1. Create a financial plan
   • Estimate the cost of attendance (tuition, fees, housing, books, transportation, etc.)
   • Determine how much money you and your family have available to pay college expenses
   • Define how much you need to borrow to make up any difference

2. Research outside scholarships using our scholarship search tool at cuw.edu/scholarshipsearch

3. Utilize our resources at cuw.edu/gradready to access the following money management topics:
   • Creating a budget
   • Debt, credit and smart borrowing
   • Electronic Loan Counselor to learn about interest rates, terms and repayment options

Ready to apply for financial aid? Here’s how:

1. Apply for an FSA ID
   Visit fsaid.ed.gov to apply for an FSA ID. This is your username and password to complete the FAFSA (Free Application for Federal Student Aid).

2. Complete the FAFSA
   Beginning October 1st, fill out the FAFSA at fafsa.gov for the next academic year. CUW’s school code is 003842.

CREDIT AMOUNTS
Undergraduate:
- Half-time student (6 credits/semester)
- ¾ time student (9 credits/semester)
- Full-time student (12 credits/semester)

Graduate:
- Half-time student (3 credits/semester)
- ¾ time student (6 credits/semester)
- Full-time student (9 credits/semester)

LOAN LIMITS
Undergraduate: (subsidized and unsubsidized)
- Dependent
  - Freshman (0–29 Credits) $5,500
  - Sophomore (30–59 Credits) $6,500
  - Junior/Senior (60+ Credits) $7,500
- Independent
  - Freshman (0–29 Credits) $9,500
  - Sophomore (30–59 Credits) $10,500
  - Junior/Senior (60+ Credits) $12,500

Graduate: up to 20,500 (unsubsidized only)

FINANCIAL LITERACY
You know Concordia is worth it. So now let’s make sure we start you off with success.

If you have questions, please contact the financial aid office at 262.243.4569 or finaid@cuw.edu
A college education is one of the greatest investments you will make in your lifetime; and provides value personally, professionally, and financially. That’s why selecting a college is so important! At Concordia University Wisconsin, you will benefit from small class sizes, a relevant and career-focused academic curriculum, and a community dedicated to your growth.

TYPES OF FINANCIAL AID

Scholarships
Outside/private scholarships can be applied for using our scholarship search tool at cuw.edu/financialaid. You do not have to repay scholarships, however, many have stipulations or requirements to keep the award.

Concordia also has four scholarships exclusively for adult and post-traditional learners. Ranging from $150–$500 per three-credit course, these scholarships can be applied to a variety of programs and are available to employees of our corporate and academic partners, Concordia alumni, and employees of qualifying Christian schools and churches. Learn more at cuw.edu/uncommon-scholarships.

Other graduate scholarships may be available for you at salliemae.com. Search for “graduate scholarships” to find detailed information.

Loans
Borrowed money that must be repaid with interest. Federal loans for students include subsidized loans, given to students who demonstrate financial need, as well as unsubsidized loans which are available to all students who are eligible and qualify for Title IV funding. The graduate plus loan is a federal loan available to graduate students who are eligible. Private alternate loans offered by a lender such as a bank or credit union are also available to help finance any remaining balance.

Other
Many companies offer tuition reimbursement or scholarships for their employees. Check with your employer or Concordia to see what partnerships may exist.

PAYMENT OPTIONS
Payment and/or plans for payment are expected to be secured on the first night of each class. Should you have questions or concerns about this please contact the business office at 262.243.2609.

Discover the value of your degree
- Find a career that fits your goals and life with StudentAid.gov/careersearch.
- Use this handbook to research in demand jobs bls.gov/ooh

If you have questions, please contact the financial aid office at 262.243.4569 or finaid@cuw.edu

FINANCIAL AID

If you have questions, please contact the financial aid office at 262.243.4569 or finaid@cuw.edu

GRADUATION-CAP GPA RETENTION & GRADUATION RATES

Students at private universities have higher average GPA, retention, and graduation rates than public universities.

Source: National Center for Education Statistics

MYTH: Adult students fall outside the age requirements to receive federal student aid.

FACT: There is no age limit. Almost everyone is eligible for some type of federal student aid, including federal student loans.

MYTH: It costs money to apply for federal student aid.

FACT: Applying is free at fafsa.gov! You should therefore avoid companies charging a fee to complete the Free Application for Federal Student Aid (FAFSA).

MYTH: You need to pass a credit check to receive federal student aid.

FACT: No credit check is required to receive federal student aid, including most federal student loans.

EARNINGS & UNEMPLOYMENT RATES BY EDUCATIONAL ATTAINMENT, 2018

<table>
<thead>
<tr>
<th>Level of Education</th>
<th>Median usual weekly earnings</th>
<th>Unemployment rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctoral degree</td>
<td>$1,825</td>
<td>1.6%</td>
</tr>
<tr>
<td>Professional degree</td>
<td>$1,884</td>
<td>1.5%</td>
</tr>
<tr>
<td>Master’s degree</td>
<td>$1,434</td>
<td>2.3%</td>
</tr>
<tr>
<td>Bachelor’s degree</td>
<td>$1,399</td>
<td>2.2%</td>
</tr>
<tr>
<td>Associate’s degree</td>
<td>$862</td>
<td>2.8%</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>$802</td>
<td>3.7%</td>
</tr>
<tr>
<td>High School diploma</td>
<td>$730</td>
<td>4.3%</td>
</tr>
<tr>
<td>Less than a High School diploma</td>
<td>$553</td>
<td>5.6%</td>
</tr>
<tr>
<td>All workers: $932</td>
<td></td>
<td>3.2%</td>
</tr>
</tbody>
</table>