

Finances

“At Trinity I discovered that knowing and serving God is the center and meaning of existence, that I have been forgiven from a past riddled with maximum sin and rebellion.”

David Kyle Foster (MDiv '83), founder of Mastering Life Ministries

Tuition and Other Expenses

Tuition for Master's Credit, Florida

Full-time (9-12 hours), per semester	\$4,761
Overload fee, per hour over 12	\$270
Part-time (1-8 hours), per hour	\$540

Tuition for those in full-time ministry

Discount per credit hour	\$100
Up to a maximum of	\$900

Tuition for Master's Credit, Deerfield

12-15 hours per semester	\$7,100
Overload fee, per hour over 15	\$308
1-11 hours, per hour	\$615

French/German (*undergraduate credit*) \$315 per credit hour

Note: Master's full-time academic standing begins at 10 hours per semester.

Tuition for Doctoral Credit, Deerfield

For DMin, per hour	\$435
For PhD, all programs, per hour	\$630

Note: Doctoral full-time academic standing begins at 9 hours per semester.

Summer 2009 Tuition Rates

Master's Level	\$615 per credit hour (no flat tuition rate for full-time students)
Doctoral Level	Regular tuition rates apply
Summer Greek (<i>undergraduate credit</i>)	\$445 per credit hour
French/German (<i>undergraduate credit</i>)	\$315 per credit hour

Audit Fees

Master's Level

Full-time students (10 credit hours or greater)—No charge

Part-time students (below 10 credit hours), per hour—\$65

Doctoral Level

Students in the Educational Studies, Intercultural Studies, and Theological Studies PhD programs may audit free of charge the same number of hours that they are taking for credit. Please refer to the PhD program handbook for information about other restrictions that may apply.

For DMin students, per hour	\$190
For DMin & DMin/DMiss graduates, per hour	\$85
For PhD, all programs, per hour	\$95

Cancellation of Classes

The university reserves the right to cancel any class. If a class section is canceled and a replacement is not offered, students will receive a full refund of tuition paid for the canceled class.

Continuation Status and Fees

Master's Level

Continuation status maintains a student's enrollment in a program if the student is within 6 hours of completing a degree. The student must register for continuation status every semester during which he or she is not enrolled in course work at Trinity. Students currently on a program extension are also charged Continuation Fees, even if enrolled in course work at Trinity. See "Continuation Fees" in the *Academic Handbook* for further details.

For master's students, per semester \$330

Doctoral Level

PhD/EDS and PhD/ICS students are charged continuation fees of \$450 in the following situations:

1. If candidacy has not been achieved within five years of matriculation for the EDS participants and four years for the ICS participants. This fee is assessed for each successive semester not enrolled for courses, excluding summer, until candidacy is certified.
2. If completion and library acceptance of the dissertation is delayed beyond the schedule stated in the candidacy certification. This fee is assessed for each successive semester not enrolled for courses, excluding summer, until the dissertation is completed, defended, and accepted by the library.
3. If an extension beyond the seven years from matriculation is granted by the Academic Doctoral Committee. This fee is assessed for each successive semester not enrolled for courses, excluding summer.

PhD/THS students are charged continuation fees of \$775 in the following situations:

1. If enrolled for Private Study (— 9011).
2. If enrolled for Dissertation Extension (— 9992). This fee is assessed for each successive semester, excluding summer, until the dissertation is completed, defended, and accepted by the library.
3. Upon failure to enroll for course work, Private Study, or Dissertation Research/Extension. This fee is assessed for each successive semester not enrolled, excluding summer semester, and is levied retroactively.

Comprehensive Fee

Comprehensive Fees provide access to various noninstructional services of Trinity, such as student publications, community life opportunities, student organizations/leadership development, health services, and technological advances.

Master's students

Full-time students (10 hours or greater)	\$85
Part-time students (5-9 hours)	\$43

Academic Doctoral students

Full-time students (9 hours or greater)	\$85
Part-time students (5-8 hours)	\$43

International Student Service Fee

International Student Service Fees provide professional counsel and services, transition assistance, and special community life opportunities for international students. This fee is in addition to the Comprehensive Fee and the Academic Doctoral Activity Fee (if applicable).

