

COST:

Financing Your Education



TUITION & FEES

SCU endeavors to keep the costs of an education as reasonable and realistic as possible. The expense of educating each student is well in excess of the amount the student contributes through his/her fees. Gifts from the sponsoring denomination, alumni and friends help the student by providing the majority of the funds for a student's education. To help reduce costs, the University provides assistance to large numbers of students who qualify for scholarships, grants and/or loans.

Current tuition and fees are shown as part of each semester's "Course Offering Schedule."

ACCOUNTS

SCU believes that teaching good financial stewardship is a vital part of the University experience. Students are expected to make arrangements for payment of each semester's expense in advance of enrollment. All tuition and other charges are due on the first day of enrollment. All possibilities of financial aid should be explored through the Financial Aid Office well in advance of the semester.

Any amount not covered in a student's financial aid package by the enrollment date must be paid in the following manner, if it cannot be paid in full on enrollment day: one-fourth upon enrollment, one-fourth by the end of the first 30 days after enrollment, one-fourth by the end of the first 60 days after enrollment and the remaining one-fourth balance by the end of the first 90 days after enrollment. A maximum effort to help the student with his/her bill is expected on the part of the family. If the bill is not satisfied during this time period, the student will be dropped from classes. If the student resides in campus housing, he/she will be asked to vacate the premises within forty-eight hours. Cash, check, MasterCard/Visa or American Express credit cards will be accepted.

If a student's financial aid exceeds tuition and other charges, a refund check will be issued by the Business Office within 15 business days of a credit balance.

REFUNDS

Tuition refunds following withdrawal from the University or dropping a course are subject to the following schedule:

Full Refund:	Before classes officially begin
80% Refund:	During the first full week of classes
60% Refund:	During the second full week of classes
40% Refund:	During the third full week of classes
No Refund:	After the end of the third full week of classes

Room and board costs constitute a full semester lease. Students withdrawing from the University at any point during the semester are breaking the lease and are not entitled to any refund. This policy is applicable to all dormitory housing. No refunds for tuition, room, board and fees will be made to the student who is asked to withdraw for academic or disciplinary reasons. First-time freshmen are subject to refunds based on the Department of Education Financial Aid Standards.

(In compliance with Title IV U.S. Department of Education Student Financial Assistance Program, first-time students are entitled to a statutory pro-rata refund policy that varies in rigidity to the above schedule).

SCHOLARSHIPS

Funds have been provided by the University, its sponsoring denomination and a number of individuals wishing to assist students who qualify to meet academic and/or ministry objectives.

All financial aid grants must be applied to a student's account before SCU scholarships are awarded. Scholarships awarded in any given semester may not exceed the total of actual tuition, fees and room and board expenses, less financial aid grants. Scholarship recipients must be in good standing with the University. Students on probation (academic, disciplinary or chapel) will not be eligible for institutional scholarships.

Complete information on available scholarships along with applications may be obtained at the SCU Financial Aid office or online at www.swcu.edu under financial information.

The priority deadline for submitting scholarship applications for the fall semester is April 15. In order to be considered, all scholarship applications must be received by July 1 for the fall semester, and November 15 for the spring semester, as well as a completed FAFSA application. In order to be eligible for any institutional scholarships the student must be enrolled full time.

Academic Scholarships

Academic scholarships are made possible in part by the generosity of Mr. and Mrs. W.E. Thompson, and are awarded to those students exhibiting outstanding academic achievement. These awards are available to entering freshmen who meet the stated requirements. Academic Scholarships may not be combined with an Achievement Scholarship. Application must be made by the deadline listed above. Scholarships are awarded based on eligibility and availability of funds.

