DETERMINING YOUR AID AMOUNT:

The Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Federal Perkins Loan and the Federal Stafford Loan are only a few of the financial aid programs that may be available to you. You must begin by completing the Free Application for Federal Student Aid (FAFSA) in order to be considered for these programs. The FAFSA is available online at www.FAFSA.gov or can be downloaded from the Financial Aid Office. Your eligibility for financial aid is calculated by your Expected Family Contribution (EFC) and your financial need. The EFC is determined by subtracting your financial need from your household income. Federal processors determine the EFC and your eligibility for aid.

Your status as a graduate, professional or undergraduate student will determine the type and amount of financial aid that is available to you. A graduate student is a student who is enrolled in a graduate program. Professional students are students enrolled in the College of Chiropractic, the College of Naturopathic Medicine or the College of Osteopathic Medicine. Undergraduate students are students enrolled in Life University’s undergraduate programs.

BENEFITS FOR VETERANS:

Veterans or dependents of eligible veterans seeking to receive monthly benefits should contact the Registrar’s Office for information at (770) 426-2780. For post 9/11 veterans, Chapter 33 benefits cover full tuition and fees for undergraduate and graduate students.

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 coursework.
- If you are a male student, born after January 1, 1960, you must certify that you have registered with Selective Service.

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### 2015-2016 ESTIMATED EDUCATION costs

<table>
<thead>
<tr>
<th>Program</th>
<th>6-11 credit hours</th>
<th>12-18 credit hours</th>
<th>19-25 credit hours</th>
<th>26-31 credit hours</th>
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<tbody>
<tr>
<td>DC Master's</td>
<td>$11,647 - $10,303</td>
<td>$13,621 - $11,611</td>
<td>$16,253 - $13,355</td>
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<tr>
<td>Bachelor's</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

\[ \text{per credit hour} + \$350 \text{ quarterly fee} \]

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

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**Make Your Mark**

Life University

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

(800) 543-3345
www.LIFE.edu/FinancialAid

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

Life University is regionally accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACS COC) and the Commission on Accreditation of Athletic Training Education (CAATE). Life University does not discriminate in the application, retention or promotion of students based upon race, color, creed, sex, age, national origin or ethnic origin. Life University does not discriminate in its loan programs, scholarship programs, athletic programs nor in any other school administered programs.

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

The following steps are taken to complete the financial aid process (priority deadline is March 15):

1. **Complete the 2015-2016 FAFSA (Free Application for Federal Student Aid) online at www.fafsa.gov.**
   - Life University school code: 014170
2. **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.
3. **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.
4. **Complete Master Promissory Note.**
   - If you are applying for a Direct Loan, you will need to complete a Master Promissory Note (MPN).
5. **Complete Entrance Counseling at www.studentloans.gov.**

**CHECKLIST**

**FINANCIAL AID**

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, funding your education is important. Confidence in your ability 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 some form of aid. Your financial aid application should be done as late as possible but never too late. The sooner you apply, the better your chances of receiving aid.

Financial aid is available in the following forms:
- Grants
- Loans
- Employment opportunities

A financial aid counselor will work very closely with you to answer questions.