

# Financial Aid

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Because friends of Trinity give generously, the tuition for students is below the national average for private colleges. In addition to this basic assistance, several special sources of financial aid are available, including need-based grants, merit scholarships, loans, and employment. Recognizing that many students who desire to attend would be unable to meet all expenses of enrollment from personal or family resources, Trinity is glad to provide assistance to eligible students. The financing of a college education is a partnership between students, their families, and Trinity Lutheran College.

Need-based student financial aid is available for filling the gap between students' potential resources and their allowable educational expenses. Potential resources are parent contribution, summer and academic year employment, savings, and assets. The amount of contribution expected from the parents is related to the family's financial strength, net income, number of dependents, assets and allowable expenses, and indebtedness. Merit-based aid for academic achievement, leadership, and talent is available in the form of renewable scholarships.

The quantity and composition of federally funded awards is based on demonstrated financial need. In addition to the actual tuition, room and board charges, the government allows the following amounts to be included in figuring a student's need: books, \$924; personal, \$1,968; and transportation from \$600 to \$1,400, depending on distance between the student's home and the campus.

## Trinity Merit-based Scholarships for Full Time First-Year and First-Year Transfer Students

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Trinity Lutheran College offers merit-based scholarships for new students. As a candidate for admission, an applicant will automatically be considered for these awards upon acceptance to the college. To find out which scholarships one may be eligible for, contact the Admission Office.

**Bishop's Scholarship:** 50% of tuition per year. Awarded to new students from participating ELCA synods and must have a minimum 3.0. (Automatically renews annually for up to 3 years if a 3.0 grade point average is maintained.)

**President's Scholarship: \$12,000** per year, awarded to first year students only. Recipients must have a minimum 3.75. (Automatically renews annually for up to three years if a 3.5 grade point average is maintained.)

**Dean's Scholarship:** \$9000 per year with a minimum 3.5. (Automatically renews annually for up to three years if a 3.5 grade point average is maintained.)

**Trinity Talent Scholarships:** \$500 - \$1500 per year. Minimum 2.75 required. Awarded to new students who have outstanding talent in any of the following areas: Music (instrumental or vocal),

oral expression or creative writing. Available for renewal for up to three years based on participation using talent throughout the academic year.

To be considered for a talent scholarship, applicants must:

1. Present a live audition, or submit a video audition or written/printed materials (copies only) to the Admission Office.
2. Include a letter of recommendation pertinent to their ability and experience.
3. For a music scholarship, submit a completed music scholarship application. For all other scholarships, submit a resume detailing their experience.

**Leadership Scholarships:** \$500–\$1500. Scholarships awarded to new students who have excelled in positions of leadership in their church, other church-related ministries, school, and community. To be considered for a leadership scholarship, a completed application will be reviewed with regard to significant involvement in school, church, and community activities.

**Dean’s Circle Scholarship:** 60% of tuition. Students must receive a reference from a church professional or other service leader. Recipients must enroll in a one credit seminar-style course with the Dean or other appointed faculty member, and must also choose one way in which to contribute, through campus leadership, to the overall academic ethos of the college.

## Trinity Academic Scholarships for Continuing Students

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In April the college awards scholarships for continuing students based on academic and other criteria. Application is made in the form of an essay submitted to the Financial Aid Office in March of each academic year.

**Honors Scholarships:** Awarded for superior academic achievement. Students must hold a cumulative grade point average of 3.9 or higher to be eligible for consideration.

**Academic Scholarships:** Awarded for commendable academic achievement. Students must hold a cumulative grade point average of 3.5 or higher to be eligible for consideration.

**President’s Leadership Scholarship:** Awarded to an eligible student who is a senior, with 30 credits at Trinity Lutheran College and a cumulative grade point average of 3.5 or higher, whose involvement in the college community has made a difference.

**General Achievement Scholarships:** Awarded to students based upon academic achievement (3.3 GPA or higher) and significant community involvement.

## Eligibility for Need-Based Aid

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Financial need is largely determined by the analysis of the Free Application for Federal Student Aid Form (FAFSA), which must be filled out by students requesting assistance. A statement of financial condition, called the Student Aid Report (SAR), is generated. The FAFSA analysis determines an expected contribution for college expenses from the students and their parents.

(Under certain circumstances of student independence, parents are not expected to have the responsibility of assisting their offspring.) “Financial Need” is defined as the difference between total student expenses for an academic year and the expected student/parent contribution, and is a primary factor in determining eligibility for most available financial aid. Students must be matriculated and in a declared degree or certificate program to be eligible for federal aid.