Level I Honors:

- Requirement: entering freshman, ACT 22-23 or *SAT 1020-1080
- Amount: \$1,000 per academic year
- Renewal GPA: 3.4 cum

Level II Honors:

- Requirement: entering freshman, ACT 24-26 or *SAT 1090-1200
- Amount: \$2,000 per academic year
- Renewal GPA: 3.5 cum

Level III Honors:

- Requirement: entering freshman, ACT 27-30 or *SAT 1210-1350
- Amount: \$3,000 per academic year
- Renewal GPA: 3.5 cum

Level IV Honors:

- Requirement: entering freshman, ACT 31+ or *SAT 1360+
- Amount: full tuition
- Renewal GPA: 3.6 cum

Level V/National Merit Scholars:

- Requirement: entering freshman with verification of national merit status
- Amount: full tuition
- Renewal GPA: 3.6 cum

*SAT score includes only the Critical Reading and Math sections.

Achievement Scholarship

These awards are available to sophomores, juniors, or seniors who meet the stated requirements. Achievement Scholarships may not be combined with an Academic Scholarship. Application must be made by the deadline listed for that semester. Scholarships are awarded based on eligibility and availability of funds.

Academic Scholar:

- Requirement: prior term GPA 3.6-3.8 and cumulative GPA 3.5 or better.
- Amount: \$500 per semester
- Renewal: Meet semester requirements and submit application by semester deadline.

Presidential Scholar:

- Requirement: prior term GPA 3.81-4.0 and cumulative GPA 3.5 or better.
- Amount: \$1,000 per semester
- Renewal: Meet semester requirements and submit application by semester deadline.

Since Academic and Achievement Scholarships are competitively awarded, applications must be filed each year. One-half of the awards will be applied to the student's tuition for the first semester. The balance of the award will be applied to the second semester charges provided the student's grade point average meets all stated requirements and he/she was enrolled in at least 12 credit hours during the previous semester. Applications for academic scholarships should be submitted to the Financial Aid Office of SCU.

Ministerial Scholarship

Dr. R.O. Corvin was the founder and first president of Southwestern Christian University. Scholarships are awarded in honor of his love for the church and SCU. Recipient must be a licensed or ordained minister, or the spouse or child of a licensed or ordained minister. Verification of ministerial status must be submitted to the Financial Aid Office by the scholarship application deadline.

IPHC Fine Arts/Bible Quiz Scholarship

Southwestern Christian University honors the efforts of the youth of the International Pentecostal Holiness Church who excel in the National Fine Arts/Bible Quiz programs sponsored by the IPHC Education Ministries. Scholarships are combined and divided over eight semesters. Official verification of the conference and/or national win must be provided by the scholarship application deadline.

In awarding these scholarships, the following guidelines will apply:

1. The student must provide official verification of the awarded scholarship to SCU.
2. The scholarships may only be applied toward tuition.
3. The scholarships are cumulative and will be divided equally over eight semesters of enrollment.
4. Recipients of these scholarships must be enrolled at SCU in an academic course(s) directly related to the area in which the scholarship was received. (For example: a vocal winner must be enrolled in Choir and available for auditioned enrollment in Vocal Ensemble.) Specific individual requirements will be determined by the SCU Scholarship Committee.
5. Students who fail to complete the program for which he or she has enrolled will forfeit the remaining balance of awards.
6. The scholarships are nontransferable to other students or to any institution not affiliated with the International Pentecostal Holiness Church.
7. The scholarships are not redeemable for cash apart from the terms and conditions of scholarship awards for enrolled students.

SCU Creative Arts Scholarships

Each year the SCU Creative Arts Department awards a limited number of scholarships to those students pursuing a creative arts major and who display excellence in their field of study. These scholarships are made possible by a grant from Mrs. Ollie Bell. The amount is determined by the SCU Creative Arts Department.

Bell Music Scholarship

Mr. and Mrs. Claude Bell, longtime friends and supporters of Southwestern Christian University, have established a trust fund for scholarships to be awarded to deserving SCU students. Students must apply, audition, and be selected for Music Ensemble in order to receive this award.

Alumni Scholarship

These scholarships are made possible by Mr. and Mrs. L.D. Patrick, valuable friends and supporters of SCU. Awards are available to any student whose parent(s) previously attended Southwestern Christian University. Scholarships are awarded based on eligibility and availability of funds.