Master's students

Full-time (F-1) (10 hours or greater)	\$50
Part-time (F-1) (1-9 hours)	\$25

Doctoral students

Full-time (F-1) (9 hours or greater)	\$50
Part-time (F-1) (1-8 hours)	\$25

Academic Doctoral Activity Fee

The Academic Doctoral Activity Fee facilitates the doctoral retreat and other professional development opportunities. Full-time and part-time students (5 hours or greater): \$35

Parking

Parking fees are charged to all students who are registered for daytime classes and who drive a car onto campus, per semester:

Dorm resident:

one car	\$20
additional car	\$20

Apartment resident:

one car	\$20
additional car	\$20

Commuter:

one car	\$20
additional car	\$5

Health Insurance

Trinity offers a health insurance plan for students. International students are required to have health insurance for themselves and their families.

Residence Hall Charges (includes voice mail service)

Quadrangle Single, per semester	\$1,590
Quadrangle Private Double, per semester	\$1,855
Owens 700 A Single, per semester	\$2,455
Owens 700 B & C Single, per semester	\$2,410
Owens 800-900 A Single, per semester	\$1,960
Owens 800-900 B & C Single, per semester	\$1,855

The Quadrangle building does not have a kitchen facility.

Monthly Rental Rates for On-campus Apartments (includes voice mail service)

Efficiency	\$560-635
One bedroom	\$760-775
Two bedroom	\$820-955
Three bedroom	\$1,090

Contact the Housing Office (847.317.7152) for further details.

Board Charges

Residential Unlimited Access Meal Plan, per semester	\$1,610
Residential Block 210 Meal Plan	\$1,610
Residential Block 125 Meal Plan	\$920
Additional Residential Block Meals (20)	\$75
Block 10 Meal Plan	\$68

Changes in meal plans can be made only during the first two weeks of the semester through the Student Accounting Office.

Registration Fees**Late Registration**

The Late registration Fee is assessed to students who register during the Late Registration period. The fee assessment is nonrefundable: \$60

Cancellation of Registration

This fee is charged to students who cancel their registration for the upcoming semester without giving fourteen days notice prior to the beginning of the semester. This fee is also charged to registered students who fail to finalize registration for modular or summer courses: \$25

Change in Registration

After the week of scheduled registration period: \$5 per change

Student Account Payment Charges**Deferment Fee**

Students not participating in the Trinity Alternative Payment Plan (TAPP) will be charged a deferment fee of 1 percent per month for any outstanding balance on their student account.

Failure to Finalize Payment Arrangements Fine

This fine is assessed to registered students who have not finalized their payment arrangements (payment in full or enrollment in a payment plan) with the Student Accounting Office. If arrangements have not been finalized by the

second week after the start of the semester, a \$200 nonrefundable fine will be assessed. Payment arrangements must be made each semester.

Late Payment Fine

The Late Payment Fine is charged for any TAPP payments received more than five days late: \$40

Returned Check Charge

This fee is charged for any check returned by the bank due to nonsufficient funds, a closed account, stopped payment, or any other reason as listed by the bank: \$23

TAPP Fee

The TAPP Fee is charged each semester to students who participate in the Trinity Alternative Payment Plan. The fee covers the cost of administering the payment plan and is factored into the payment agreement: \$50

Other Fees

Advanced Standing Exam

The charge is \$25 per exam.

Candidacy

PhD (Educational Studies), PhD (Intercultural Studies), and PhD (Theological Studies): \$200

Graduation Intention

This fee is charged in the semester that the student submits an "Intent to Graduate" request with the Records Office. This charge is nonrefundable.

Master's Students: \$75

Doctoral Students: \$85

Certificate Program: \$55

MDiv Vocational and Personality Testing

During the first semester of MDiv studies this one-time fee is assessed for the administration of testing by the Counseling Center. Students are to make arrangements with the Counseling Center for this testing in conjunction with their candidacy process: \$75

Proctoring

For special administration of any comprehensive examination: \$50 per exam

Thesis/Dissertation Binding

Master's: \$55

Doctoral: \$70

Transcripts

Official Transcript: Free (sent out within ten business days upon arrival of request)

Official Transcript Rush: \$10 (sent out within three business days upon arrival of request)

Transcripts (including rush orders) will be sent via U.S. Mail. If other service is requested (e.g., FedEx, UPS) there will be an additional charge to cover the cost of that service.

Trinity reserves the right to modify all charges without notice.

NOTE: Detailed ordering information, fees, and request forms are available on the Records website under the "Transcripts" link.

Financial Assistance Overview

Financial Aid Information

We know that academic reputation, biblical commitment, and a quality faculty are essential to choosing a seminary or graduate school. We also know that a high-quality education is expensive. Trinity has many ways to offer financial assistance to a large range of students. Programs include endowed scholarships, donor-based awards, federal student loans, church match grants, leadership awards, and on-campus student employment opportunities. Best of all, most of the awards are renewable throughout your academic program.

