

# ESTIMATED EDUCATION COSTS

# FUNDING YOUR EDUCATION AT LIFE UNIVERSITY

## DETERMINING YOUR AID AMOUNT:

The Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Federal Perkins Loan and Federal Subsidized Direct Loan are needs-based student financial aid programs. Financial need is determined by subtracting your expected family contribution from the cost of attendance. Your expected family contribution (EFC) is calculated from information obtained through your FAFSA.

Your status as an undergraduate, graduate or professional student will determine the type and amount of financial aid available to you annually. An undergraduate student is defined as being enrolled in an associate's or bachelor's program. A graduate student is defined as being enrolled in one of our master's programs. A professional student is defined as being enrolled in the Doctor of Chiropractic program. A Pre-DC student is considered to be a third-year undergraduate student.

## BENEFITS FOR VETERANS:

Eligible veterans or dependents seeking to receive military education benefits should contact the Registrar's office at (770) 426-2780 or visit the website, [LIFE.edu/academic-pages/registrar/veterans-administration](http://LIFE.edu/academic-pages/registrar/veterans-administration). For Post 9/11 Chapter 33 benefit recipients, the Yellow Ribbon Program may cover tuition and fees.



## REQUIREMENTS

To be eligible for financial aid, you must:

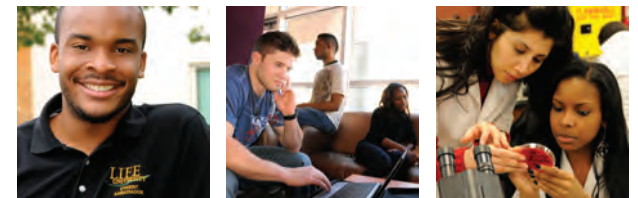
- Be enrolled in Life University
- Be a U.S. citizen or an eligible non-citizen
- Maintain satisfactory progress in your studies (for continuance of financial aid). Satisfactory progress is defined as a cumulative GPA of 2.0 (3.0 for Master's students) and complete at least 67% of your course-work.
- If you are a male student, born after January 1, 1960, you must certify that you have registered with Selective Service.

	SCHOLARSHIPS		GRANTS			LOANS			
	HOPE Scholarship	Life University Scholarships	GA Tuition Equalization Grant	Federal Pell Grant	Federal Supplemental Education Opportunity Grant (FSEOG)	Federal Work Study	Federal Direct (Guaranteed) Student Loan Subsidized/Unsubsidized*	Parent Federal PLUS Loan Graduate PLUS Loan	Private Loans
ELIGIBILITY	Undergraduate GA residents with a B average or better. Contact Financial Aid for details.	Awards are based on high academic achievement and require essay submission.	Full-time undergraduate students who are residents of GA for two years or more prior to enrollment.	Undergraduate students with demonstrated high financial need.	Full-time undergraduate students with exceptional need. Students eligible for Pell Grants are given priority.	Students enrolled at least half-time with financial need.	Students enrolled at least half-time. Subsidized loans are based on financial need. (for undergrad only)	Credit-Based graduate/professional students and parents of dependent undergraduate students who are half-time or full-time.	Credit-worthy borrowers.
AMOUNT AVAILABLE	\$1,313 per quarter. Amount varies depending on state lottery funding.	Varies depending on scholarship and program.	Based on state funding; current quarterly award is \$300.	Based on eligibility; grants range from \$590 to \$5,815.	Based on eligibility; grants range from \$500 to \$4,000 per academic year.	Depending on job responsibility and skills—hourly rate ranges from \$8.50 to \$15.00 per hour.	Maximum loan amounts per academic year; undergraduate up to \$12,500; graduate up to \$20,500; professional up to \$33,000. Combined maximum of \$224,000.	Amount available equals the cost of education minus other aid.	Amount available equals the cost of education minus other aid.
REPAYMENT INFORMATION	None	None	None	None	None	None	Repayment begins 6 months after graduation or withdrawal from school. Minimum payment amount of \$50/month. Interest not to exceed 8.25%.	Repayment begins on the date the last disbursement is made. Minimum payment amount of \$50/month.	Repayment depends on terms and conditions of loan.
WHERE TO APPLY	Complete Free Application for Federal Student Aid (FAFSA) Form. Visit <a href="http://www.FAFSA.gov">www.FAFSA.gov</a> to complete online. Use Life University school code: 014170								
IMPORTANT DATES AND DEADLINES	<a href="http://www.gafutures.org">www.gafutures.org</a>	<a href="http://www.LIFE.edu/FinancialAid">www.LIFE.edu/FinancialAid</a>	<a href="http://www.gafutures.org">www.gafutures.org</a>	No formal application - determined by FAFSA information		<a href="http://www.studentloans.gov">www.studentloans.gov</a>		<a href="http://www.elmselect.com">www.elmselect.com</a>	
	Determined annually by the state.	May 1st	Determined annually by the state.	All documents must be submitted 30 days prior to quarterly start date. Tuition payment in full and/or outstanding balance is due upon registration. Each quarter, the payment deadline is Friday of week 2.					

\* Government pays the interest on the subsidized loan while you are in school. Interest on unsubsidized loans can be paid by students while enrolled or may be capitalized into the principal.

For more information on scholarships, visit our websites:

- Doctor of Chiropractic [LIFE.edu/financial-aid-dc/scholarships](http://LIFE.edu/financial-aid-dc/scholarships)
- Graduate Studies [LIFE.edu/financial-aid-gr/scholarships](http://LIFE.edu/financial-aid-gr/scholarships)
- Undergraduate [LIFE.edu/financial-aid-ug/scholarships](http://LIFE.edu/financial-aid-ug/scholarships)





# FINANCIAL AID CHECKLIST

We understand tuition and related costs can play a big role in the college selection process. Whether you enroll as an undergraduate, graduate or doctor of chiropractic student, knowing the funds are there to cover the investment in a top quality education gives you the freedom and peace of mind to concentrate on your studies.

