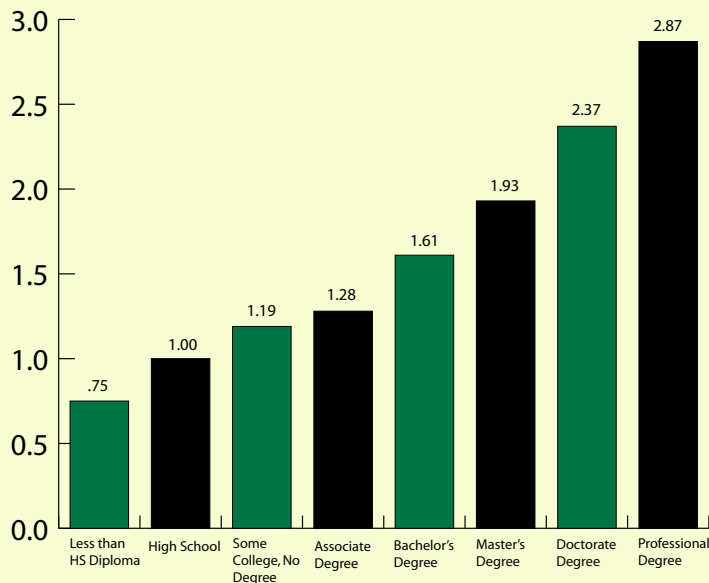


Worried about paying for college?

We understand, but we can help. Just picture this.



College is expensive - it's true. But even more expensive than a college degree is NOT getting one. What do we mean? The income differential empowers you to make choices that enrich your life in MANY ways. Read on to find out more...



Why college - is it worth it?

Yes. College graduates, on average, earn \$14,000 more per year - or \$500,000 in their lifetime. (Bureau of Labor Statistics)

Why a four-year private institution?

79 percent of private college students earn their degree in 4 years; compared to 49 percent at 4-year state institutions. (National Association of Independent Colleges and Universities)

Why Culver-Stockton?

Experience. Our EXP@CSC curriculum combines a comprehensive liberal arts education with experience in your field. It's what employers want. Plus, 90 percent of our incoming freshmen who graduate, do so within four years.

www.culver.edu



CULVER-STOCKTON COLLEGE



Can I afford Culver-Stockton College?

That is often an extremely important question for students and their family. According to “Education Pays” (College Board), your investment in a private college education at Culver-Stockton College will have immediate and lifelong benefits, such as:

Four-year college graduates who are full-time, year-round workers between the ages of 25-34, regardless of ethnic differences, earn an average of 60 percent more than those without degrees.

Although individuals with two-year degrees fare better than those with only a high school diploma, four-year graduates earn about \$12,000 more each year.

By the age of 33, the typical college graduate has earned back his or her investment in tuition and fees while also netting significant financial gains.

In addition to completing college on time and having a higher earning potential over your lifetime, we will help you become successful immediately after graduation. Through our EXP@CSC curriculum, you will gain resumé-building experience. You will be able to network with alumni, complete internships, conduct undergraduate research, or gain hands-on experience through a practicum, clinical work, or corporate-based program.

Over five years, 96.8 percent of our graduates (on average) have been enrolled in graduate school or working in their field within six months of C-SC commencement. Many majors have even higher placement rates.

Our
FAFSA
School Code
is 002460

Average C-SC Financial Aid Packages*

Here are some average financial aid packages based on various levels of need.

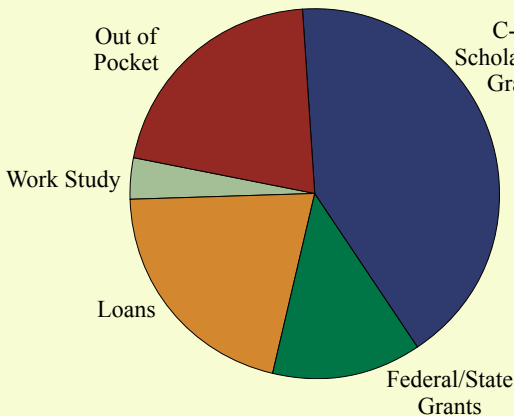
Average C-SC Financial Aid Assistance for Entering Freshmen