### **Application Procedures**

1. Fill out a FAFSA form. These forms are available from high school counselors or college financial aid offices. The Trinity code is 013525.
2. After carefully and thoroughly completing the FAFSA, mail it to the Federal Student Aid Programs in the envelope provided, or submit it electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
3. As a result of the information received from the FAFSA, (a) the U.S. Department of Education will evaluate an applicant’s eligibility for a Pell Grant, and (b) a Student Aid Report (SAR) will be formulated and sent to the applicant.
4. Because the federal school code is used, Trinity will receive the SAR electronically.
5. Applicants must complete the Trinity Application for Financial Aid and return it to the Financial Aid Office.
6. The Trinity Financial Aid Office makes a need analysis and notifies the applicant.
7. If an applicant is offered a Financial Aid Package, the applicant must confirm the award by signing it and returning it within the requested time to Trinity.
8. Aid, with the exception of Federal Work Study (FWS) is credited to the student’s account. One-half of the amount is disbursed each semester.

Note: For the fall semester, applications received by May 1 will be given preference. Applications received after that date will be considered on the basis of availability of remaining funds. It is necessary to make a new application for financial aid for each academic year.

## **Federally Sponsored Financial Aid**

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### **The Pell Grant**

This program is designed to provide a foundation for a financial aid package for those individuals with a demonstrated financial need. It is compulsory that students of U.S. citizenship wanting financial aid of any type must first make an application for the Pell Grant and Supplemental Educational Opportunity Grant Program. Guidelines are as follows:

1. Pell Grants are available to students who are attending an institution of higher education and who have yet to receive a bachelor’s degree.
2. The duration of a student’s eligibility is the time required to complete the undergraduate course of study being pursued by the student.

3. Grants at Trinity will vary from \$400 to \$4310 for the academic year, dependent upon the award and circumstances of the student.
4. A student must achieve satisfactory progress (a 2.0 grade point average or higher) to continue receiving a Pell Grant. Students who do not make satisfactory progress during a semester, though given their Pell Grant award for that semester, will not be given their award the next semester until satisfactory progress is re-established. If satisfactory progress is not established before the end of the semester, they will lose their award for that semester.
5. Application for the Pell Grant program is made by completing a FAFSA.

## **Supplemental Educational Opportunity**

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### **Grant Program (SEOG)**

Guidelines 1, 2, 4, and 5 from the Pell Grant Program above apply to the SEOG program. The SEOG program differs from the PELL Grant program in the following ways:

1. Awards range between \$200 and \$4,000 per year and are awarded according to the demonstrated need and availability of funds.
2. May 1 is the deadline for application for aid for the fall semester. Applications received after that date will be considered on the basis of availability of remaining funds.

### **Federal Work Study Program**

Guidelines 1, 2, 4, and 5 from the Pell Grant Program above apply to the FWS program. The FWS program differs from the Pell Grant program in the following ways:

1. Work studies are awarded according to the demonstrated need and availability of funds.
2. Earnings must be used for educationally related expenses.
3. For fall semester enrollment, May 1 is the deadline. Applications received after this date will be considered on the basis of availability of remaining funds.

## **Federal Family Education Loans**

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### **Federal Stafford Student Loan Program**

The Stafford Student Loan Program provides financial assistance to students from loans made through banks, credit unions, savings and loan associations, and insurance companies. Applications for Federal Stafford Student Loans are available from Trinity and participating lending institutions. The guidelines are:

1. Students of U.S. citizenship or permanent residents attending at least half-time are eligible to receive these funds.
2. These funds must be used for educationally related expenses.

3. The federal government pays interest on subsidized loans during this period while the recipient is attending school.
4. Interest is variable for first-time borrowers with a 10-year maximum repayment period. A deferment for undergraduate loans may be obtained for graduate study.
5. The annual loan limits are \$3,500 for both dependent and independent freshmen.

Sophomores may borrow up to \$4,500, and all others up to \$5,500. \$23,000 is the total amount that can be borrowed under this program. Unsubsidized loans (not need-based) are also available.

### **PLUS Loan to Parents and Independent Undergraduates**

The government program of loans to parents for dependent undergraduate students began in 1981. Parents may borrow the cost of attendance minus other aid for any one student in any academic year. Repayment begins 60 days after disbursement.

A first and second year independent undergraduate may borrow \$4,000, and other independent undergraduates may borrow \$5,000 in the unsubsidized Federal Stafford Loan Program.