For those who qualify, financial aid or assistance is a source of monetary support provided by various agencies (federal, state, and local governments, universities, community organizations, and private corporations or individuals) to help students meet the cost of attending college. It includes gift-aid (grants and scholarships) and self-help (loans and student employment). The following is an overview of available financial assistance based upon qualification.

For consideration, students must return a completed financial aid application to the Financial Aid Office by April 1 for the fall semester and by September 15 if you will be a new student in the spring semester. All applications for admission to Trinity International University are considered without regard to a student's financial need.

Information concerning the various grants and scholarships offered by Trinity, including the application, can be found on our website at www.teds.edu/financialaid/. To receive a paper copy of this information, please contact the Financial Aid Office at 847.317.8060.

Students interested in federal student loans or on-campus employment should complete a Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Trinity's school code is 001772.

Eligibility

All scholarship opportunities are designed specifically for Divinity School and Graduate School students pursuing a master's degree or Certificate in Christian Studies on the **Deerfield Campus**. Students in the MA in Teaching and Master of Education in Instructional Leadership programs are not eligible for institutional aid; they are eligible only for Stafford Loans and the Trinity College and REACH Graduate Rebates.

The University Records Office must consider students at least half time in order to qualify for Federal Student Aid, which includes both federal student loans and on-campus employment. Students who are enrolled part-time are eligible to receive institutional financial aid on a pro-rated basis.

Visiting, special, and extension-site students are not eligible for financial aid.

Campus and parachurch ministry staff whose organizations have agreements with Trinity may choose between their program and those outlined on our website at www.teds.edu/financialaid/forms (whichever benefits the student more).

Availability of Scholarships and Loans

All scholarships and grants are awarded on a yearly basis. **Recipients of grants and scholarships must reapply annually.** Students attending for one semester of an academic year will receive half of the yearly amount of the scholarship or grant awarded. **The availability of all grants and scholarships are determined as funds permit.**

All loans are awarded on a yearly basis. Therefore, applicants attending for one semester will receive half of the yearly loan amount eligibility. Loans for students who are attending part time (5-9 hours) will be prorated based on hours taken.

Satisfactory Academic Progress

Any TEDS/TGS student receiving Title IV Financial Aid or any Institutional Aid must maintain a certain minimum cumulative grade point average (GPA) and must satisfactorily complete a minimum number of semester hours per academic year to be considered making satisfactory academic progress.

Cumulative GPA

All students must maintain a cumulative GPA of at least 2.0 on a 4.0 scale.

Grades

To be considered as satisfactorily completed, master's-level courses must be posted with an earned grade of "D-" or above. Courses that are attempted but not completed and withdrawals are not considered satisfactorily completed.

Annual Hour Requirements

All students must complete a minimum number of semester hours per academic year to be considered making satisfactory academic process.

- All master's degree students must successfully complete a minimum of **10** semester hours per academic year.
- All Doctor of Ministry (DMin) students must successfully complete a minimum of **5** semester hours per academic year.
- All Doctor of Philosophy (PhD) students must successfully complete a minimum of **5** semester hours per academic year.

Probation and Noneligibility

When a student fails to meet any of the above annual satisfactory progress minimum requirements, he or she will be placed on Financial Aid probation for one year. If within the probation year the student fails to improve his or her GPA and/or hours to the minimal requirements, he or she will not be eligible for financial aid in the following academic year. After the probation year, if the student has fulfilled the required minimum standards, he or she will be removed from Financial Aid Probation.

Reinstatement of Financial Aid

To regain eligibility for Financial Aid, a student may take courses at their own expense in order to raise their cumulative GPA and hours to the required minimum standards. By doing so, the student will be eligible for Financial Aid in the following academic year.

Trinity Scholarships and Grants

Alan and Susan Ruud Scholarships and Fellowships: These are awards based on academic merit and strategic leadership potential in the evangelical community. Award amounts range from \$3,000 to \$6,600 annually and are

renewable annually (for up to three years depending on academic program). In order to be considered for this award, you must have a minimum GPA of 3.5. This award does not require an application.

Church Match Grant: Donations that are given by a church to help support a student's education will be matched by Trinity. Please see the Church Match Grant Application on the financial aid website for further details and the required application form.