Financial Need	EFC/Average Income	C-SC Scholarships/Grants	Federal/State Grants	Loans	Work Study	Total Award
High	\$1,500/\$0-\$59,999	\$12,000	\$5,000	\$7,000	\$2,000	\$26,000
Medium	\$7,500/\$60,000-\$99,999	\$12,000	\$2,000	\$6,000	\$1,000	\$21,000
Low	\$14,000/\$100,000+	\$12,000	\$0	\$5,500	\$0	\$17,500

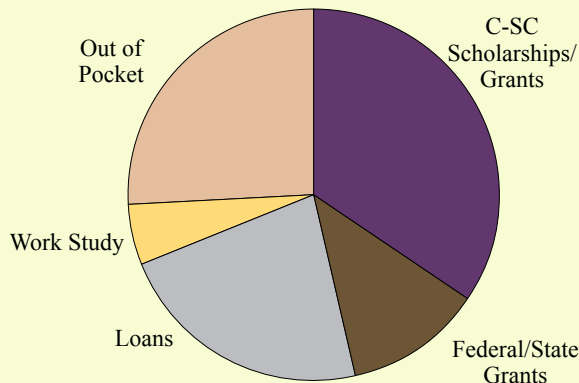
Average C-SC Financial Aid Assistance for Entering Transfer Students

Financial Need	EFC/Average Income	C-SC Scholarships/Grants	Federal/State Grants	Loans	Work Study	Total Award
High	\$1,000/\$0-\$59,999	\$10,000	\$5,500	\$8,000	\$2,000	\$25,500
Medium	\$7,000/\$60,000-\$99,999	\$10,000	\$3,000	\$7,000	\$1,000	\$21,000
Low	\$14,000/\$100,000+	\$10,000	\$0	\$6,500	\$0	\$16,500

Average C-SC Financial Aid Assistance for Freshmen



Average C-SC Financial Aid Assistance for Transfers



* Please visit our online financial aid estimator and scholarship calculator to estimate your individual eligibility at www.culver.edu/enrollment/finaid. Click on “C-SC Scholarships” to find links to the estimator and calculator.

Check out 20 Things You Can Do to Make College More Affordable at www.culver.edu/value/affording-college.asp



What Do I Do Now?

Financial Assistance

Culver-Stockton has a variety of ways in which we invest in your education - including academic and talent awards. Funding a college education is a partnership between the student, family, and your college of choice. More than 96 percent of our students receive some form of financial assistance! Federal, state, and institutional financial assistance is available to help subsidize your cost of attendance. Renewable merit and other institutionally funded scholarships, awards, and grants are available to eligible domestic, international, and transfer students. A listing of all of our scholarships and awards is available online at www.culver.edu/value along with a scholarship calculator so that you can compute the value of your merit scholarship.

Eligibility

Awarding of need-based financial assistance is determined by filing the FAFSA. Other criteria for awarding will include your academic record, ACT/SAT test scores, or participation in various activities.

Credit-worthiness is a criteria used to determine eligibility for Parent PLUS and private loans. Even if your family has been affected by the current economic situation, you may still qualify for federal loan programs such as Stafford and Perkins. You must complete the FAFSA to determine your eligibility.

Annual Costs

Most colleges and universities adjust their annual costs each year due to inflation. However, you can estimate your investment by looking at current costs. For the 2008-2009 academic year, typical student charges at Culver-Stockton were:

Full-time tuition (12-18 hours per semester)	\$21,500
Room	3,200
Board (full plan, others available)	4,000
Unified Student Fee	<u>250</u>
Total per academic year	\$28,950

You may want to budget for additional minimal charges such as application, confirmation, and Wildcat Welcome fees. Other costs may apply depending upon your activity and course choices.

As part of our EXP@CSC curriculum, some courses – especially those that include travel – may have additional fees. In addition, the EXP@CSC Rewards Program helps all students take advantage of these courses. You can accrue up to \$1,500 in rewards vouchers over four years at Culver-Stockton. Details are available online at www.culver.edu/rewards.

We have a tuition payment plan to help you pay the difference between annual costs and financial aid. Through the plan, you can break up your tuition into 10 monthly payments if you start in July.



