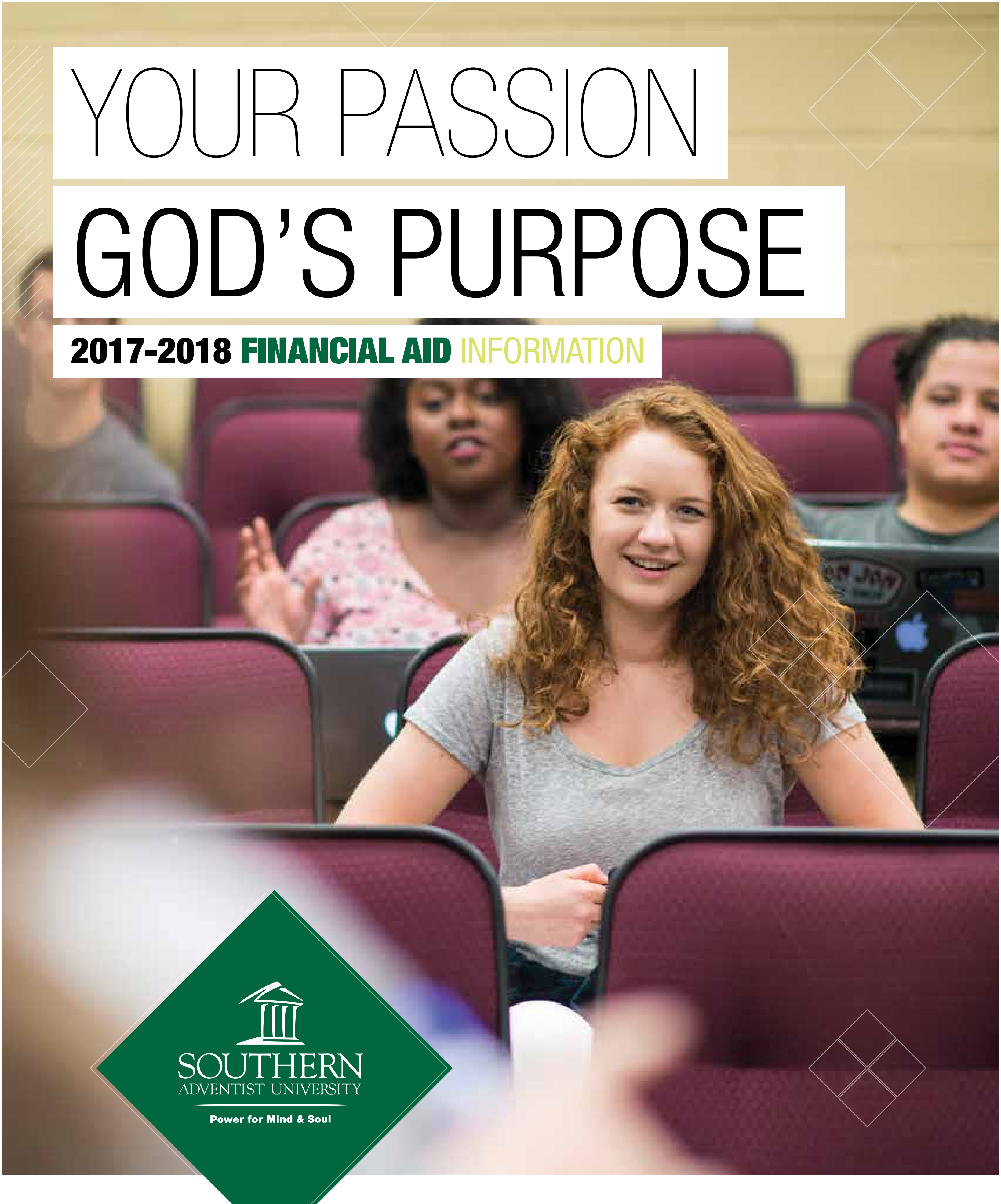
YOUR PASSION
GOD'S PURPOSE

2017-2018 FINANCIAL AID INFORMATION



SOUTHERN
ADVENTIST UNIVERSITY

Power for Mind & Soul

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WE WANT YOU HERE

Of the 7 billion people in this world, God made **you** unique. Your specific blend of gifts, talents, and passion is yours alone, and we like that. In fact, that's why we want you as part of the **Southern family**.

Thousands of alumni and employees demonstrate that desire every year by sharing financial gifts in anticipation of your arrival—and your need. Whatever your financial situation, our trained advisers will help you get all of the aid you can. Applying for grants and scholarships is easy, and more than **95 percent of freshmen receive some level of assistance** with tuition.

