



WHERE

Where Do *You* Fit In?

Representing Real Trinity Family Scenarios

Amy and Amanda are sisters who will attend Trinity in the fall. Amanda is a returning student, and Amy will be a freshman. Their father is a pastor in Missouri with an adjusted gross income of \$24,778, a housing allowance of \$18,000, and investments of \$81,500. There are a total of 6 people in the family. Amy maintained a 3.0 GPA in high school. Amy's financial aid package would include:

Trinity Family Educational Opportunity Grant	\$500
Trinity Christian Service Grant	500
Trinity Out-of-State Grant	3,000
Trinity Opportunity Grant	5,000
Federal Pell Grant	1,700
Federal Supplemental Education Opportunity Grant	800
Federal Work-Study (Eligibility to work)	2,000
Federal Subsidized Stafford Loan	2,625
Federal Perkins Loan	1,000
TOTAL	\$17,125

Ben plans to enroll at Trinity in the fall. His father is an attorney who made \$105,000 last year. The family's adjusted gross income was \$86,000, with \$11,000 in untaxed income and \$67,000 in investments. Ben has 3 members in his household, and he maintained a 3.0 GPA in high school. He will be a member of the Trinity Concert Choir. In addition, his church has provided \$1,000 support from their scholarship fund. Ben's financial aid package would be:

Church Support	\$1,000
Church Match Grant	1,000
Music Scholarship	5,200
Federal Unsubsidized Stafford Loan	2,625
TOTAL	\$9,825

Justin is a high school senior from Michigan who scored 25 on his ACT and maintains a 3.79 GPA. He lives with his mother, an executive secretary making \$26,500 per year, a sister in junior high school and a brother in elementary school. Justin's family does not receive any child support and has few assets. They attend an Evangelical Free Church. Justin's financial aid package would include:

Trinity Presidential Scholarship	\$5,000
Trinity Out-of-State Grant	3,000
Trinity Evangelical Free Church Grant	500
Trinity Opportunity Grant	2,175
Federal Pell Grant	4,050
Federal Supplemental Education Opportunity Grant	2,000
Federal Work-Study (Eligibility to work)	2,000
Federal Perkins Loan	1,000
Federal Subsidized Stafford Loan	2,625
TOTAL	\$22,350

Kayla is an 18-year-old entering freshman from Illinois. Her high school grade point average was 2.5. Kayla's father is a salesman who made \$49,267 last year, and her mother is a teacher who made \$25,130. The family's adjusted gross income was \$74,883, with an additional \$4,200 in untaxed income and \$6,000 in cash, savings, and checking. She is an only child, and her mother is a 1977 graduate of Trinity. Kayla's financial aid package would be:

Trinity Alumni Grant	\$500
Trinity Opportunity Grant	5,500
Federal Subsidized Stafford Loan	2,625
TOTAL	\$8,625

Matt is a minority student who will transfer to Trinity as a junior. He maintained a 3.37 GPA at the college he attended. His father is an engineer, and his mother is a homemaker. Matt has a twin brother in college and a younger brother in high school. The family's adjusted gross income is \$53,536, and they have \$111,000 in investments. They reside in Illinois. Matt's financial aid package would include:

Trinity Dean's Scholarship	\$2,500
Trinity Diversity Grant	500
Trinity Opportunity Grant	2,971
State of Illinois MAP Award	4,521
Federal Work-Study (Eligibility to work)	2,000
Federal Subsidized Stafford Loan	5,500
TOTAL	\$17,992

Sara is a high school senior from Texas. Her family of 6 owns a cattle farm where they gross in excess of \$150,000 per year. Sara is a high school soccer player recruited for Trinity. Sara's financial aid package would include:

Trinity Soccer Scholarship	\$8,000
Federal Unsubsidized Stafford Loan	2,625
TOTAL	\$10,625

These scenarios are provided for information only. Each student will be evaluated on an individual basis.

merit-based *scholarships*

Many students qualify for scholarships that are based on merit. Merit-based scholarships are awarded based on academic achievement and leadership. Merit awards are determined automatically through the admissions process. (A student may receive only one merit-based scholarship.)