Carl F. H. Henry Scholarship: In honor of Carl F. H. Henry, a longtime faculty member at Trinity Evangelical Divinity School who valued Christian thinking that makes a difference in the academy, our churches, and the world, a limited number of half-tuition scholarships will be awarded. This is Trinity's highest award. New students are recommended by the Admissions Committee based on their overall qualifications and potential to make a significant contribution to the evangelical community.

Dean's Scholarship: For new students, eligibility is based on a minimum GPA of 3.5 from the most recent degree completed. For returning students, eligibility is based on an evaluation of the students' cumulative GPA at Trinity. The maximum annual award is \$2,500. This award does not require an application.

Deposit Match Grant: Trinity will match a first-year student's tuition deposit on a dollar-for-dollar basis. Normally, applicants can request a refund of their deposit up to thirty days before the beginning of the semester. However, if a student will allow Admissions to reclassify their deposit as nonrefundable, Trinity will match the \$100 deposit with another \$100. The student can contribute a maximum of \$200 to this program for a match of \$200 and a total deposit of \$400. Please contact the Trinity Admissions Office for further details.

EFCA Church Planting Scholarship: In order to qualify, program applicants must meet all admissions requirements to the TEDS MDiv degree program and be nominated by their district prior to matriculation. Scholarship recipients will be awarded a \$5,000 annual Church Planting Scholarship.

Helga Henry Scholarship: In honor of Helga Henry, an educator and author who taught in colleges and seminaries for more than twenty-five years, a limited number of \$2,000 scholarships will be given to outstanding women who desire to pursue a theological education. New students are recommended by the Admissions Committee based on exceptional leadership potential.

Leadership Scholarship: A limited number of these scholarships will be awarded to students with evidence of outstanding leadership potential in the evangelical community. The scholarships range from \$500 to \$2,000. In order to receive this scholarship, the student must submit the institutional financial aid application to the Financial Aid Office.

National Guard Chaplain Scholarship Program: At least fifteen yearly \$4,500 scholarships will be awarded to students in the Chaplain career field of the Army National Guard. Students must be assessed as a Chaplain Candidate and accepted into TEDS.

Trinity Partnership Grant: New students currently attending a church that has partnered financially with Trinity may be eligible for this grant. In order to receive this grant, students must be "approved" by the pastor as a regular attendee of the sending church. Applications are available in the Financial Aid Office and must be submitted by April 1 to be guaranteed eligibility for the fall semester and November 1 for the spring semester. In order to be eligible for this award, you must be a new student at Trinity. Please contact the Financial Aid Office for a current list of eligible churches.

Trinity Transition Grant: Trinity will provide a grant of \$250 to all scheduled and approved Admissions visitors. Trinity will provide a grant of \$500 to all registered participants of Taste of Trinity. This grant will be awarded to students who enroll in their first degree program on the Deerfield Campus. Please contact the Trinity Admissions Office for further details.

Waybright International Student Grant: International students who are not U.S. citizens are considered for this award. This grant is based on a combination of academic merit and financial need and is **not available during the first year of study**. If interested, please contact the International Student Office at 847.317.4063 for a separate application. The deadline to apply is April 1 for fall and September 15 for students matriculating in the spring.

Waybright Multicultural Development Scholarship: A limited number of \$2,000 scholarships will be awarded to U.S. citizens or Permanent Residents who represent multicultural backgrounds or experiences that will contribute to Trinity's core value of Community. These scholarships are renewable annually (for up to three years, depending on academic program). In order to receive this scholarship, the student must submit the institutional financial aid application to the Financial Aid Office. In addition, the student must submit a 300-500-word type-written essay to the Financial Aid Office indicating how his or her own multicultural experiences in life will contribute to the community at Trinity.

Endowed and Donor-based Scholarships

Please visit our website at www.teds.edu/financialaid/ for a current list of available scholarships.

Loans

Federal Perkins Loan: This federal program provides limited funds at a low interest rate and delayed repayment schedule to eligible students who are U.S. citizens. Such loans are to be used for direct school expenses. The interest and principal repayments are deferred as long as the student is at least half-time status in an approved program. A completed FAFSA is required to determine eligibility.

Federal Stafford Loan: The Stafford Loan program provides low-interest loans to students. As with the Perkins Loan, interest and principal repayments of a Subsidized Stafford Loan are deferred as long as the student continues to study in at least half-time status in an approved program. A completed FAFSA is required to determine eligibility.

Trinity reserves the right to modify all financial policies without notice.

Master's Program Rebate Benefits

Ministry benefit/rebates are not retroactive and will be granted only in the semester during which a student is enrolled in classes. Contact the Financial Aid Office for detailed information on the following programs.