Southern is a place where you can learn and grow and discover your unique purpose in life. It's time to dream big and trust that our God, who knows the end from the beginning, will place you exactly where you need to be. **Let us help you get there!**

INVESTING IN YOUR FUTURE

Before you attempt an apples-to-apples comparison between the cost of a private, Seventh-day Adventist education* at Southern versus other options at a state college or university, consider what's at stake **beyond the degree** itself. Will you learn to reach for heaven or just the next rung of the corporate ladder? Will you measure your success in your closeness to Christ or only by the fullness of your bank account? One day soon you're going to change the world. The question is, how? And for whose glory?

At Southern, our mission is to help you become the best *you* imaginable. At its core, this means combining **your passion** with **God's purpose** to discover a lifelong calling. Our financial aid counselors understand the eternal significance of this process, working hard to uncover every dollar available for you and your family's investment in a Southern education. At the end of the day, that means nearly **$12 million in Southern-based funds**, above and beyond loans, are awarded each year to students like you!

You many not think you can afford to come to Southern, but once our counselors help you figure out all of your financing options, you'll discover you can't afford not to come! The message is clear. **Don't compromise on Adventist education**.

** Visit **southern.edu/100reasons** to see statistics showing the many positive ways alumni of Adventist colleges and universities have been blessed by choosing to invest in an Adventist education.*

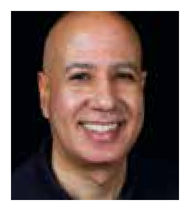
Value is best defined by what something's worth, not how much it costs. The same is true with your education. So along with spiritual considerations, we invite you to **explore employability** and other career success indicators before deciding where to spend your college fund.

At Southern, we welcome the scrutiny: our graduates rank highly both for starting salary after college and for return on investment (lifetime earnings versus cost of attending). Plus, alumni leave campus with **less student loan debt**, on average, than those from a majority of educational institutions across the nation.*

Don't allow budgetary fears to keep you from pursuing the opportunity for a life-changing academic, social, and spiritual experience at Southern. More than 90 percent of our students receive tuition assistance; you're not alone. **20,000+ graduates** have gone before you, walking boldly into a future shaped by faith and finances, career and calling, passion and purpose. We believe you're next in line.

Take that step and come be a part of something **eternally important**.

**Statistic based on national average as reported by U.S. News & World Report*

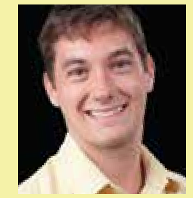


START YOUR FINANCIAL JOURNEY

with **PROSPECTIVE STUDENT FINANCE COUNSELOR** Fred McClanahan by calling 1.800.SOUTHERN or emailing **prospectivefinance@southern.edu.**

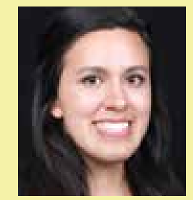
ONCE YOU'RE ON CAMPUS, THIS TEAM OF STUDENT FINANCE COUNSELORS IS HERE TO HELP.

STUDENT FINANCE COUNSELOR
Faith Anderson

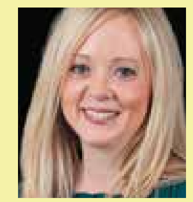


STUDENT FINANCE COUNSELOR
Michael Rumsey

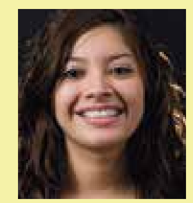
STUDENT FINANCE COUNSELOR
Rebekah Spears



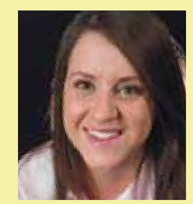
STUDENT FINANCE COUNSELOR
Xenia Figueroa



GRADUATE STUDENT FINANCE COUNSELOR
Ginger Cheney



ASSOCIATE DIRECTOR
Lillian Loza



DIRECTOR
Paula Walters

Visit **southern.edu/studentfinance**

GET HELP FROM SCHOLARSHIPS AND LOANS

Many opportunities are available to help finance your private, Christian education—including merit-based, need-based, and credit-based options. Five scholarships offered through Southern are **renewable at 100 percent for up to four years**.

1. **Freshman Leadership Scholarship**
   If you have served in specific leadership positions during your senior year, you may qualify for a $2,500 scholarship.
2. **Freshman Lightbearer Scholarship**
   Are you graduating from a public high school, home school, or private high school not run by an Adventist organization? You qualify for a $2,000 scholarship.
3. **Freshman State Replacement**
   If you live in the Southern Union and would lose your state scholarship by attending Southern, you are eligible for a $3,000 scholarship.
4. **National Scholarship Competitions**
   Finalists in the following programs receive a full-tuition scholarship:
   - National Merit Scholarship
   - National Achievement Scholarship for African-Americans
   - National Hispanic Recognition Scholarship
5. **Freshman Academic Scholarship**
   Freshman Academic Scholarships are based on a combination of your ACT/SAT score and cumulative high school GPA.