The Kenneth Kantzer Honors Scholarship

Multiple \$18,000 awards
Multiple \$9,000 awards
Renewable for four years
Given to incoming freshmen, invitation only

The Alan & Susan Ruud Academic and Leadership Scholarship

Multiple \$18,000 awards
Multiple \$9,000 awards
Renewable for four years
Given to incoming freshmen, invitation only

The Presidential Academic Scholarship

Multiple \$5,000 awards
Renewable for four years
Awarded upon acceptance to Trinity
Qualifications: 3.75 GPA or higher on 4.0 scale (minimum ACT score of 24) or ACT score of 28 (minimum of 3.25 GPA on 4.0 scale)

The Dean's Academic Scholarship

Multiple \$2,500 awards
Renewable for four years
Awarded upon acceptance to Trinity
Qualifications: 3.25-3.74 GPA on 4.0 scale (ACT score of 24-27)

ability-based *scholarships*

Many students qualify for scholarships that are based on ability. Ability-based scholarships identify exceptional ability in music or athletics. The School of Music or the Department of Athletics determines awards. For further information, please contact the appropriate department.

Department of Athletics Scholarships

Multiple awards for full-time students
Given by recommendation from coach and athletic director
Given to incoming freshmen and returning/transfer students

School of Music Scholarships

Multiple awards for full-time students
Audition and participation required
Given by recommendation from the School of Music
Given to incoming freshmen and returning/transfer students

Please note: The amount of your athletic or music scholarship will include all institutional awards that you are eligible for, excluding academic scholarships. The total amount of ability-based and academic scholarships cannot exceed the cost of tuition for any given academic year.

need-based *aid*

Need-based aid is determined by the Free Application for Federal Student Aid (FAFSA). Need-based aid includes Trinity Grants, Illinois Grants, and Federal Grants and Loans.

Trinity Grants

Trinity Opportunity Grant

Awarded to full-time students. Amount varies depending on need.

Trinity Out-of-State Grant

Awarded to full-time students who are non-Illinois residents. Award amount: \$3,000 (EFC less than \$9,000)

Trinity Church Partnership Grant

Awarded to students who are members or regular attendees of churches that give a minimum financial gift to Trinity each year. Contact your church or the Financial Aid Office for details. Award varies from \$500-2,000

Alumni Grant

Awarded to students with at least one parent who graduated from Trinity. Award amount: \$500

Christian Service Grant

Awarded to students who are children of pastors and missionaries. Award amount: \$500

Church Match Grant

This grant is available to every Trinity student. If your church donates funds toward your education, Trinity will match that donation up to \$1,000 each academic year.

Diversity Grant

Awarded to students who are non-Caucasian, U.S. citizens. Award amount: \$500

Evangelical Free Church Grant

Awarded (by Trinity) to students who are members or regular attendees of an Evangelical Free Church. Award amount: \$1,000

Family Educational Opportunity Grant

Awarded to full-time students who have one or more family members pursuing a degree full-time at Trinity. Award amount: \$500

Illinois Grants

Illinois Monetary Award Program

Awarded to students for help in paying tuition and mandatory fees. Maximum amount: \$4,521

Illinois Incentive for Access

Awarded to freshmen. Maximum amount: \$500

continued

Federal Grants and Loans

Federal Pell Grant

Awarded to students with the highest level of need for help in paying tuition and education-related costs. Maximum amount: \$4,050

Federal Supplemental Educational Opportunity Grant

Awarded to students for help in paying tuition and mandatory fees. Maximum amount: \$2,000 (based on availability of funds at Trinity)

Federal Stafford Loan

A low-interest loan taken out by the student. Interest rate: capped at 8.25 percent. Current rate (through June 30, 2006): 4.70 percent. Repayment begins 6 months after graduation or if the student drops below half-time status. The Subsidized Stafford is based on need, and interest is paid by the government while the student is in school; interest on the Unsubsidized Stafford loan begins upon disbursement of funds.

Federal Perkins Loan

A need-based loan, interest free while student is in school and for 9 months after graduation. Fixed 5 percent interest rate begins 9 months after graduation or if the student drops below half-time status.

