



"There are a lot of things that Concordia offers to help out with the cost of tuition, such as scholarships and loans. I feel the experience of attending Concordia has been worth the tuition. I have definitely felt challenged, and it has helped me learn that when I think I cannot possibly finish a project, with a little determination, I can succeed every time."

Candace
Major: Elementary Education
Hometown: Elgin, MN

Discover the Value of a Great Education

Unleash the Opportunities

A great education is much more than learning new information. It means making the most of the opportunities your college experience puts before you. Like gaining real-world experience through internships and service-learning. Developing leadership skills in a campus club or organization. Expanding your horizons through new class offerings or study abroad programs.

Experience the Concordia Advantage

It's more than our commitment to the best academic programs, small class sizes or accessible technology. The Concordia Advantage lies in meaningful relationships – with professors, classmates, community and beyond. Making a real connection with other people makes a real difference. That's the Concordia Advantage.

Discover the Value

Countless studies show that lifetime earnings of college graduates are more than double those of people without a degree. And, here's a stat that should grab your attention: 78% of Lutheran private college students graduate in four years or less compared to just 31% in public universities.

Cost for 2010-11 Academic Year

Tuition for the 2010-2011 academic year is \$27,400, which includes laptop lease and student services fees. Room and board is \$7,500. Concordia University charges a flat tuition rate for 12 to 19 credits taken per semester. To take more than 19 credits per semester, students pay an additional fee and obtain approval from their academic adviser.

Average Cost

Some people think they can't afford the cost of a quality private college education. In reality, our comprehensive financial aid program makes Concordia University, St. Paul one of the best private college values in Minnesota. But, you must apply for financial aid to receive it. It's worth the effort: 100% of first year students who apply for financial aid receive some form of assistance. The average award last year was \$22,918, which includes scholarships, grants, work-study and need-based federal loans.

Financial Aid in Four Simple Steps

1. Apply for admission to Concordia University, St. Paul

2. Apply for a PIN from the Department of Education

3. File the FAFSA

4. Receive financial aid award notification

Quick Reference

Concordia University,
St. Paul FAFSA school code:
002347

FAFSA (Free Application
for Federal Student Aid)
www.fafsa.ed.gov

FAFSA PIN
www.pin.ed.gov

Financial Aid Calculator
[www.csp.edu/
scholarshipcalculator](http://www.csp.edu/scholarshipcalculator)

BEAR Center
Business, Enrollment,
Advising, Registration
651-603-6300
bearcenter@csp.edu
www.csp.edu/FinancialAid



How do I apply for financial aid?

Go to www.fafsa.ed.gov and complete the FAFSA (Free Application for Federal Student Aid). Choose Concordia University, St. Paul with the code 002347.

Is there a deadline for financial aid?

To get the most accurate picture of a student's financial aid award, it is preferable for parents to complete the FAFSA after they have filed their federal tax return. The earliest students and their families may apply for financial aid is January 1. Awarding begins in March so it is best to apply for financial aid before the May 1 priority deadline to ensure full consideration for all financial aid. Also, the earlier students and their families apply for financial aid, the sooner they will receive their award package.

When is financial aid applied to the student account?

Grant money is applied to student accounts on the first day of classes. Loan money is applied as soon as the lender sends it to Concordia. Loan money is usually sent within the first few days of class, but it can be several weeks after classes have begun before funds are sent.

How long does it take to receive the financial aid package?

Students must be admitted to Concordia University and have completed a FAFSA. Approximately 10 days after the application file is complete students can expect to receive their financial aid award package.

Why is a PIN needed to complete the FAFSA and how is it obtained?

The U.S. Department of Education requires a PIN to complete the application. The PIN provides an added level of security to financial information, and allows the applicant to log out and return to their application later if they are unable to complete the application in one session. It also allows students to access their U.S. Department of Education financial aid records. Apply for the PIN at www.pin.ed.gov.



Our Financial Aid Staff is Ready to Answer Your Questions

What comprises a typical financial aid package?

A typical financial aid package starts with the Expected Family Contribution. From that point, Concordia University will award institutional grants and scholarships, federal grants and scholarships and Minnesota State Grants (residents only). Campus work-study and student loans also will be awarded to meet demonstrated financial need only. The PLUS loan, a loan for parents and private education loan options will be presented if additional help is needed.