If meeting educational costs is a concern, we encourage you to apply for financial aid, regardless of family financial circumstances. About 85 percent of Life University students receive aid in the form of grants, loans, campus employment and/or scholarships. To receive the strongest consideration for the most desirable aid programs, you should complete your FAFSA by the priority deadline each year.

The mission of our student Financial Aid Office is to provide financial access to LIFE's world-class education to as many qualified students as possible. We achieve this mission by offering a wide array of scholarships, grants, loans and employment opportunities. A financial aid counselor will work very closely with you to answer questions.

## 2016-2017 ESTIMATED EDUCATION COSTS

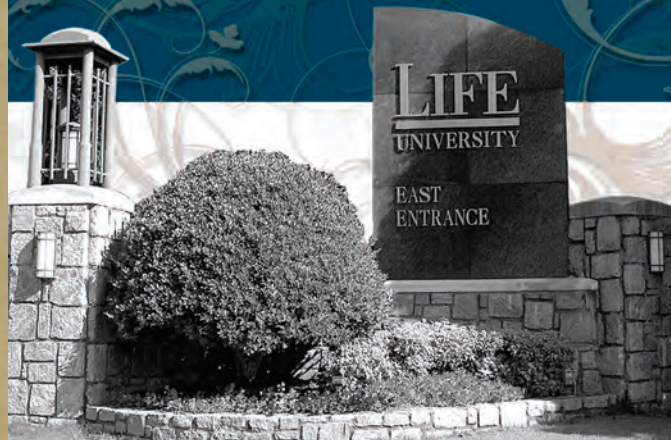
credit hours	DC Program	Master's Program	Bachelor's Program
6-11	\$12,449	-	\$11,071
12-18	\$14,495	-	\$12,427
19-25	\$17,223	-	\$14,235
26-31	\$19,098	-	-
5-8	-	\$11,021	-
9-13	-	\$12,177	-
14-16	-	\$13,205	-
fees per cr. hr.	\$341.00	\$257.00	\$226.00

All students subject to an additional \$350 Quarterly Fee

**ABOVE AMOUNTS INCLUDE:** Tuition, fees, books, supplies, loan fees, room & board, personal expenses and transportation.

### The following steps are taken to complete the financial aid process:

- Complete the 2016-2017 FAFSA (Free Application for Federal Student Aid) online at [www.fafsa.gov](http://www.fafsa.gov).
  - Life University school code: 014170
- Complete any follow-up paperwork that may be needed:
  - Once you have completed a FAFSA application, the Department of Education's processing center may choose your application for a process called verification.
  - You can print and complete the verification documents from our website at [www.LIFE.edu/FinancialAid-Forms](http://www.LIFE.edu/FinancialAid-Forms).
- Review Financial Aid Eligibility/Award Letter.
  - Once your financial aid eligibility has been reviewed by LIFE, an award letter is mailed to you that provides detailed information about the financial aid offered by Life University.
- Complete Master Promissory Note.
  - If you are applying for a Direct Loan, you will need to complete a Master Promissory Note (MPN).
- Complete Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov).



For more information about financial aid, please call us at (800) 543-3345 or visit us at [LIFE.edu/FinancialAid](http://LIFE.edu/FinancialAid).

This document is available in Spanish at the following link: [LIFE.edu/FinancialAid](http://LIFE.edu/FinancialAid). If you have any questions or need a hard copy, you may contact the Financial Aid or Admissions Office.

Este documento está disponible en Español en el siguiente enlace: [LIFE.edu/FinancialAid](http://LIFE.edu/FinancialAid). De tener alguna duda o para obtener una copia física, puedes contactar al Departamento de Ayuda Economica o Admisiones.

Life University is regionally accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award baccalaureate, master's and Doctor of Chiropractic degrees, and also has programmatic accreditation through the Council on Chiropractic Education (CCE), the Accreditation Council for Education in Nutrition and Dietetics (ACEND) and the Commission on Accreditation of Athletic Training Education (CAATE).

Life University complies with federal and state law, and does not discriminate on the basis of race, color, gender, religion, national origin, age, sexual orientation, disability, medical condition, pregnancy, citizenship or veteran status. The University also prohibits sexual harassment. This nondiscrimination policy applies to all employment practices at Life University, and to the admission, access to treatment in, and employment in, LIFE's education programs and activities. Inquiries regarding LIFE's nondiscrimination policy may be directed to Life University's Title IX Coordinator at (770) 426-2700 or by email at [TitleIX@LIFE.edu](mailto:TitleIX@LIFE.edu).



Apply now at [Apply.LIFE.edu](http://Apply.LIFE.edu)

Explore Enrollment Event and Tour Opportunities at [LIFE.edu/VisitLIFE](http://LIFE.edu/VisitLIFE)

Application or Admission Questions? Visit [LIFE.edu/Admissions](http://LIFE.edu/Admissions), email [Admissions@LIFE.edu](mailto:Admissions@LIFE.edu) or call 770-426-2884 or 800-543-3202.

Life University  
**Financial Aid Office**  
 1269 Barclay Circle SE  
 Marietta, Georgia 30060 USA

(800) 543-3345  
[LIFE.edu/FinancialAid](http://LIFE.edu/FinancialAid)



Connect with us:  
 #LifeUniversity, #OurLifeU



MAKE YOUR MARK



**Financial Aid**  
 Guide to Educational  
 Costs & Resources