Federal Parental Loan to Undergraduate Students (PLUS)

A low-interest loan that parents take out on the student's behalf. Interest rate: capped at 9 percent. Current rate (through June 30, 2006): 6.10 percent. Repayment begins within 60 days after the loan is disbursed.

Work-Study Opportunities

Trinity participates in the Federal Work-Study Program through the provision of part-time, on-campus employment. Students may earn up to \$2,000 per award year by working 9 hours per week. An on-campus work-study job is not guaranteed, however, the majority of students have been able to secure on-campus work-study jobs.

trinity costs

To assist in your financial planning, the following list provides the 2005-2006 direct and indirect costs associated with attending Trinity College. Please be aware that these costs have modest increases each year.

Direct Costs	Semester	Year
Tuition	\$9,540	\$19,080
Room	1,715	3,430
Board	1,445	2,890
Comprehensive Fee	143	286
General Instructional Fee	30	60
TOTAL	\$12,873	\$25,746

Indirect Costs

These costs will vary per student. The following expenses will be included in our determination of your financial need. However, these are not charged to your student account.

Books and supplies	\$910
Transportation	\$1,130
Personal Expenses	\$1,130

steps to apply

Start Early

It's never too early to start the financial aid process. Attend several college fairs to learn more, and research the web for possible financial aid resources. Pick up the 2006-2007 Free Application for Federal Student Aid (FAFSA) from your guidance counselor after Jan. 1, 2006, or go to FAFSA online at www.fafsa.ed.gov.

Complete Income Tax Returns

To avoid unnecessary delays families should complete their 2005 income tax return(s) before completing the FAFSA. Families should estimate their 2005 income if they cannot file return(s) by April 1.

Complete your FAFSA

Complete your FAFSA and submit it through the mail or online. It must be received by the FAFSA office no later than April 1, 2006, to qualify for Trinity need-based financial aid. Please allow ample time for delivery.

Indicate Trinity on FAFSA

Be sure to indicate on your FAFSA that a copy should be sent to Trinity. Our Title IV Code is 001772.

Be Accepted to Trinity

It is necessary that you have been accepted to Trinity before your financial aid package will be awarded.

Confirm Notification

It takes 4 to 6 weeks for FAFSA to notify Trinity and an additional 4 to 6 weeks for Trinity to determine your eligibility. When you receive notification of your financial aid package, please be sure to return the signed and completed award letter within 30 days.

financial aid information on the web

Trinity does not encourage paid scholarship searches.

Trinity Financial Aid	www.tiu.edu/college_fin_aid
Illinois Student Assistance Commission	www.collegezone.com
U.S. Department of Education	www.studentaid.ed.gov
FAFSA Online	www.fafsa.ed.gov
General Financial Aid	www.finaid.org
Scholarship Searches	www.fastweb.com
	www.collegenet.com

important dates

January 1, 2006

Earliest date to submit the FAFSA

No later than April 1, 2006

Submit FAFSA to be eligible for Trinity need-based aid

No later than August 15, 2006

Submit FAFSA to be eligible for the Illinois Monetary Award Program for continuing students

No later than September 30, 2006

Submit FAFSA to be eligible for the Illinois Monetary Award Program for first-time student applicants



partner

a partnership with your family

Trinity recognizes that educational expenses can be overwhelming. Our commitment is to offer high quality, affordable education. It is our objective to partner with you and your student in identifying scholarships and other available aid. It is a partnership that attempts to determine your family's resources and also to provide aid options, whether based on need, merit, or ability.

We recognize that the cost in dollars is only one consideration in determining what college to attend. It is certainly a necessary consideration. The community on campus, the values a college holds, and the preparation a student receives for the future will also likely influence your decision. We trust that you will discover a Trinity education to be a solid investment as we continue our mission of "forming students to transform the world through Christ."

Trinity Financial Aid Office
847.317.8060
800.435.8805
finaid@tiu.edu
www.tiu.edu/college_fin_aid

Trinity International University
2065 Half Day Road | Deerfield, IL 60015
800.435.8805 | tcadmissions@tiu.edu

Non-Profit Org.
U.S. Postage
PAID
Wheeling, IL
Permit No. 38

Learn how to
finance your education

PRINTING COMPLIMENTS OF



Trinity International University



financial aid guide

2006-2007