What happens to any "left over" money in the student account?

If a credit balance remains after all tuition and fees have been paid for the semester, students receive the overage within 14 days. Overages are determined after the drop/add deadline.



Concordia
UNIVERSITY-SAINT PAUL

Office of Admission
275 Syndicate Street North
St. Paul, MN 55104
651-641-8230
800-333-4705
admission@csp.edu
www.csp.edu

Financial Aid Focus

Discover the Value of a Great Education



Concordia
UNIVERSITY-SAINT PAUL



You Have to Apply for Financial Aid to Receive it!

It's definitely worth the effort. In fact, 99% of all first-year traditional undergraduate students enrolled at Concordia for 2008/09 received financial assistance in some form. Last year, the average award was \$21,635, which includes scholarships, grants, work-study and need-based federal loans... it's definitely worth the effort.

Our Financial Aid staff is ready to answer any questions you have.
651-603-6300 • bearcenter@csp.edu • www.csp.edu/FinancialAid

Concordia University is an eligible postsecondary institution for Minnesota and Federal GI Bill benefits and Department of Vocational Rehabilitation funding.

FUND NAME	DESCRIPTION	AMOUNT	APPLICATION PROCESS
CSP Talent Scholarships/Strategic Priority Scholarships			
Music Scholarship	Open to new students enrolled full-time in the traditional undergraduate programs. Awarded to students demonstrating musical ability and participation in music programs.	\$500 - \$1,000 Renewable by audition.	Students must complete a separate application and audition on-campus during the announced dates. Students living a significant distance from campus may submit an audition with prior arrangements. Contact Dr. David Mennicke at 651-641-8828 or dmennicke@csp.edu.
Art Scholarship	Open to new full-time traditional undergraduate students indicating an interest in Art.	\$500 – \$1,000 Renewable for declared majors.	For more information, contact Prof. Keith Williams at 651-641-8251 or williams@csp.edu.
Theatre Scholarship	Open to new students enrolled full-time in the traditional undergraduate programs. Awarded to students demonstrating theatrical ability and participation in theatre programs.	\$500 - \$1,000 Renewable for declared majors.	Students must complete a separate application and audition on-campus during the announced dates. Students living a significant distance from campus may submit an audition with prior arrangements. Contact Prof. Jim Seemann at 651-641-8896 or seemann@csp.edu.
Athletic Scholarship	Available for all varsity sports.	Amounts vary. Determined by your head coach.	Students must be accepted to a degree-seeking undergraduate program at the University and meet NCAA D-II eligibility for scholarship consideration.
Mathematics Scholarship	Open to new students declaring a major or minor in Mathematics.	\$500 - \$1,000 Renewable for declared majors.	Awarded based on high school performance in core courses. Scholarship recipients are expected to complete courses in the major in fall and spring semesters of their first year. Apply by May 1.
Natural Science Scholarship	Open to new students declaring a major or minor in Natural Science.	\$500 - \$1,000 Renewable for declared majors.	Awarded based on high school performance in core courses. Scholarship recipients are expected to complete courses in the major in fall and spring semesters of their first year. Apply by May 1.

CSP Scholarships for Students Entering Church Professions

Church Assurance Program	For new students enrolled in a church vocation program who will pursue a professional ministry within the Lutheran Church-Missouri Synod (LMCS).	\$13,700 Eligible student is assured a min. of \$13,900 in grants (congregational/district support in addition.)	Membership in an LCMS congregation required for all applicants. Full-time, degree-seeking enrollment in a recognized church professional program required. Awarded to all freshman who receive the Presidents and Regents Scholarship. Transfers awarded the Transfer Regents Scholarship also qualify. Students must apply for federal and state financial assistance. Federal, state and institutional grants and scholarships are considered part of the assurance. Apply by May 1.
Church Vocation Scholarship	For students enrolled in church vocational programs.	\$2,000 – Annually renewable.	The scholarship and any assistance given by student's congregation and district will be part of student's financial aid package, reducing need-based loans and work-study. Apply by May 1.

