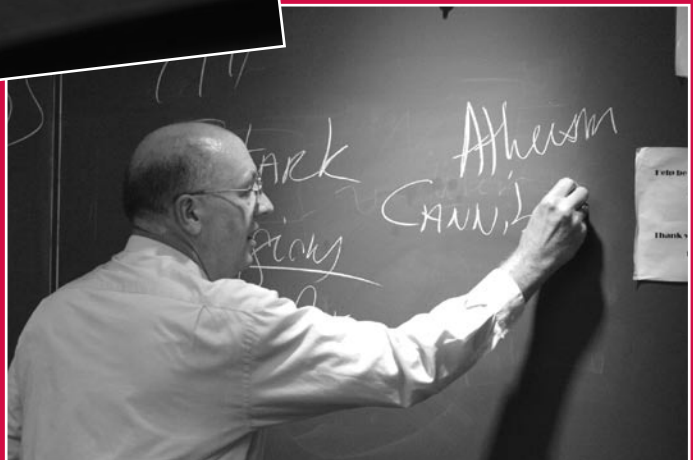


## 7. Financial Information

- Tuition
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- Housing/Meal Costs
- Payment Policy
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- Teaching Assistants
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## 7. Financial Information

### Tuition

Lincoln Christian University has established the following rates per credit hour for its Seminary tuition. These rates are subject to change at any time by the Seminary. At the time of publication of this catalog, the tuition rates for the current academic year are:

Tuition (per credit hour)	\$479
Tuition (per credit hour for DMin classes)	\$425
Tuition (per audit hour)	\$240

Please note that the \$479 tuition per credit hour may be reduced through a variety of scholarship opportunities that the Seminary provides to qualified persons (described on pages 77-78).

### Other Fees and Costs

In addition to the basic tuition rates described above, the Seminary charges fees for the activities or situations below:

Application Fee	\$20
Deferred/Late Payment Fee (made to LCU)	\$25
Graduation Fee (registrar's office only, other fees may apply)	\$25
Incompletes	\$25
Independent Study Fee (per credit hour)	\$75
Late Registration	\$35
Library Binding Fee (for thesis)	\$60
Payment Plan Enrollment (annual fee)	\$50
Proficiency Exam Fee (for LS600, NT610, and OT610)	\$25
Registrar's Fees (change of program, schedule change after refund period)	\$10
Thesis and Extended Research Paper Re-Registration Fee	\$100
Transcript Copy	\$5
Transcript Request (overnight)	\$35

Note: Several classes (including CH801, LS601, NT639, and NT899) occasionally meet in an off-campus location that requires an additional non-refundable class fee plus additional costs to cover travel, housing and/or meals. Other classes (such as PC667 and WS604) have a \$15-40 fee to cover the cost of special materials used in the classroom.

### Housing/Meal Costs

The Seminary provides housing in either the Student Apartment Complex (for married students or single students aged 23 or older) or in one of the campus residence halls (for single students and as space is available). The rates for campus housing are available from the Seminary Admissions Office (including the cost of staying one night per week in a residence hall for commuting students, as space is available). The Student Apartment Complex features reasonably priced one-bedroom, two-bedroom, and three-bedroom apartments (all unfurnished, but with refrigerator, stove, and central air). Students accepted into the Student Apartment Complex must sign a lease and make monthly rent payments. The availability of campus housing (whether single or married) is limited, so early inquiries are highly recommended. A variety of other housing options are available in the local community.

The Seminary also has an on-campus cafeteria and snack bar for commuter students and for single students living in one of the campus residence halls. A semester-long meal plan is available, or Seminary students may pay on a per-meal basis.

### Payment Policy

Upon registration each student can view and print a ledger of the amount of tuition, fees and any other costs that are due. Two basic payment options are available to new or returning students:

- 1) Full payment at the time of registration, or
- 2) Monthly payment plan, as arranged through Lincoln Christian University.

