registration fee in December, and the remaining 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 by July for fall semester and December for spring semester, to choose this payment option.

Plan III Institutional Education Loan (0% Interest)

This plan is a three payment contract with the University. A minimum of 65% 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.