### **Veteran & Other Benefits**

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Selected programs of study are approved by the Washington State Higher Education Coordinating Board's State Approving Agency for enrollment of persons eligible to receive educational benefits under Chapters 30, 32, and 35, Title 38, U.S. Code and Chapters 1606 and 1607, Title 10, U.S. Code. Applications for benefits are available on the GI Bill website at [www.gibill.va.gov](http://www.gibill.va.gov).

Trinity is also approved for the benefits from Social Security, the Bureau of Indian Affairs, and the Bureau of Indian Affairs in Alaska.

#### Conditions of Awards and Assistance from Trinity

1. A student must be a citizen of the United States or on permanent visa to receive federal financial aid (Pell, SEOG, FWS, FFEL). Scholarships issued by Trinity Lutheran College, excluding federal assistance money, may be available to all students, foreign or citizen of the U.S.
2. The financial aid recipient is obligated to maintain reasonable academic progress at the college. At Trinity, satisfactory progress is a 2.0 grade point average. Students who receive below a 2.0 grade point average will be placed on academic probation. If the student is able to re-establish satisfactory progress before the end of the semester or payment period, financial aid will be released to the student.
3. Before graduation or official withdrawal, students are required to have an exit interview with the Financial Aid Office.
4. Students enrolled full-time must take 12 credit hours or more of instruction per semester to qualify for a full Pell Grant. Three-quarter-time attendance (nine to eleven hours) will entitle

students to three-quarters of the Pell. Half-time attendance (six to eight hours) will entitle students to half of the Pell.

5. Students must inform the Financial Aid Office of any changes in their financial circumstances that exceed \$200. Students must also report receipt of other resources, such as scholarships, awards, and earnings from employment.
6. Work-Study employment offers begin with the first semester of enrollment. Continuance is subject to satisfactory job performance as determined by the employment supervisor.
7. Aid may be awarded in the form of scholarships (based on merit), grants (based on need), loans, and/or employment. Most financial aid awards are a combination package of different forms of assistance: Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Federal Family Education Loans, Federal Work Study, grants, and scholarships. In packaging a student award, the Financial Aid Office attempts to be sensitive to any unusual circumstances. At no time is the Financial Aid Office able to extend financial aid over and above the established need factor. This would be considered an “over award” and is not allowed according to the Department of Education’s regulations.
8. Trinity Scholarships will not be applied if a student withdraws during the first three weeks of the semester. Students withdrawing after three weeks will receive a pro-rated scholarship and will have to pay any balance on their account. Outside scholarships (money from one’s church or other organizations) will not be refunded if necessary to cover the student’s owing balance.

## **Employment**

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The Financial Aid Office can assist a student in finding a part-time job while attending college. Three options are available:

1. Work Study positions on campus. Some students qualify for Work Study positions as part of their financial aid package.
2. Other non-Work Study positions on campus.
3. Off-campus employment. The Financial Aid Office receives listings of job opportunities for off-campus jobs.

### **Refunds & Repayment Policy**

Refunds and repayments to be returned to the Title program(s) are determined by the Federal Title IV policy 34CFR 668.22. Specific information regarding this policy is available in the Financial Aid Office and Student Accounts Office.

### **Equal Opportunity**

It is the policy of Trinity Lutheran College to provide equal opportunity for all qualified persons in full compliance with Washington State and federal laws. Trinity does not discriminate on the

basis of physical handicap in the admission or recruitment of students. All student financial aid programs are free from discrimination as specified by federal law. The college does not discriminate on the basis of race, color, national origin, age, or gender in its educational, employment, and recruitment programs.

The designated coordinator of services for disabled persons is the Dean of Students. The Trinity physical plant is geared toward the physically disabled with its wide elevators, automatic front doors, ramps, and several residence hall rooms that are able to accommodate a wheelchair.

## **Satisfactory Progress Policy for Financial Aid**

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Students must successfully complete 24 semester hours toward a degree each academic year. Part-time students must complete 12 semester hours each academic year and a degree must be achieved with a maximum time frame of 6 years. Full-time students have 6 years to complete.

Students who are not making satisfactory progress may be dismissed.

Dismissed students will receive official notification. Students who have been dismissed may apply for reinstatement by submitting a letter of petition to the Financial Aid Office.

Dismissed students may petition for reinstatement of their aid in one of two ways:

1. Complete one semester of full-time enrollment with satisfactory academic progress using their own financial resources, or
2. Submit an appeal to the Trinity Financial Aid Office documenting the unusual circumstances which have made it impossible to make satisfactory progress during the semester in question.

Students attaining an approved petition will be placed in probationary status for the following semester. At the end of each semester every student's progress will be assessed. Each student must complete 67% of what he attempts.

This policy applies to everyone not making satisfactory progress.