FUND NAME	DESCRIPTION	AMOUNT	APPLICATION PROCESS
CSP Merit Scholarships			
Regents Scholarship	Offered to freshmen based on academic achievement.	\$52,000 (\$13,000 annually)	Average award criteria 3.9 high school GPA and 27 ACT. (see www.csp.edu/scholarshipcalculator) Apply by May 1.
President's Scholarship	Offered to freshmen based on academic achievement.	\$40,000 (\$10,000 annually)	Average award criteria 3.5 high school GPA and 22 ACT. (see www.csp.edu/scholarshipcalculator) Apply by May 1.
University Scholarship	Offered to freshmen based on academic achievement.	\$32,000 (\$8,000 annually)	Average award criteria: 3.0 high school GPA and 19 ACT. (see www.csp.edu/scholarshipcalculator) Apply by May 1.
Concordia Opportunity Grant	Offered to freshmen based on academic achievement.	\$16,000 (\$4,000 annually)	Average award criteria: 2.3 high school GPA and 17 ACT. (see www.csp.edu/scholarshipcalculator) Apply by May 1.
President's Achievement Scholarship	Competitive scholarship for freshmen students of color in the undergraduate traditional programs.	\$56,000 (\$14,000 annually)	Demonstrate a 3.4 high school GPA and 20 ACT. Separate application by May 1 required. Eligible students are assured a minimum of \$14,000 in grants. Other institutional aid is considered part of the assurance. Contact your admission counselor for more information.
Transfer Regents Scholarship	Offered to transfer students based on academic achievement.	\$16,000 (\$8,000 annually)	Demonstrate a 3.25 CGPA from all accredited higher education institutions attended. Must be degree-seeking and enrolled full-time. Apply by July 1.
Transfer President's Scholarship	Offered to transfer students based on academic achievement.	\$11,000 (\$5,500 annually)	Demonstrate a 3.0 – 3.24 CGPA from all accredited higher education institutions attended. Must be degree-seeking and enrolled full-time. Apply by July 1.
Transfer University Scholarship	Offered to transfer students based on academic achievement.	\$9,000 (\$4,500 annually)	Demonstrate a 2.5 – 2.9 CGPA from all accredited higher education institutions attended. Must be degree-seeking and enrolled full-time. Apply by July 1.
Transfer Concordia Opportunity Grant	Offered to transfer students based on academic achievement.	\$5,000 (\$2,500 annually)	Demonstrate a 2.0 – 2.49 CGPA from all accredited higher education institutions attended. Must be degree-seeking and enrolled full-time. Apply by July 1.
Transfer Advantage Scholarship	Offered to those pursuing an undergraduate degree and transfer directly from a Concordia partner institution.	\$2,000 (\$1,000 annually)	Automatically applied. Visit www.csp.edu/transfer for more information.
Lutheran Heritage Scholarship	For LCMS freshmen and transfer students.	\$2,000	Must be a LCMS congregation member, degree-seeking and enrolled full-time. Apply for admission by May 1. Automatically applied.
Ignite Scholarship	For newly enrolled full-time traditional students in the Ignite Leadership program.	\$2,000	Automatically applied to those participating in Ignite. Visit www.concordia.csp.edu/leadership for more information.

Student Employment Programs

Federal and State Work-Study	On-campus employment for qualified students. Based on family financial need as determined by the FAFSA.	\$100 - \$2,500 Minimum pay rate \$7.25	File the FAFSA (Concordia code 002347) Federal or state work-study students have first preference for campus employment.
CSP Student Employment	On-campus employment for students not eligible for federal and state work-study as determined by the FAFSA.	No limit. Minimum pay rate \$7.25	Campus jobs are available beginning October 1 for students not awarded state or federal work-study.

CSP Scholarships in Partnership

Southeast Asian Teacher (SEAT) Licensure Program	Scholarships for SEAT program students.	Up to half of the tuition, books and laptop fees.	Consult your admission counselor after your financial aid award notification. For more information visit www.csp.edu/SEAT.
Building Opportunities for Leadership Development (BOLD)	The BOLD program provides academic and financial assistance to under-represented students, developing leadership skills through mentoring.	Up to \$2,000 per year based on eligibility requirements.	Consult with your admission counselor after your admission notification.