Full-time Ministry Rebate

This benefit applies only to students in a master's degree program. Students who are currently serving in full-time ministry and are interested in studying at Trinity on a part-time basis while continuing to serve in that ministry may be eligible for a partial tuition discount. Full-time ministry status includes fulfilling both of the following requirements:

1. The student is engaged full-time in ministry while taking courses (as opposed to being on educational leave).
2. A student's entire salary is paid through voluntary contributions to a church, parachurch, or missions organization, or the student must be a full-time employee of a Christian school.

Deerfield Campus

If a student qualifies, he or she may be eligible to receive a 25 percent discount on one course for each semester in which 8 hours or less are taken. An application form for this rebate must be completed for every semester to which the rebate applies. A current letter from an officer of the church or organization verifying the above information is also required each semester to which the rebate applies.

Florida Regional Center

For additional qualification requirements, inquire within the Financial Aid Office.

EFCA Pastor's Rebate

Licensed or ordained full-time pastors serving in an EFCA church may be eligible for a 50 percent tuition discount on one course per semester while taking 8 hours or less. This applies only to master's-level courses and may not be combined with the 25 percent Full-time Ministry Rebate. An application form for this rebate must be completed for every semester to which the rebate applies. A current letter from an officer of the church or organization verifying the student's employment is also required each semester to which the rebate applies.

Campus Minister's Rebate

Students who are on the full-time or part-time staff of a campus ministry, such as InterVarsity Christian Fellowship, Navigators, Campus Crusade for Christ, or Young Life may be eligible for a special 50 percent tuition reduction plan. Under this plan the student would complete the program through summer studies or a leave of absence from ministry. The 50 percent tuition discount is applicable only if the student is a master's degree student during summer studies. Students who are enrolled during the fall and spring semesters are ineligible for this rebate.

Credit Hour Spouse Rebate

Spouses of full-time master's or doctoral students may be eligible to receive a 50 percent reduction in tuition charges for master's-level courses when taking course work during the same semester. If both spouses are full-time students, only one may receive the benefit. The spouse who receives the benefit is not eligible for any other Trinity aid, rebates, or tuition waivers. The spouse who does not receive the benefit is eligible to apply for all other forms of Trinity financial aid; however, he or she will not be eligible for any type of full tuition waiver.

Audit Hour Spouse Rebate

The spouse of a full-time master's or doctoral student may audit free of charge the same number of units that the student takes for credit in a given semester. The spouse of a PhD student in dissertation stage may audit up to 6 hours without charge. Please note that the spouse who is receiving this benefit is not eligible for any other grants or tuition benefits from Trinity. The application form for this rebate must be completed each semester at the time of registration.

Employee Tuition Waiver

Full-time employees and spouses of full-time employees receive a tuition waiver. The rebate amount increases with years of service to the school. For more information about available positions and program details, please contact the Human Resources Office at 847.317.7138.

Cross-Registration Rebate

Full-time graduate students may register for one undergraduate course per semester free of charge (up to 4 hours) at Trinity College. Undergraduate deficiencies may be met this way. Certain restrictions apply. Students must meet the qualifications as listed in the "Cross-Registration into Trinity College" form, which must be filed in the Records Office prior to registering for the course. Contact the Records Office (847.317.8050) for more information.

Trinity College Graduate Rebate

Students who have graduated from Trinity College (Deerfield or Davie, including REACH and EXCEL) and who are enrolled at TEDS or TGS (Deerfield Campus only) may be eligible to receive a 10 percent discount on tuition per semester. This rebate applies to only one master's-level degree; doctoral students are not eligible. In order to receive this rebate, a form must be filled out with the signature of the University Registrar. This form must be submitted to the Financial Aid Office, and the discount must be requested each semester in which courses are taken.

ThM Rebate

Students who return to Trinity for their ThM degree may be eligible for a 20 percent discount on tuition. To qualify, the student must have graduated from the MDiv program at Trinity Evangelical Divinity School and be enrolled in the ThM program.

Internship Rebate

Students who are serving in a full-time internship and who are taking 8 hours or less are eligible to receive a rebate of 25 percent off one course. This course must be taken in addition to the internship credits. A form must be filled out with the signature of the Internship Office and must be submitted to Financial Aid.

Campus Crusade for Christ Rebate

Full- or part-time staff members of Campus Crusade for Christ are eligible for 50 percent off the regular tuition rate on master's-level courses (no matter how many hours are taken). Employment at CCC must be verified in writing each semester. Students receiving this rebate are not eligible to receive any other scholarships, grants, rebates, and/or tuition waivers from Trinity.