Hamilton Scholarship

This scholarship fund was established by Wallace Hamilton in honor of his parents, who were long time friends of the International Pentecostal Holiness Church and Southwestern Christian University. Special consideration is given to students from River of Life Church.

“Fresh Start” Scholarship

Fresh Start Scholarships are funded in part by C.H. Springer a longtime friend, trustee, and supporter of Southwestern Christian University, and established an endowment scholarship fund for deserving students. These scholarships are awarded by the Admissions Office, in conjunction with the Financial Aid Office, to students that demonstrate academic excellence and strong leadership characteristics, as well as financial need.

“Loaves & Fishes” Scholarship

This scholarship fund was established in honor of S. Jenell Cross by her family. The scholarship is awarded to one deserving female student each year.

Robin Hough White Endowment Scholarship

This scholarship, established by the family of Robin Hough White in her honor, is available to juniors and seniors pursuing a degree in Missions.

Carmen Endowment Scholarship

In memory of the IPHC Carmen Home, this scholarship is available to juniors and seniors who are pursuing a ministry major, and who are members of a Pentecostal Holiness Church.

DISCOUNTS

Professional Ministry Major Housing Discount

Students qualifying for the Professional Ministry Major Housing discount may receive up to \$1,000 discount off of Room and Board charges. To be considered for this discount the student must submit the application along with a Pastor’s Recommendation Letter stating that the student has been an active member of their church, and they must meet all of the following criteria:

- The student must be full time (enrolled in at least 12 hours).
- The student must be a Ministry major.
- The student must be a Junior or Senior.
- The student must have an incoming or maintain a 2.5 Cumulative GPA.
- The student must be active in a local church of choice.

A change in any of these requirements may affect a student’s eligibility for the discount.

Student Referral Discount

Students qualifying for the Student Referral Discount may receive up to a \$500 discount off of tuition and up to \$250 off of Room and Board. Higher discounts are awarded when the referred student was not previously in SCU’s admissions database and/or if the referred student moves onto campus. To be considered for this discount the student must submit the application and meet all of the following criteria:

- Recipient’s name must be listed on the new student’s admissions application as the primary factor for attending SCU.
- Both students must be enrolled full-time.

A change in any of these requirements may affect a student’s eligibility for the discount.

Students who wish to request these discounts must sign an agreement form (form available in the business office), acknowledging that (1) failure to maintain criteria set forth by the University may result in loss of the discounts and that (2) the discount may affect the financial aid award package of a student, either positively or negatively.

Agreement forms must be approved by various departments before they can be applied to student accounts. New forms must be completed for each semester.

ALL SCHOLARSHIP/DISCOUNT AMOUNTS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.

FINANCIAL AID POLICIES

Financial Aid awards to students will be considered upon receipt of the following items:

- Application to the Institution
- Institutional Student Information Record (ISIR)
- Copy of Income Taxes, if required

Financial aid awards may be revised at any time due to changes in enrollment status, additional financial resources or revised information. The student is responsible for notifying the Financial Aid Office of any changes in his/her financial or academic status. In the event a student is over-awarded, whether by school or student error, the student must repay the over-award to the school so that it can be returned to the proper financial aid account.

Awards Determined by Need

Financial aid awards are determined by a student's need and the availability of funds. Recipients of financial aid awards are responsible for notifying the Financial Aid Office of any scholarships or loans they have received from outside sources so these may be included in their financial aid package.

Necessity of Degree Program

Students receiving financial aid (loans, grants or college work study) must be enrolled in a degree program at SCU and maintain, or exceed, the minimum grade point average.