If you're a high school senior entering in the fall semester:

- Apply early.
- Complete the online financial aid estimator and scholarship calculator early to get a sense of what you might receive in financial assistance. Once you have completed the estimator, we can lock in your aid package until March 1.
- Calculate the difference between that amount and your anticipated annual costs.
- If you are eligible for our full tuition scholarships -- Vision Scholarship (3.6 GPA, 32 ACT /1420 SAT) or Pillars for Excellence Scholarship (3.6 GPA, 26 ACT /1190 SAT) - apply by January.
- Begin to research other possible loans, private scholarships, and assistance to bridge the gap.
- Complete the Free Application for Federal Student Aid as soon as possible after January 1. **THIS IS THE MOST IMPORTANT STEP FOR RECEIVING FINANCIAL AID.**
- Make sure you give FAFSA our school code (002460) so we receive your information. Generally, you do not need to complete additional forms to be eligible for institutional, federal, or state financial assistance through Culver-Stockton.
- Once you are accepted by C-SC and receive your award letter, accept and return it as soon as possible and pay your confirmation fee to confirm your decision.
- If you have questions or unexpected difficulties, contact the Culver-Stockton Financial Aid Office. We want to help.

If you're a student planning to enter in the spring semester:

- Contact C-SC Financial Aid immediately so we can take the right steps as quickly as possible.

If you're a high school freshman, sophomore or junior:

- Good for you! It's great to start thinking about college costs early.
- Estimate how much you need for college and calculate how much you have.
- Research private scholarships that can help; you might even become active in organizations that have good scholarships.
- Talk to family members who might help.
- Consider getting a job, especially in the summer, and saving for college.

Financial Aid Glossary

- **FAFSA** – The Free Application for Federal Student Aid is the required first step in the financial aid process. You can complete the form online at www.fafsa.ed.gov as soon as possible after January 1.
- **Award Letter** – The document sent to you by C-SC that details the financial assistance you are being offered for an academic year. You must accept or decline each item.
- **EFC** – The Expected Family Contribution determines your eligibility for federal student aid during one school year. Your EFC is determined by the federal student aid program, based on the processing results of your FAFSA. It is not determined by the college/university to which you apply.
- **Federal Aid** – Financial aid administered by the federal government. Can include:
 1. Pell, ACG, SMART, and Supplemental Grants – Need-based. No repayment required.
 2. Federal Perkins Loan – Federal loan program for which Culver-Stockton is the lender. No origination/guarantee fee. 5.0% interest rate. Deferred until repayment begins.
 3. Stafford Subsidized Loans – Guaranteed by the federal government. Fixed 6.0% interest rate. No interest accrues until repayment begins.
 4. Stafford Unsubsidized Loans -- Guaranteed by the federal government. Fixed 6.8% interest rate. Interest accrues immediately.
 5. PLUS Loans – A loan available to parents with acceptable credit. Guaranteed by U.S. Department of Education with a fixed 7.9% interest rate.
- **Grants** – Money available from governmental, institutional or private sources that does not have to be repaid.
- **Institutional Aid** – Money awarded by C-SC; scholarships and grants do not need to be repaid. Priority deadline is March 1.
- **Loans** – Money borrowed from lending institutions or through a federal or institutional program. Interest generally accrues. All loans must be repaid.
- **Agency Support** – If you qualify, some financial aid may be available through agencies like the Department of Veterans Affairs, Bureau of Indian Affairs, etc.
- **Financial Need** – Based on you and your parents financial information submitted on the FAFSA.
- **Out-of-pocket** – Remaining balance after financial assistance is applied to educational expenses.
- **State Aid** – Each state has its own financial aid program that may include scholarships and grants. Check your state's website for eligibility and filing deadlines. The deadline for the Access Missouri Award, for example, is April 1.
- **Scholarships** – Money awarded by a governmental agency, your institution, or private organization that does not have to be repaid
- **Endowed** – Colleges and universities, including Culver-Stockton have benefactors who create scholarships to help students. At C-SC, no additional application is usually required.
- **Work Study** – Wages earned by working at C-SC while you are enrolled here. It is intended to help pay for personal expenses.

Financial Aid Office
One College Hill
Canton, MO 63435
Phone: 573-288-6307
Toll Free: 800-537-1883
Fax: 573-288-6308



Think getting a degree is just about making more money? Well, it is true that statistically those with 4-year degrees earn substantially more in life; but reports also cite higher levels of savings, increased personal/professional mobility, improved quality of life, better consumer decision making, more hobbies and leisure activities, better health (not only for yourself, but for your children), and the tendency for students to become more open-minded, more cultured, and more rational (seriously - who doesn't want to be more rational?). Do we need to go on? Money-yes, you'll likely have more, potentially a lot more; but you'll get a lot more than just monetary rewards from this investment. Culver-Stockton College is an investment in your future - with huge potential rewards.

CULVER-STOCKTON