

# ESTIMATED EDUCATION COSTS

# FINDING 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 is calculated by a federal processor from information obtained through your FAFSA.

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 the Master's in Sport Health Science program, the Master's in Athletic Training program, the Master's in Positive Psychology program, or the Master's in Clinical Nutrition program. A professional student is a student who is enrolled in the Doctor of Chiropractic program. Students taking Pre-DC courses are considered to be a third-year undergraduate student. Eligibility for financial aid is determined annually.

## 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.

## 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 coursework.
- If you are a male student, born after January 1, 1950, you must certify that you have registered with Selective Service.

## SCHOLARSHIPS

## GRANTS

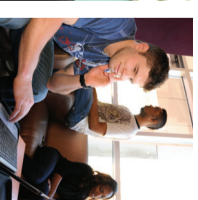
## LOANS

SCHOLARSHIPS	GRANTS	LOANS
<b>HOPE Scholarship</b> Undergraduate GA residents with a B average or better. Contact Financial Aid for details.	<b>Life University Scholarships</b> Awards are based on high academic achievement and required essay submission.	<b>GA Tuition Equalization Grant</b> Full-time undergraduate students who are residents of GA for two years or more.
<b>Federal Pell Grant</b> Undergraduate students with demonstrated high financial need.	<b>Federal Supplemental Education Grant (FSEOG)</b> Full-time undergraduate students with exceptional need. Students eligible for Pell Grants are given priority.	<b>Federal Work Study</b> Students enrolled at least half-time with financial need.
<b>Federal Direct (Guaranteed) Student Loan Unsubsidized*</b> Students enrolled at least half-time. Subsidized loans are based on financial need. (for undergrad only)	<b>Parent PLUS Loan</b> Credit-Based Graduate-/Professional students and parents of dependent undergraduate students who are half-time or full-time.	<b>Private Loans</b> Credit-worthy borrowers.
<b>AMOUNT AVAILABLE</b> \$1,274 per quarter. Amount varies depending on state lottery funding.	<b>AMOUNT AVAILABLE</b> Varies depending on scholarship and program.	<b>AMOUNT AVAILABLE</b> Based on state funding; current quarterly award is \$293.
<b>REPAYMENT INFORMATION</b> None	<b>REPAYMENT INFORMATION</b> None	<b>REPAYMENT INFORMATION</b> None
<b>WHERE TO APPLY</b> <a href="http://www.gacollege411.org">www.gacollege411.org</a>	<b>WHERE TO APPLY</b> Complete Free Application for Federal Student Aid (FAFSA) Form by March 15. Visit <a href="http://www.FAFSA.gov">www.FAFSA.gov</a> to complete online. Use Life University school code: 014170	<b>WHERE TO APPLY</b> <a href="http://www.studentloans.gov">www.studentloans.gov</a>
<b>IMPORTANT DATES AND DEADLINES</b> Determined annually by the state.	<b>IMPORTANT DATES AND DEADLINES</b> Annual August 15	<b>IMPORTANT DATES AND DEADLINES</b> Determined annually by the state.
<b>IMPORTANT DATES AND DEADLINES</b> Annual August 15	<b>IMPORTANT DATES AND DEADLINES</b> Annual FAFSA priority deadline is March 15. 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 date is posted in the Student Accounts Office and the Academic Quarterly.	<b>IMPORTANT DATES AND DEADLINES</b> Annual FAFSA priority deadline is March 15. 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 date is posted in the Student Accounts Office and the Academic Quarterly.

\* 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, contact a Financial Aid Counselor at **(800) 543-3345** or **visit our websites:**

- Doctor of Chiropractic [www.LIFE.edu/Financial-Aid-DC/Scholarships](http://www.LIFE.edu/Financial-Aid-DC/Scholarships)
- Graduate Studies [www.LIFE.edu/Financial-Aid-GR/Scholarships](http://www.LIFE.edu/Financial-Aid-GR/Scholarships)
- Undergraduate [www.LIFE.edu/Financial-Aid-UG/Scholarships](http://www.LIFE.edu/Financial-Aid-UG/Scholarships)





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 a financial aid application at the beginning of each calendar year as soon as you receive your Federal Income Tax information.

The goal 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 goal 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.

## 2015-2016 ESTIMATED EDUCATION COSTS

	DC Program	Master's Program	Bachelor's Program
6-11 credit hours	\$11,647	-	\$10,303
12-18 credit hours	\$13,621	-	\$11,611
19-25 credit hours	\$16,253	-	\$13,355
26-31 credit hours	\$18,062	-	-
5-8 credit hours	\$9,907	-	-
9-13 credit hours	\$11,378	-	-
14-16 credit hours	\$12,370	-	-
	\$329 per credit hour plus \$350 quarterly fee	\$248 per credit hour plus \$350 quarterly fee	\$218 per credit hour plus \$350 quarterly fee

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

# FINANCIAL AID CHECKLIST

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

- Complete the 2015-2016 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 [www.LIFE.edu/FinancialAid](http://www.LIFE.edu/FinancialAid).

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 does not discriminate in the application, retention or promotion of students based upon race, color, creed, sex, age, national origin or ethnic origin. Further, the University does not discriminate in its loan programs, scholarship programs, athletic programs nor in any other school administered programs.



Life University  
Financial Aid Office  
1269 Barclay Circle SE  
Marietta, Georgia 30060 USA  
(800) 543-3345  
[www.LIFE.edu/FinancialAid](http://www.LIFE.edu/FinancialAid)

MAKE YOUR MARK



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

# 2015-2016