Financial Aid Satisfactory Academic Progress

In order to receive student financial aid under the programs authorized by the institution and by Title IV of the Higher Education Act, the following conditions must be met:

1. A student is eligible to receive financial aid for a total of 1.5 times the length of the academic program (i.e. four-year program = 6 years, five-year program = 7.5 years). A less-than-full-time student must complete the program within a proportionate length of time. All transfer hours accepted by the Registrar's office toward a student's program are counted as attempted and earned.
2. A student must be enrolled in at least twelve (12) credit hours each semester to be eligible for institutional and institutionally-awarded private aid.
3. To maintain satisfactory progress, a student must successfully complete at least 75% of the total cumulative hours attempted. For example, a student who attempted a cumulative total of 55 hours must have successfully completed at least 41 hours to meet the requirement ($55 \times .75 = 41.25$: round decimals down to whole numbers).
4. Hours attempted are defined as hours for which students are enrolled by the end of the 10th day of class and classes added thereafter.
5. To maintain satisfactory progress, a student must earn the required cumulative grade point average (CGPA) each semester: 0-30 credit hours = 1.75 31 or more credit hours = 2.00

6. At the conclusion of each semester, every student's academic progress is evaluated by the Financial Aid Office to assess satisfactory progress according to the guidelines established by the college.
7. If a student fails to complete the minimum number of hours and the minimum CGPA needed to maintain satisfactory progress, he/she will be placed on financial aid probation for the following semester of enrollment. The student IS eligible to receive financial aid during the probation semester.
8. If a student does not make up his/her deficiencies but does successfully complete the required 75% of the attempted hours and achieves the required minimum GPA during the probationary semester, he/she may continue on financial aid probation and receive aid.
9. If a student fails to meet minimum satisfactory progress at the end of the probation semester, he/she will be ineligible to receive financial aid until satisfactory progress has been achieved. The Financial Aid Office will inform the student as to the minimum number of semester hours and the minimum CGPA that must be achieved before eligibility for further financial aid is regained.
10. Any coursework taken in order to regain satisfactory progress must be completed before the end of the refund period (fifth week) of the semester for which the student is ineligible.
11. Exceptions to this policy must be approved by the Financial Aid Committee and will be considered only under extenuating circumstances and with a written appeal. Circumstances could include the student or a relative becoming very ill or severely injured, a mental breakdown, or proof of improved academic achievement at another school, both qualitatively and quantitatively.
12. For the purpose of calculating Financial Aid Satisfactory Academic Progress, students who have incomplete hours beyond the last day of the institutional refund period (fifth week) will have their Satisfactory Progress calculated as if they had received "F/s" in the incomplete hours. Recalculation of Satisfactory Progress based on actual grades received after this fifth week must be requested in the form of an appeal to the Financial Aid Committee.
13. complete at least 75% of the total cumulative hours attempted. For example, a student who attempted a cumulative total of 55 hours must have successfully completed at least 41 hours to meet the requirement ($55 \times .75 = 41.25$: round decimals down to whole numbers).
14. Hours attempted are defined as hours for which students are enrolled by the end of the 10th day of class and classes added thereafter.
15. To maintain satisfactory progress, a student must earn the required cumulative grade point average (CGPA) each semester: 0-30 credit hours = 1.75 31 or more credit hours = 2.00
16. At the conclusion of each semester, every student's academic progress is evaluated by the Financial Aid Office to assess satisfactory progress according to the guidelines established by the college.
17. If a student fails to complete the minimum number of hours and the minimum CGPA needed to maintain satisfactory progress, he/she will be placed on financial aid probation for the following semester of enrollment. The student IS eligible to receive financial aid during the probation semester.
18. If a student does not make up his/her deficiencies but does successfully complete the required 75% of the attempted hours and achieves the required minimum GPA during the probationary semester, he/she may continue on financial aid probation and receive aid.
19. If a student fails to meet minimum satisfactory progress at the end of the probation semester, he/she will be ineligible to receive financial aid until satisfactory progress has been achieved. The Financial Aid Office will inform the student as to the minimum number of semester hours and the minimum CGPA that must be achieved before eligibility for further financial aid is regained.
20. Any coursework taken in order to regain satisfactory progress must be completed before the end of the refund period (fifth week) of the semester for which the student is ineligible.

