

2019-2020 GUIDE TO NEED-BASED AID AND COST OF ATTENDANCE

Need-Based Aid Eligibility Requirements

Need-based grants are available to degree-seeking students in the Master of Divinity (M.Div.), Master of Arts in Christian Education (M.A.C.E.), and M.Div./M.A.C.E. degrees on the Charlotte campus who are unable to participate in the Matching Grant program. Need-based aid, which is calculated based on a student's reported income and expenses, may be for up to 2/3 of tuition. Please carefully read the conditions and requirements listed below.

Conditions for Receipt of Need-Based Aid

- Need-based aid may only be credited for courses that count toward completing the degree. Grants may not be used for courses which must be repeated.
- Students who receive need-based aid must make satisfactory progress toward completion of their degree program and maintain at least a 2.0 cumulative Grade Point Average.
- Need-based grants will be credited to student accounts on the Friday before the beginning of each term. The amount of grant applied will depend on the number of aid-eligible credit hours taken during a given term.
- Students who withdraw from a course(s) after the end of the drop/add period may not request aid for that course if it is repeated. No refund of tuition or aid is made after the final day to withdraw.
- Need-based aid may only be used towards the number of credit hours required to complete the degree. The following program limits apply:
 - ✧ M.Div. students may receive need-based aid for up to 81 credit hours.
 - ✧ MACE students may receive need-based aid for up to 36 credit hours.
 - ✧ MACE students with prior credits may receive need-based aid for up to 18 credit hours.
 - ✧ M.Div./MACE students may receive need-based aid for up to 99 credit hours.
- Maintaining donor appreciation is critical to the continued support of the seminary's student financial aid program. Students may be asked by the Institutional Advancement office to write letters of appreciation. Second term aid may be withheld until this task is completed.
- Students must inform the Financial Aid Director of any changes that may affect their aid eligibility, such as enrolling less than half-time, changing a degree program, or receiving outside aid.

Publicizing Aid Information

- The Financial Aid Office will send email *only* to your UPSem email address. Aid recipients are responsible for checking their UPSem email accounts regularly and for being aware of the information distributed through this official campus information system.
- Additional information may also be published in the UPDate, the weekly UPSem newsletter.

Average Cost of Attendance	
Charlotte Campus 2019-2020	
Description	Cost
Tuition	
\$470 per credit hour x 18 hours	\$ 8,460
Fees	
Student Activity Fee (Charlotte Campus)	\$ 225 (\$75 each term)
Late Registration Fee	\$ 50
By-Pass/ Advanced Standing/ Proficiency Examination	\$ 150
Directed Study Fee (applicable only if using non-seminary faculty)	\$ 300
Graduation Fee (all degree programs except M.Div./M.A.C.E.)	\$ 125
Graduation Fee (M.Div./M.A.C.E. only)	\$ 150
Miscellaneous Expenses¹	
Books	Approximately \$ 600
Housing Allowance	\$ 6,840
Food Allowance	\$ 2,286
Transportation Allowance	\$ 1,176
Phone/Internet	\$ 540
Personal	\$ 1,815

This chart reflects allowable expenses as calculated by UPSem for cost of attendance. Your own budget would likely be much larger than this. But these are additional charges, such as additional wear and tear on an automobile due to commuting, which should be considered when preparing a personal budget.

¹ These costs are the allowances for the weekends when the student is in school.