FUND NAME	DESCRIPTION	AMOUNT	APPLICATION PROCESS
Grant Programs			
Concordia Need-based Grant	This grant is for students that demonstrate a financial need.		File the FAFSA
Federal Academic Competitiveness Grant (ACG)	The ACG is for first- and second-year students who are Pell Grant recipients who completed a rigorous high school curriculum. There is also a GPA requirement.	First-year students are eligible for \$750 and second-year students are eligible for \$1300.	File the FAFSA
Federal Pell Grant	Federal grant program offered to students who qualify based on family financial need as determined by the FAFSA process.	\$1,000 - \$5,500	File the FAFSA
Federal Supplemental Educational Opportunity Grant (SEOG)	Federal grant program offered to students who qualify based on family financial need as determined by the FAFSA process.	\$200 - \$4,000	File the FAFSA
Minnesota Achieve Scholarship	This scholarship is for Minnesota residents who completed a rigorous high school curriculum and reported a family adjusted gross income of less than \$75,000 on the FAFSA.	\$100 - \$8,661	File the FAFSA. Visit www.getreadyforcollege.org/achieve.
MN Postsecondary Childcare Grant	This grant is for Minnesota residents who have qualifying childcare expenses.		File the FAFSA
Minnesota Indian Scholarship	This scholarship is for Minnesota residents that can provide documentation proving one-fourth or more American Indian ancestry and demonstrate financial need.		File the FAFSA
National Science and Mathematics Access to Retain Talent (SMART) Grant	The SMART Grant is for Pell Grant recipients who are third or fourth year students majoring in: computer science, critical foreign language, engineering, life science, mathematics, physical science, or technology. There is also a GPA requirement.	The maximum National SMART grant award is \$4000	File the FAFSA
Teacher Education Assistance for College and Higher Education (TEACH) Grant	The Federal TEACH Grant Program provides up to \$4,000 a year to students who agree to serve at least four years as full-time "highly qualified" teachers in high-need fields in public or not-for-profit private elementary or secondary schools that serve students from low-income families		File the FAFSA
Minnesota State Grant	State grant program for students who are Minnesota residents who qualify based on family financial need as determined by the FAFSA process.	\$100 - \$9,444	File the FAFSA

Loan Programs

Federal Subsidized Stafford Loan	Federal student loan program funded by a bank or credit-union and offered to students who qualify based on family financial need as determined by the FAFSA process. Interest is paid by the federal government while the student is enrolled at least half-time.	Maximum loan* levels: 0-31 credits \$3,500 32-63 credits \$4,500 64+ credits \$5,500	File the FAFSA
Federal Unsubsidized Stafford Loan	Federal student loan program funded by a bank or credit-union and offered to students who file a FAFSA. The family does not have to be eligible for need-based financial aid to qualify for this program. Interest is not paid by the federal government while the student is enrolled at least half-time. Students may pay interest while in school or may allow it to accrue.	Maximum loan* levels: 0-31 credits \$5,500 32-63 credits \$6,500 64-95 credits \$7,500 96+ credits \$7,500	File the FAFSA
Federal Perkins Loan	Federal loan program managed by Concordia University, St. Paul offered to students who qualify based on family financial need as determined by the FAFSA process. Interest is paid by the federal government while the student is enrolled at least half-time.	Maximum loan limit is \$5,500 per year.	File the FAFSA
Federal PLUS Loan (for Parents)	Federal educational loan program, funded by a bank or credit union, offered to parents of dependent students. The family does not have to be eligible for need-based financial aid to qualify for this program, but the parent must be creditworthy.	Maximum is the total cost of education at CSP less any other financial aid.	File the FAFSA
Private Educational Loan	Private loans are loans in the student's name. Most students require a co-signer who can be anyone from a parent to a friend. Payment options include none while in college, interest-only while in college, or interest and principal payments while in college.	Maximum is the total cost of education at CSP less any other financial aid.	File the FAFSA

* Total of subsidized and unsubsidized Stafford loans cannot exceed annual limit.