If you are not able to immediately pay your account balance in full, LCU offers the opportunity to spread your bill over several interest-free monthly payments by enrolling in a payment plan. Your only cost is the \$50.00 annual enrollment fee. Check with the business office for the details of enrolling.

Returning students who have not paid their account in full will not be allowed to register.

### Refund Policy

Students who officially withdraw from the Seminary or from a particular class are eligible for a refund of any monies already paid or a reduction of any unpaid charges as described below. Please note that refunds are calculated from the time the student officially withdraws by returning the withdrawal form to the Registrar's Office. Students withdrawing from the institution may receive a reduction of charges incurred prior to completing 60% of the semester. This refund applies to any tuition, fees (except New Student Fee) or room and board charges.

1. If withdrawal is prior to the first regularly scheduled class day, all tuition, fees, and room and board charges are deleted.
2. If withdrawal is within the first 14 calendar days after the first regularly scheduled class day, then all tuition and fees are refunded minus a service charge of \$100. Room and board charge will be pro-rated based on the weekly rate.
3. If withdrawal is after the 14<sup>th</sup> calendar day, a student will receive a pro-rata refund of tuition, fees, and room and board charges equal to the portion of the period of enrollment remaining, rounded downward to the nearest ten percent.
4. If withdrawal is after sixty percent of the semester has been completed, no refund shall be made.

All financial aid will be refunded based on your withdrawal date and the formula set by the Department of Education Return of Title IV Funds.

Students withdrawing from one or more courses but not from the entire institution are entitled to a full refund of tuition only for that course through the second week (the 14<sup>th</sup> calendar day), but no refund after the second week. Students withdrawing from (dropping) one or more courses that are less than 15 weeks in length (i.e., one-week intensive courses, and Thursday block classes) must contact the Registrar, notifying that office of what course(s) they are dropping. Refunds and grades for dropped courses less than 15 weeks in length are based on the following progressive schedule. ***Except for the first item below (which requires no contact with any on-campus office)***, all refunds are based on the date of the official contact (office visit or email).

1. Courses dropped *during the online registration period* are not billed, so there is no refund necessary. All such dropped courses are deleted from the record with no grades given. Students do NOT need to contact any office during this period, since all drops (or adds) can be done online by the student through the Student Portal. Online registration periods typically are open for a few weeks in the early Summer for Fall courses and for a few weeks in the late Fall for Spring courses, though students may register (or drop courses) after this period with a Change of Schedule fee of \$10.00. Online registration periods are posted well in advance. [NOTE: Students who are new will be notified of their registration period as part of their admission acceptance letter.]
2. All courses dropped *after the online registration period closes but at least two weeks before the class starts* are eligible for a full refund. All such dropped courses are deleted from the record with no grades given. As noted in the introduction to this policy, students MUST contact the Registrar during this period, or for any following period noted below, to drop a class.
3. Courses dropped *during the two weeks preceding the start of the course* are eligible for a 75% tuition refund. All such dropped courses are deleted from the record with no grade given.
4. Courses dropped *before the start of the second class session* (e.g. before the second Monday class for all Monday evening courses, or before the start of the second week for online courses) are eligible for a 50% refund. Grades of W are recorded on the transcript for classes dropped during this time.
5. Courses dropped *after the second class session* (e.g. after the Monday class for all Monday evening courses, or after the second week for online courses) are not eligible for any refund. Grades of F are recorded on the transcript for all classes dropped during this time. The only exception is that a grade of W may be granted (but no refund) in courses for students with extenuating circumstances (e.g. extended illness), but students must appeal in writing to the Academic Dean as soon as possible and before the end of the course.