InterVarsity Christian Fellowship Rebate

Full- or part-time staff members of InterVarsity Christian Fellowship are eligible for 50 percent off the regular tuition rate on master's-level courses (no matter how many hours are taken). Employment at IVCF must be verified in writing each semester. Students receiving this rebate are not eligible to receive any other scholarships, grants, rebates, and/or tuition waivers from Trinity.

Young Life Rebate

Full- or part-time staff members of Young Life are eligible for 50 percent off the regular tuition rate on master's-level courses (no matter how many hours are taken). Employment at Young Life must be verified in writing each semester. Students receiving this rebate are not eligible to receive any other scholarships, grants, rebates, and/or tuition waivers from Trinity.

Veteran's Benefits

Transfer Credits

All veteran's benefits recipients **must** report all prior education and training. The University will evaluate such training and grant appropriate credit, with training time and tuition reduced proportionately, and with the USDVA and student so notified.

Academic Probation and Dismissal

Veteran's Administration Education Benefits Recipients: An enrolled student receiving VA education benefits is subject to all established regulations as outlined in the Code of Federal Regulations. As such, a VA student who has not maintained a 3.0 grade point average at the end of any grading period will be placed on academic probation for a maximum of two consecutive semesters. If the VA student has not raised his or her grade point average at that time, the VA will be notified and all benefits will be terminated. (Note: the satisfactory progress and academic enrollment at Trinity International University is dependent on the University standards, not on the standards of the Veteran's Administration. Although the above statement applies to funding from the VA, it does not apply to the academic standards of Trinity International University.) Additional requirements for VA students regarding academic progress will be communicated in writing to student VA recipients each academic year.

Trinity reserves the right to modify all financial policies without notice.

Doctoral-level Financial Assistance

Doctoral Program Eligibility

PhD students who are enrolled part time are eligible to receive institutional financial aid on a pro-rated basis. Doctor of Ministry grants and scholarships are awarded on a per seminar basis and are available to fully accepted DMin Program students registered for classes on the Deerfield Campus. PhD students may be eligible for federal assistance. If interested, please complete a FAFSA at www.fafsa.ed.gov.

Doctor of Philosophy Grants and Scholarships

Church Match Grant: Donations that are given by a church to help support a student's education will be matched by Trinity. Please see the Church Match Grant Application on the financial aid website for further details and the required application form.

Leadership Scholarship: A limited number of these scholarships will be awarded to students with evidence of outstanding leadership potential in the evangelical community. The scholarships range from \$500 to \$2,000. In order to receive this scholarship, the student must submit the institutional financial aid application to the Financial Aid Office.

PhD Program Scholarship: This award does not require an application. The PhD department and an admissions committee representing each program (THS, EDS, and ICS) select the recipients of this scholarship. If you have questions, please contact the PhD department. One scholarship will be awarded in each of the three PhD programs each year. The maximum amount of this award will be \$11,500 and is renewable for a second year.

PhD Merit Scholarship: This award does not require an application. The PhD department and an admissions committee select the recipients of this scholarship. If you have questions, please contact the PhD department. One scholarship will be awarded in each of the four THS departments (OT, NT, ST, CH) and one in the EM and ME departments each year. The maximum amount of this award will be \$5,000 and is renewable for a second year.

PhD Professional Papers: This award does not require an application. The PhD department selects the recipients of this award. If you have questions, please contact the PhD department. The maximum amount of this award is \$300. Eligible participants may receive a maximum of one award per academic year.

Trinity Transition Grant: Trinity will provide a grant of \$250 to all scheduled and approved Admissions visitors. Trinity will provide a grant of \$500 to all registered participants of Taste of Trinity. This grant will be awarded to students who enroll in their first degree program on the Deerfield Campus. Please contact the Trinity Admissions Office for further details.

Waybright International Student Grant: International students who are not U.S. citizens are considered for this award. This grant is based on a combination of academic merit and financial need and is **not available during the first year of study**. If interested, please contact the International Student Office at 847.317.4063 for a separate application. The deadline to apply is April 1 for fall and September 15 for students matriculating in the spring.

Waybright Multicultural Development Scholarship: A limited number of \$2,000 scholarships will be awarded to U.S. citizens or Permanent Residents who represent multicultural backgrounds or experiences that will contribute to Trinity's core value of Community. These scholarships are renewable annually (for up to three years, depending on academic program). In order to receive this scholarship, the student must submit the institutional financial aid application to the Financial Aid Office. In addition, the student must submit a 300-500-word type-written essay to the Financial Aid Office indicating how his or her own multicultural experiences in life will contribute to the community at Trinity.

