

Total Cost of Attendance 2021-2022

	On Campus Residence	Off Campus Residence
Tuition and fees		\$4,455
Housing and meals	\$0	\$0
Books and supplies		\$875
Transportation		\$0
Other education costs		\$0
Estimated Cost of Attendance	\$0 / yr	\$0 / yr

Expected Family Contribution

Based on FAFSA As calculated by the institution using information reported on the FAFSA or to your institution.	0 / yr
Based on Institutional Methodology Used by most private institutions in addition to FAFSA.	0 / yr

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships	Grants
Merit-Based Scholarships	Need-Based Grant Aid
Scholarships from your school	Federal Pell Grants
Scholarships from your state	Institutional Grants
Other scholarships	State Grants
Employer Paid Tuition Benefits	Other forms of grant aid
Total Scholarships	Total Grants

College Costs You Will Be Required to Pay

Net Price (Cost of attendance minus total grants and scholarships)	\$1,777 / yr
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Loan and Work Options to Pay the Net Price to You

You must repay loans, plus interest and fees.

Loan Options*	Work Options
Federal Direct Subsidized Loan (x.xx% interest rate) (x.xx% origination fee)	Work-study Hours Per Week (estimated)
Federal Direct Unsubsidized Loan (x.xx% interest rate) (x.xx% origination fee)	Other Campus Job
Private Loan (check with your lender on interest and fees)	Total Work
Institutional Loan (x.xx% interest rate) (x.xx% origination fee)	
Parents may also apply for the following:	
Parent Plus Federal Loan (x.xx% interest rate) (x.xx% origination fee)	
Total Loan Options	

For More Information

Rockbridge Seminary
Admissions Office
3111 E Battlefield Rd
Springfield, MO 65804 USA

Telephone: (866) 931-4300
E-mail: admissions@rockbridge.edu

* For federal student loans, origination fees are deducted from loan proceeds.

Other Options

Income Share Agreement (x.xx% of income for xx months)	\$0 / yr
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*** Loan Amounts**

Note that the amounts listed are the maximum available to you – you are allowed and encouraged to borrow only what you need.To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/h/manage-loans>.

Next steps

[Learn About the DMS Program](#) (courses, graduation, etc.)

[Access the Catalog](#)

[Apply for Admission](#)

Customized Information from Rockbridge

Net Price Cost Per Year is based on 2-years of full-time study, but is less per year if part-time

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2021–22 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Direct Subsidized Loan: Loans that the U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Expected Family Contribution: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on the financial information provided in your Free Application for Federal Student Aid (FAFSA). This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works may not automatically be credited to pay for institutional tuition or fees. The amount you earn cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school. Please note that Federal Work-Study earnings may be taxed in certain scenarios; however the income you earn will not be counted against you when calculating your Expected Family Contribution on the FASFA.

Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester. If you use a grant or scholarship to cover your living expenses, the amount of your scholarship may be counted as taxable income on your tax return.

Income Share Agreement (ISA): An Income Share Agreement (ISA) is a contract between a student and their institution of higher education or other financial entity. The student receives money from the institution to fund their education. In exchange, they agree to pay the institution a percentage of their income after graduation for a set number of months or years.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan.

Parent Plus Loan: A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

Teach Grant Program: Provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. If you do not meet the requirements of your service obligation, all TEACH Grants you received will be converted to Direct Unsubsidized Loans. You must repay these loans in full, with interest charged from the date of each TEACH Grant disbursement. Service obligation information can be found at <https://studentaid.gov/understand-aid/types/grants/teach>.

For more information visit <https://studentaid.gov>.