### Financial Aid Eligibility Policy

The Seminary administers a number of federal and institutional financial aid programs that make Seminary education very affordable. These are described in some detail later in this chapter. It is important to note that federal law requires that students receiving federal funds under Title IV (federal work study and all federal loans) meet a “*satisfactory academic progress*” guideline. This guideline applies also to any institutionally administered financial aid. The specific guideline adopted by Lincoln Christian Seminary to determine eligibility for Title IV and institutional funds includes these five criteria:

- 1) *Minimum Grade Point Average*: Students must maintain a grade point average of at least 2.5 (on a 4.0 scale).
- 2) *Total Hours Attempted*: Students must have earned at least 67% of the “total hours attempted” to be considered eligible for financial aid. “Total hours attempted” is defined as the sum of the hours for all Seminary and transfer courses for which registration charges were incurred (including courses from which a student withdrew, if no refund was given). No undergraduate courses can be included. First-time students will be given a one-semester “adjustment” period if they do not meet this criterion their first semester. In such cases, students do not need to appeal, but will instead automatically be considered on financial aid probation their second semester, during which time they will be allowed to receive aid.

- 3) *Completion Limit:* Students are not eligible for financial aid after their total hours attempted reaches 150% of the total hours required for a certificate or degree, as noted here:
- |                                    |                  |           |
|------------------------------------|------------------|-----------|
| Master of Arts                     | (1-year option)  | 45 hours  |
| Master of Arts                     | (48-hour option) | 72 hours  |
| Master of Arts in Counseling       | (60 hours)       | 90 hours  |
| Master of Divinity                 | (75 hours)       | 112 hours |
| Any combination of a double degree |                  | 150 hours |
- 4) *Denial:* Students not meeting all of the criteria listed above will be denied additional financial aid and notified in writing of their ineligibility for further financial aid.
- 5) *Appeal:* Students who are denied additional financial aid for not meeting criteria 1 or 2 may make a written appeal to the Financial Aid Office (using forms supplied by that office). If an appeal is granted the student will be placed on financial aid probation and will be granted one additional semester of financial aid in which to meet the unmet criteria.

## Scholarships

Lincoln Christian University's Seminary awards a number of scholarships to qualified students. These scholarships include both endowed and institutionally funded awards. Criteria vary depending upon the particular scholarship and are based in general upon students' academic ability, spiritual maturity, and ministerial potential. The funds range from full tuition to partial tuition scholarships. Applications and additional information regarding scholarships are available from the Seminary Admissions Office or the Financial Aid Office. A Free Application for Federal Student Aid (FAFSA) must be submitted prior to consideration for financial aid (see [www.fafsa.ed.gov](http://www.fafsa.ed.gov)).

*Restoration Scholarship:* A full-tuition scholarship for 75 hours is awarded to three first-time Master of Divinity students who are beginning their degree programs in the fall. The recipients will be chosen based upon academic ability (at least a 3.5 grade point average on a 4.0 scale for the last 60 hours of undergraduate work), spiritual maturity, leadership ministry potential, and active membership in a church affiliated with the Restoration Movement. Recipients must maintain at least a 3.0 grade point average during their 75-hour Master of Divinity degree program (they do not need to be enrolled full-time, except during their first semester). The deadline for application is April 1.

*President's Scholarship:* A full-tuition scholarship up to 18 hours is awarded to a **limited** number of students enrolled in one of the Seminary's degree programs in the fall semester. The 18 hours must be completed within the first 3 consecutive semesters of enrollment in a degree program to retain the scholarship. Applicants must have earned at least a 3.5 grade point average (on a 4.0 scale) over their last 60 hours of undergraduate work, as well as demonstrate spiritual maturity and leadership ministry potential. Recipients must maintain a minimum 3.0 grade point average. The deadline for application is April 1.

*Dean's Scholarship:* A half-tuition scholarship for up to 18 hours is awarded to a **limited** number of students enrolled in one of the Seminary's degree programs and beginning in the fall semester. The 18 hours must be completed within the first 3 consecutive semesters a student is enrolled in a degree program to retain the scholarship. The criteria are the same as for the President's Scholarship, except that the minimum grade point average is 3.0, rather than 3.5, for initial eligibility. The application deadline is also April 1.