Doctor of Ministry Grants and Scholarships

Church Match Grant: Donations that are given by a church to help support a student's education will be matched by Trinity. Please see the Church Match Grant Application on the financial aid website for further details and the required application form.

EFCA Ministry Program Grant: These are leadership-based awards available for students who are currently serving in a significant leadership role in a local church. Grants will be awarded to ordained pastors or missionaries affiliated with the EFCA and will be worth \$100 per seminar. Please have your pastor submit a letter of recommendation in which he or she discusses your current leadership responsibilities in ministry and why he or she believes you should receive this grant.

Trinity Transition Grant: Trinity will provide a grant of \$250 to all scheduled and approved Admissions visitors. Trinity will provide a grant of \$500 to all registered participants of Taste of Trinity. This grant will be awarded to students who enroll in their first degree program on the Deerfield Campus. Please contact the Trinity Admissions Office for further details.

Loans

Federal Perkins Loan: This federal program provides limited funds at a low interest rate and delayed repayment schedule to eligible students who are U.S. citizens. Such loans are to be used for direct school expenses. The interest and principal repayments are deferred as long as the student remains on at least half-time status in an approved program. A completed FAFSA is required to determine eligibility.

Federal Stafford Loan: The Stafford Loan program provides low-interest loans to students. As with the Perkins Loan, interest and principal repayments of a Stafford Loan are deferred as long as the student continues to study in at least half-time status in an approved program. Loan applications may be obtained from the Financial Aid Office. A completed FAFSA is required to determine eligibility.

Note: Students (excluding DMin students) are not eligible for Federal Stafford and Perkins Loans if they are attending and paying for less than 5 credit hours.

Tuition Payment Policies

Shortly after notification of admission, the student will be required to submit a tuition deposit, which will be applied as a credit to the student account in the first semester of attendance. A login and password will be sent to new, confirmed students that will allow registration through TIUAccess. For all program students with TIUAccess login and password, the semester bill is presented immediately following registration at TIUAccess. Program students are expected to check their Course & Fee Statement for the balance due. A separate bill will not be mailed.

Summer Session

Payments for summer session classes are due **on or before the first day of each class**. In the summer session **only**, students **will be dropped** from the course if payment has not been made by the first day of the class. As a courtesy to students waiting to enroll in a course, if a student is not able to attend, she or he should drop the course before the first day, thus opening up space for another student. In order to receive a refund, the class must be dropped on or before the first day of class. Extended payment plans are not an option during the summer session.

Nonclassroom courses, such as distance education, guided research, internships, or reading courses must be paid in full by June 30. These courses follow the withdrawal and drop schedule for full-semester courses.

Fall and Spring Semesters

Failure to pay tuition does not cancel registration in the fall or spring semesters.

All students are expected to pay their bill in full or make their first payment on the Trinity Alternative Payment Plan (TAPP) **on or before the first day of each semester**. If a student is not financially clear (payment in full or enrollment in a payment plan) by the end of the second week of the semester, a nonrefundable fine of \$200 will be charged to the student's account.

Trinity Alternative Payment Plan (TAPP)

Students may pay the total semester costs in equal monthly payments. Students have the ability to set up a three- or a four-month payment plan. **A TAPP is not established unless the first payment and the payment plan form have both been received in the Student Accounting Office by the appropriate due date (see below).** Please note that the four-month plan requires a payment prior to the semester start. All payment arrangements must be finalized (payment in full or enrollment in a payment plan) by the first day of the semester.

Payment Terms

Fall Semester

4 Months Aug. 15, Sept. 15, Oct. 15, Nov. 15
3 Months First Day of Semester, Oct. 15, Nov. 15

Spring Semester

4 Months Dec. 15, Jan. 15, Feb. 15, Mar. 15
3 Months First Day of Semester, Feb 15, Mar. 15 May Term

Payment for summer sessions is due on or before the first day of class. Extended payment plans are not an option for the summer session.

Cash, check, money order, MasterCard, Visa, and Discover are accepted as means of payment.

General Policies

Failure to pay tuition does not cancel registration in the fall or spring semesters.

The Student Accounting Office uses the GroupWise Messaging system for notification of important information and deadlines. It is the student's responsibility to check his or her GroupWise account.

Any students not participating in the traditional TAPP will receive a deferment fee of 1 percent per month on any outstanding balance. This includes students who are waiting on Stafford, Plus, or Alternative loans. Deferment fees are charged on the last working day of each month.

