



**CONCORDIA UNIVERSITY**  
**Ann Arbor Campus**  
**How to Estimate Your 2019-2020 Bill**

**#A - Charges - Traditional Undergraduate Program**

	<b>Fall Semester</b>	<b>Spring Semester</b>	<b>Full Year (FL+SPR)</b>
1. Tuition: Full-time: 12 or more credits: \$15,030/semester \$30,060/full year	\$ _____	\$ _____	\$ _____
Part-time: 6-11 credits \$1,252/credit	\$ _____	\$ _____	\$ _____
Winterim and Summer \$618/credit			
2. *Room & Board: On campus \$5,415(shared)\$7,822 (private)/sem. On campus \$10,830(shared) \$15,644(private)/full year	\$ _____	\$ _____	\$ _____
3. *Additional Fees: Student Service Fee \$115/semester	\$ _____	\$ _____	\$ _____
Technology Fee \$35/semester			

<b>A TOTAL CHARGES</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
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**B - Financial Aid (From Award Letter)**

4. *Concordia Aid a. _____	\$ _____	\$ _____	\$ _____
b. _____	\$ _____	\$ _____	\$ _____
c. _____	\$ _____	\$ _____	\$ _____
d. _____	\$ _____	\$ _____	\$ _____
5. Federal Pell Grant	\$ _____	\$ _____	\$ _____
6. SEOG	\$ _____	\$ _____	\$ _____
7. State Grant	\$ _____	\$ _____	\$ _____
8. *District Contribution	\$ _____	\$ _____	\$ _____
9. *Congregation Contribution	\$ _____	\$ _____	\$ _____
10. *Federal Subsidized & Unsubsidized Annual Stafford Loan: Total _____ - 1.062% fee = \$ _____	\$ _____	\$ _____	\$ _____
11. Outside Source Scholarships			
a. _____	\$ _____	\$ _____	\$ _____
b. _____	\$ _____	\$ _____	\$ _____
c. _____	\$ _____	\$ _____	\$ _____

<b>B TOTAL AID</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
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**A minus B = C**

<b>A</b> Total Expected Charges	\$ _____	\$ _____	\$ _____
<b>B</b> Minus Total Expected Aid	\$ _____	\$ _____	\$ _____

<b>C AMOUNT DUE</b> (Your actual bill may be different)	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
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# All costs are estimated and may change \*Refer to the back for explanations and instructions

## NOTES AND INSTRUCTIONS

2. **\*REVIEW THE HOUSING STATUS THAT YOUR FINANCIAL AID AWARD LETTER IS BASED ON.** If the information is incorrect, please contact the Financial Aid Office and your award will be adjusted accordingly. *NOTE: The Financial Aid Office will verify your housing status during the 2<sup>nd</sup> week of school. If there is a discrepancy between the Information on your financial aid award and the information that we receive from the Office of Student Life, appropriate adjustments will be made to your award.*
3. **\*All Students** are assessed a Student Services fee of \$115/semester and a technology fee for full time students of \$35/semester. Students taking music and art are assessed additional fees. A graduation fee will be assessed the semester you graduate.
4. **\*Concordia Aid** is all Institutional Aid and Grants awarded from Concordia as per award policies and guarantees, CUAA Academic Scholarship and unmet need.
8. **\*Estimated District aid** should not be subtracted from your bill until you receive confirmation from the district. Be sure you have completed your application to your home District.
9. **\*Congregation estimates** are strictly estimates until the University is informed of the exact amount you will receive.
10. **\*The Federal Stafford Direct Loan** includes a 1.062% fee which will be withheld by the Federal government. The Federal Stafford Master Promissory Note (MPN) and Entrance Counseling must be completed by first time borrowers before the loan(s) can be subtracted from your bill. Returning borrowers do not have to complete a second MPN or Entrance Counseling.

## PAYMENT ARRANGEMENT OPTIONS TO ADDRESS THE ENDING BALANCE DUE

- OPTION 1** *Payment in full* by August 15, 2019 for Fall Semester and January 15, 2020 for Spring Semester
- OPTION 2** *Federal Parent Plus Loan* is available upon request to address your outstanding balance. Download an application from the financial aid website, or apply online at <https://studentloans.gov>. There will be a 4.248% net fee withheld by the Federal government.  
*Please contact the Financial Aid Office at (262) 243-4569 with any questions concerning Parent Plus and or other Direct Loans.*
- OPTION 3** *Alternative Student Loan.* This is a loan in the student's name with a credit worthy co-signer. See <https://www.cuaa.edu/admissions/financial-aid/student-loans.html> for options.
- OPTION 4** *Lutheran Church Extension Fund Joyful Response Program.* Tuition Payments may be made automatically each month from your LCEF Steward Account to Concordia. A Joyful Response program enrollment form must be completed and returned to Concordia University. Contact the business office at **262-243-4556** or a LCEF representative.

## FEDERAL STAFFORD LOAN MAXIMUM ELIGIBILITY

Dependent		Independent	
Freshman	\$5,500	0 – 29 Credits	Freshman \$9,500
Sophomore	\$6,500	30 – 59 Credits	Sophomore \$10,500
Junior/Senior	\$7,500	60 or more Credits	Junior/Senior \$12,500