*Alumni Legacy Scholarship:* A one-time \$1,000 scholarship is awarded to three students who are children of alumni of Lincoln Christian's Seminary.

*Worldview Eyes Scholarship:* A 10% discount for the duration of any seminary program is awarded to students who have successfully completed a World View Eyes Program.

*International Student Scholarship:* A scholarship of varying amounts for up to three years (75 hours maximum) is awarded to a limited number of international students pursuing one of the Seminary's degree programs. Specific application criteria and guidelines are available from the Seminary Admissions Office.

*Seminary Spouse Scholarship:* Spouses of full-time Seminary students are eligible for a half-tuition scholarship for up to 9 hours per semester. Contact the Seminary Admissions Office or Financial Aid Office for further information.

*Second Degree Scholarship:* Students pursuing a second master's degree at the Seminary beyond the 75-hour Master of Divinity degree are eligible for a 15% tuition discount for any hours required beyond the first 75 hours. Contact the Financial Aid Office to determine eligibility and ensure proper billing.

*Seminary/Alumni Scholarships:* The Seminary and its Alumni Association award a number of scholarships of various amounts to both new and returning students. Applications for these scholarship funds are available in the Financial Aid Office after January 1 and must be submitted by March 1.

*Endowed Scholarships:* The Seminary has received a wide variety of endowed funds named in honor or in memory of various individuals and organizations. These scholarships are of differing amounts with different criteria, available to both new and returning students. To simplify the application process, the Financial Aid Office provides one general application form (available after January 1 and due by March 1).

### **Teaching Assistants**

The Seminary provides a variety of assistantships to both new and returning students. These typically involve working 12-15 hours per week, usually for an individual professor at the Seminary (or at LCU), as his or her teaching, research, or grading assistant. Compensation is \$8.00 per hour for 16 weeks per semester. Application forms (including a listing of various academic area openings) are available on the LCU Web site ([www.lincolncrussian.edu/iServe](http://www.lincolncrussian.edu/iServe)) and should be returned to the iServe Office by April 15<sup>th</sup> for the following year.

### **Student Employment**

In addition to the TA opportunities described previously, the University provides a limited number of employment possibilities on campus. Students typically work no more than 20 hours per week on campus. Pay is usually minimum wage. Applications and openings are available on the LCU Web site (as noted above under teaching assistants). Beyond the campus, the local community provides a wide range of both part-time and full-time employment opportunities.

### **Student Ministries**

Within a few hours' drive of Lincoln are hundreds of constituent churches that frequently are looking for full-time or part-time ministry staff in such areas as preaching, education, music, and working with children and youth, as well as interim and supply preaching. The University's Church Development Office provides a listing of church needs. Contact the Church Development Office (at 217-732-3168, ext. 2255) for further details.

## Student Loans

The Financial Aid Office administers Stafford subsidized and unsubsidized loan programs for Seminary students. A student must complete the Free Application for Federal Student Aid (FAFSA) to determine loan eligibility. The federal school code for the Seminary to be used on the FAFSA is 001708. Contact the Financial Aid Office for application forms and further information or visit the FAFSA Web site at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Students are urged to be good stewards of their finances in applying for loans, given the limited financial compensation typically associated with the leadership ministry.

*Federal Stafford Loans:* These loans are sponsored by the U. S. Department of Education and enable qualified students to borrow money directly from an authorized lending institution (e.g. bank, credit union, etc.). Under certain conditions, the federal government will pay the full interest charged on the loan while the borrower is attending school and prior to the beginning of the repayment period. Repayment begins six months after the borrower completes a course of study or drops below half-time status.

*Federal Perkins Loans:* Under this loan program a seminary student may borrow up to \$40,000, with repayment beginning nine months after the borrower ceases to be enrolled at least half-time.

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