21. Exceptions to this policy must be approved by the Financial Aid Committee and will be considered only under extenuating circumstances and with a written appeal. Circumstances could include the student or a relative becoming very ill or severely injured, a mental breakdown, or proof of improved academic achievement at another school, both qualitatively and quantitatively.
22. For the purpose of calculating Financial Aid Satisfactory Academic Progress, students who have incomplete hours beyond the last day of the institutional refund period (fifth week) will have their Satisfactory Progress calculated as if they had received "F/s" in the incomplete hours. Recalculation of Satisfactory Progress based on actual grades received after this fifth week must be requested in the form of an appeal to the Financial Aid Committee.

Financial Aid Refunds

FINANCIAL AID REFUNDS

Students receiving federal financial aid, other than University work study, who withdraw during the first four weeks of classes, are eligible for tuition refunds. However, a portion of this refund must be returned to the proper financial aid program. The amount to be returned is determined by federal regulations and is based on the University's refund policy outlined in the business policies. Students are responsible for notifying the Financial Aid Office of any tuition refund they receive.

Students receiving federal financial aid, other than college work study, who withdraw from all classes after the first four weeks of classes, are not eligible for a tuition refund. However, they may have received a cash refund at the beginning of the semester for aid received in excess of their tuition to cover education-related expenses. This student is required to repay a portion of his cash refund to the college for repayment to the proper financial aid program. The amount to be repaid is determined by federal regulations. Students are responsible for notifying the Financial Aid Office at the time of their withdrawal.

LOANS

Subsidized Stafford Student Loans

Freshmen may borrow up to \$2,625 per year and sophomores are eligible for \$3,500 per year. Juniors and seniors may borrow up to \$5,500.00 per year. Repayment is made to the institution which lends the funds to the student. Interest is paid by the federal government while the student is enrolled in school. Payment on the loan begins six months after the student graduates, leaves school or drops below half-time status. The interest rate is variable and is reset annually by the federal government. The rate will not exceed 10%.

Unsubsidized Stafford Loan

The Unsubsidized Stafford Loan is for students who do not qualify for the Subsidized Stafford Loan Program. The interest rate, terms and conditions are the same as the Subsidized Stafford except the borrower is responsible for the interest that accrues while the student is enrolled in school. Annual and total loan limits are the same as the Stafford less any amount the borrower receives under the Subsidized Stafford Loan Program.

PLUS Loans

Parent Loans for Undergraduate Students (PLUS loans) are available to parents of dependent undergraduate students attending college at least half-time. The parents are eligible to borrow up to the cost of education less any other aid received. The interest rate is variable and is reset annually by the federal government. The rate will not exceed 10%. Interest begins accruing at the time of disbursement. Repayment may begin within 60 days of disbursement unless payments are deferred. Deferring the payments, however, does not defer the interest that is accruing.

GRANTS

Eligibility for grants is determined by students FAFSA results.

Pell Grants

Federal aid provides the funding for the Pell grants. These direct grants are available to eligible students. Economic need of the student is the sole consideration in awarding these grants which are administered by the University.

Oklahoma Tuition Aid Grant Program

Students who are legal residents of the State of Oklahoma and enrolled as full-time students at SCU are eligible to apply for grants through this program.

Supplemental Educational Opportunity Grants

Funds are made available by the federal government. Eligibility is based on need. The funds are administered by the University.

American Indian Aid

SCU is approved for students who qualify for educational assistance through the Bureau of Indian Affairs (BIA). Eligible students should apply directly to the BIA area office nearest their home.

Vocational Rehabilitation

The Oklahoma State Board of Vocational Education, through the Vocational Rehabilitation Division, offers tuition assistance to students who qualify. Applications should be made directly to the nearest rehabilitation office.

EMPLOYMENT

College Work Study Program

Students may work on campus and be paid from funds made available by the federal government and the University. The program is administered by the University. The economic need of the student is the determining factor in the awarding of this program. If the student has an outstanding balance on tuition, room & board, or fees, the payment for services rendered will be applied to the student's account.

Campus Job Program

Campus jobs are available to students who do not qualify for federal financial aid and yet need financial assistance while attending SCU. Applications for these jobs are made through the Financial Aid Office.

Off-Campus Employment

Excellent part-time employment opportunities are available in the Bethany and Oklahoma City areas. Students should check with the Financial Aid Office for current job openings.