The current semester's bill **must** be paid in full or be up to date on a traditional TAPP in order to register for the next semester. All balances owed to the institution **must** be paid in full prior to the release of transcripts and/or a diploma for Trinity International University or Trinity Evangelical Divinity School.

Meal plan changes are permitted only during the first two weeks of the semester and are handled through Student Accounting.

A \$23 charge will be assessed for any check returned by the bank. Students with two returned checks in a given semester will be required to pay by cash or certified check for one calendar year. Serial offenders may have their check writing privileges suspended permanently.

Students must update address, phone, and email information to insure that notices are received in a timely manner. The student is responsible for any fines or fees assessed if updated information is not given to the Student Accounting Office.

Window Hours

Monday through Friday 8:30 a.m.–4:00 p.m.

Trinity reserves the right to modify all financial policies without notice.

TEDS Refund Policy

Withdrawal from School

Subject to the date of official withdrawal, tuition, and institutional fees will be refunded according to the following schedule during the fall or spring semesters:

Through 2nd week of classes	100%
Through 3rd week of classes	80%
Through 4th week of classes	70%
Through 6th week of classes	60%
Through 8th week of classes	50%
Through 9th week of classes	40%
After 9th week of classes	0%

Modular courses throughout the year, including fall and spring, must be dropped by the first day of the class in order to receive a refund. Summer session courses must also be dropped by the first day of the semester in order to receive a refund.

Disciplinary measures that require the withdrawal of a student will also follow the above-stated refund policy.

The refund schedule for partial withdrawals is listed below under the section below titled "Dropping Courses."

Refund Policy for Title IV Funds

If a student withdraws completely from the institution during any given enrollment period, calculations must be performed to determine what amount of the student Title IV federal financial aid is to be returned. Refunds of Title IV monies are calculated in accordance with federal regulations. If a student has attended Trinity before, a standard calculation based on the institutional refund policy will be used to determine the amount of Title IV funds to be returned. This calculation will be used through the established period of institutional refund. If this calculation indicates that monies should be returned, a specific order of refund has been established by the federal government:

1. To outstanding balances on FFELP loans (Federal Supplemental Loans for Students, Unsubsidized Federal Stafford Loan, Subsidized Federal Stafford Loan, Federal PLUS Loan)
2. To the Federal Perkins loan
3. To the Federal Pell Grant
4. To the Federal Supplemental Educational Opportunity Grant

5. To other Title IV assistance
6. To other federal, state, private, or institutional aid
7. To the student

Statutory Pro Rata Refund Policy

Calculation of refunds to students attending Trinity for the first time and receiving Title IV funds must be determined using the pro rata formula based on the percentage of the enrollment period remaining after the student withdraws. For these students, calculations of refunds of Title IV funds will be made up to the 60 percent point in any given period of enrollment. The order of distribution of refunds is specified above. For additional information on refunds to Title IV sources, please contact the Financial Aid Office at 847.317.8060.

Dropping Courses: Fall and Spring Semesters

Students who drop semester and Quad courses will be refunded tuition and fees, including audits, according to the following refund schedule.

Through the 2nd week of the semester	100%
After the 2nd week of the semester	0%

Quad Courses are refunded according to the following schedule:

Through the 1st week of Quad	100%
After the 1st week of Quad	0%

Summer Session & All Modular Courses must be dropped *on or before the first day of class* in order to receive a refund. Summer nonclassroom courses will be refunded according to the full-semester schedule above.

Before changing from full-time to part-time status, students should contact the Financial Aid Office to determine the effect on aid. Students who find that they need to reduce their academic load below full-time status (minimum 10 credit hours) or part-time students who drop courses will be refunded tuition (credits and audits) and fees according to the refund schedule listed above.

Charges for room and board for a student moving on campus after the registration day will be prorated according to the number of weeks remaining in the semester or summer session. The housing and meal plans proration schedule is as follows:

Week	Percentage
1	6.25%
2	12.50%
3	18.75%
4	25.00%
5	31.25%
6	37.50%
7	43.75%
8	50.00%
9	56.25%
10	62.50%
11	68.75%
12	75.00%
13	81.25%
14	87.50%
15	93.75%
16	100.00%

Tuition and Housing Deposits

Refunds of tuition and housing deposits made by new students are granted only if written notification of intention to cancel enrollment is received by the Admissions Office or Housing Office at least thirty days prior to the anticipated date of enrollment.

Trinity reserves the right to modify all financial policies without notice.