MERIT-BASED

Regardless of financial need, a student taking 12 or more credit hours receives these scholarships based on academic skills, merits, and/or performance talents. Be sure to maintain a minimum 3.0 cumulative GPA to be eligible for renewal.

Honors Scholarship
Amount = $2,000

Dean's Scholarship
Amount = $4,000

Presidential Scholarship
Amount = $6,000

Full Tuition Scholarship
Amount = Full tuition

Performance Scholarship
Each year performance scholarships are awarded by the School of Music (for orchestra, wind symphony, and choirs), Engage Ministries, and Gym-Masters.

Summer Camp Scholarship
These scholarships are available to students who work at an Adventist conference-sponsored summer camp—$165 for each full week worked up to $2,000.

Literature Evangelism Scholarship
Summer income earned through literature evangelism is matched 50 percent up to $2,000.

Southern Scholars Scholarship
Southern Scholars who meet the honors program requirements for one academic year are eligible for scholarships during the remaining years of their undergraduate studies:
- $1,500 for the second year
- $2,500 for the third year
- $3,500 for the fourth year

Departmental Academic Scholarships
Students who return to campus for full-time studies are eligible for financial aid from their academic departments based on cumulative GPA.

Transfer Scholarships
A student transferring to Southern with more than 10 hours of college credit is eligible for scholarships. Find more information at **southern.edu/transfer**.

View scholarship eligibility criteria at **southern.edu/scholarships.**

TYPES OF AID

NEED-BASED

These forms of aid are based on financial need that is determined by a federal formula. The process to apply is the FAFSA (Free Application for Federal Student Aid). Go to **fafsa.ed.gov**.

Endowment Funds and Other Grants

Southern is blessed with growing endowment funds created by donors interested in helping students achieve their educational goals. Eligibility for some of this grant money is determined by filling out the FAFSA.

Grant-in-Aid Scholarships

Southern alumni and other friends of the university have donated money to help students pay for their education.

Tennessee Grants and Scholarships

The Tennessee State Grant awards up to $4,000 in free need-based money. Tennessee Education Lottery (HOPE) Scholarships also offer up to $5,500 per year.

Federal Grants

The federal government awards up to $5,815 in Pell Grant money. The government also gives Southern money called Supplemental Educational Opportunity Grants to designate for specific students. These grants are limited, so apply early.

Federal Direct Loans

Direct Loans carry low interest rates, can be deferred while you are enrolled, and the amounts that you can borrow increase each year as you get closer to graduation.

Federal Perkins Loan

This is a low-interest, long-term loan based on a student's financial need. The interest does not accrue while you are in college.

CREDIT-BASED

If you still need financial assistance, the following credit-based loan programs are available. Student loans carry low interest rates and usually only need to be repaid after you leave school.

Private Educational Loans

Personal loans are available from lending institutions nationwide. Your student finance counselor can recommend programs with the best interest rates and terms and help you submit loan applications.

PLUS Loan

The Parent Loan for Undergraduate Students (PLUS) enables parents with good credit histories to borrow money in their name for their children. Your student finance counselor can provide more details.

OTHER FUNDING SOURCES

You may qualify for other aid from Southern, community organizations like the YMCA or Rotary Club, your parents' employers, or your church. Contact resources such as your local pastor, public library, and Chamber of Commerce to learn more.

Tax Credits

You may qualify for the Lifetime Learning or Hope Scholarship tax credits. To claim these, use the 1098-T IRS form (that Southern sends you) to fill out IRS Form 8863, which you'll include with your federal income tax return. For more information, contact your tax adviser.

Cost Calculator (southern.edu/calculator)

The Net Price Calculator gives you a quick idea of how much it could cost you to attend Southern. Simple questions about your high school grades, national test scores, and leadership activities (combined with information on your family's income and plans for working in the summer) help compute estimated total expenses and discounts. With gift aid, loans, and income from a part-time job, you will see how Southern can be affordable.

Access databases with more than 180,000 fellowships, private scholarships, grants, and loans at **finaid.org** and **fastweb.com**.

COVER COSTS BY WORKING

Jobs for students are available both on and off campus. Southern students contribute a yearly average of $2,500 toward their bill by working 12-16 hours a week. Our university has more than 1,250 on-campus student jobs, employing more than half of the student body in the residence halls, the dining hall and other eateries, the wellness center, and the library as well as for mentoring, tutoring and other learning support, call center, janitorial, and landscaping positions, among others. There are also plenty of part-time employment opportunities in the local community. The best place to look for available jobs is **southern.edu/studentjobs**.

FEDERAL WORK-STUDY

Your financial aid package could include Federal Work-Study. Federal Work-Study is an on-campus job that is funded by the federal government. This allows Southern to provide more on-campus jobs for students.

SUMMER EMPLOYMENT

Many students choose to work during the summer, whether in their hometowns or closer to campus. With a good summer job, you can easily earn an extra $2,500 during your time off.

PLANNING YOUR BUDGET

You can find affordable solutions by working out the details with your admissions counselor. Here are some of the numbers you'll be crunching.

The estimated total cost for Southern's 2017-2018 academic year is $29,350 (or $22,650 for community students).

Online Payment Plans
Students have access to a variety of payment plan options that help families to spread out the cost of tuition over the academic year without paying interest.

Southern.edu/payment allows you the convenience of online access and management. Students, and anyone they grant permission to, can view monthly statements, set up payment plans, make payments by credit card or bank draft, and manage other financial details.

Visit these sites for more resources on affording college: **studentaid.ed.gov** and **college.gov**

SAMPLE YEAR STUDENT BUDGET

Sample yearly cost for 2017-2018	Residence Hall Student	Community Student
Undergraduate Tuition (12-16 hours)	$20,700	$20,700
General Fee	850	850
Estimated Books/Supplies	1,100	1,100
Residence Hall Rent	4,250	---
Estimated Food Allowance*	2,450	---
Total	**$29,350**	**$22,650**

** Additional plan options available at southern.edu/card. Expenses vary.*

For a more accurate estimate, use our cost calculator at southern.edu/cost-calculator

UNDERGRADUATE TUITION

Hours**	Per Semester	Per Year
6	$5,220	$10,440
7	6,090	12,180
8	6,960	13,920
9	7,830	15,660
10	8,700	17,400
11	9,570	19,140
12-16	10,350	20,700

*** Tuition for less than 12 semester hours is $870 per credit hour. Tuition for each credit hour more than 16 semester hours is $675. Summer tuition (begins May 1) is $675 per credit hour.*

GET A FREE SUMMER CLASS

Save more than $1,950 and get a taste for college life at Southern's SmartStart session beginning in July.

Take us out for a test drive. As a new student, you can take a three-credit-hour summer class without paying a single penny of tuition, and your free class credit can transfer anywhere.

When the four-week session is over, 9 out of every 10 students decide to stay at Southern. To take advantage of this offer, just apply with Enrollment Services or find more information at **southern.edu/smartstart.**

SMARTSTART FINANCES

Tuition	FREE
Residence Hall Rent	$300
Commitment Deposit*	$250
Food and Books	varies
Total	$550 + food and books

** Holds your place for Fall 2017 and is nonrefundable after May 1, 2017*

To contact us, call 1.800.SOUTHERN or email enrollment@southern.edu

APPLYING FOR FINANCIAL AID

It's likely that you're eligible for a variety of scholarships, grants, or federal loans: there's no secret formula for deserving financial aid. But with 13 million college students in the United States, funding can be claimed quickly, so make sure you turn in your FAFSA on time.

One of the first steps to paying for your college education will be to apply for federal aid. Any student who is a U.S. citizen or permanent resident may receive assistance based on financial need. Most college students in the United States receive aid, so apply even if you don't think you'll qualify.

Filing for student aid begins with the Free Application for Federal Student Aid (FAFSA), which will help determine your eligibility for certain federal and institutional aid.

Fill out the form at **fafsa.ed.gov**. A Student Aid Report is issued approximately two weeks after completing the FAFSA. This helps Southern award your financial aid.

FINANCIAL DEADLINES

We want you to be a part of Southern, so note these dates to ensure you take advantage of all your aid options.

When	Who	What
Before November 30, 2016	All students needing financial aid	Complete and submit the FAFSA to receive priority in all financial aid, including state, federal, and institutional funds.
November 30, 2016 to September 2017	All students needing financial aid	Those who missed the above deadline should still submit the FAFSA as soon as possible to receive funds still available. Southern awards institutional grants and scholarships to new students during this time, with institutional aid awarded to returning students only until funds are depleted. Some state funds may no longer be available.
Before May 1, 2017	All new students	Pay the $250 commitment deposit.*
Before May 1, 2017	All new students	Pay SmartStart fees ($250 commitment deposit* and $300 residence hall rent).

** Holds your place for Fall 2017 and is nonrefundable after May 1, 2017*

Fill out the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov.

P.O. Box 370 • Collegedale, TN • 37315-0370
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