Spend Less & Borrow Less at Milligan

TOTAL COST ▼ $6,500

Milligan’s total cost is $6,500 below the national average for private colleges.

LOAN DEBT ▼ $4,000

The average Milligan loan debt at graduation last year was $4,000 below the national average.

AFTER AID ▼ $1,600

Milligan’s net cost after scholarships and aid is $1,600 below that of other local private colleges in Northeast TN/VA.

BORROWERS

60% MILLIGAN
65% NATIONAL
71% OTHER LOCAL PRIVATE

Fewer Milligan students borrow federal loans, AND they borrow less per year, even less than those attending local state schools.

98% RECEIVE AID

Of Milligan students receive merit-based and/or need-based financial assistance. In many cases, the assistance is substantial.

COST FOR 2014-15:

$ 27,700 tuition (traditional undergrad)
$ 3,100 board (meal plan)
$ 3,150 standard dorm room
$ 1,030 required fees
$ 34,980 Total for Year (before aid)

Costs are the same for in-state and out-of-state students. See www.milligan.edu/SFS for scholarship and aid info.
There are many college choices, and on the surface, many may look a lot like Milligan, but few can claim and prove our outcomes with exceptional academic quality, student satisfaction, and graduate success.

89% of Milligan graduates typically have jobs or are in graduate school within 6 months of graduation and nearly 100% within one year after graduation.

PEOPLE
We hire respected faculty and staff who value good teaching, discovery, and experiential learning, so students learn from leading thinkers and professionals. 60% have taught at Milligan for 10+ years and 80% have terminal degrees. Our low student-faculty ratio of 13:1 means lots of personal attention and a better educational experience. Our staff are here to serve.

PLACE
We want our students to have the best resources and facilities possible, like the new Milligan housing village, LEED gold-certified Gilliam Wellness Center, Gregory Center for the Liberal Arts, and McCormick Dining Center. We pay attention to our campus and provide you a beautiful setting.

PERFORMANCE
Milligan students consistently score above the national average in general education areas, as well as in their major course of study. Student-athletes have won 46 conference titles and made 60 national tournament appearances in the past 10 years. Fine arts students have received regional and national accolades for their work. Student researchers have presented at national conferences.

PRIDE
Milligan students consistently express greater satisfaction with their Milligan experience than students from peer institutions on the Student Satisfaction Inventory (SSI) and the National Survey of Student Engagement (NSSE).

Milligan’s retention and graduation rates are 25% above other local private colleges and state universities. That means students get a top-rate education and are more likely to finish on time, which is a time and cost savings over other institutions.
Milligan participates in all federal and state aid programs. Students must complete a FAFSA to be eligible. For current details on federal aid, visit studentaid.ed.gov. For Tennessee state aid, visit tn.gov/collegepays.

**GRANTS**

*Represents gift aid which does not have to be repaid*

**FEDERAL PELL GRANT**

Eligibility is determined by a formula consistently applied to all applicants which takes into account the cost of attending the institution and the student’s part or full-time status. It is based on results of information submitted on the FAFSA. Annual awards currently range from $602 to $5,730.

**FEDERAL SEOG GRANT (FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT)**

This federal aid is available to students with exceptional financial need. Priority is given to Pell Grant recipients. Grants range from $250 to $1,000 annually.

**TENNESSEE STUDENT ASSISTANCE AWARD (TSAA)**

Pell-eligible Tennessee residents may be eligible for this grant. If you are not a Tennessee resident, you may check with the Higher Education Agency in your state to see if your state’s tuition grant can be transferred to Tennessee. To receive priority consideration, students are strongly encouraged to submit a Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1 each year. Awards are made until funds are depleted. Maximum award amounts are determined by the TSAC Board of Directors prior to the beginning of the fall term. The current TSAA award is $4,000 per year for 4-year private schools.

**TENNESSEE EDUCATION LOTTERY SCHOLARSHIP (HOPE)**

Must be a Tennessee resident for one year prior to application deadline and enroll in at least 6 hours in a HOPE-eligible postsecondary institution within 16 months of graduation from an eligible high school, homeschool, or GED program. Eligibility requirements: Minimum 21 ACT/980 SAT OR 3.0 final weighted GPA. Award amounts for entering freshmen in 2015-16: $3,500 annually for freshmen and sophomore year; $4,500 annually for junior and senior year. See www.tn.gov/collegepays. All award amounts are subject to change.

The Aspire Award of up to $1,500 may be added to the HOPE if the parents’ or independent student’s (and spouse’s) adjusted gross income is $36,000 or less on tax form. General Assembly Merit Scholarship (GAMS) of $1,000 may be added to HOPE if the student has a 29 ACT and a cumulative 3.75 final weighted high school GPA. Students may receive ASPIRE or GAMS in addition to the HOPE Scholarship, but not both. See www.tn.gov/collegepays. All award amounts are subject to change.

**WORK**

*Represents aid which can be earned by the student*

**FEDERAL WORK STUDY (FWS)**

This program provides part-time jobs on campus for students with financial need as established by the FAFSA. Students are paid the current federal minimum wage. Awards range from $1,015 to $2,030 annually. The maximum amount a student may earn depends on financial need and the amount of funding the college has for the program. Eligibility does not guarantee employment but does give students the opportunity to apply for available FWS positions.

**LOANS**

*Represents aid which does have to be repaid*

**FEDERAL DIRECT STAFFORD LOANS: SUBSIDIZED**

Federal Subsidized loans are need-based loans, and the government pays the interest while the student is in college. The currently published interest rate is 4.66%. The maximum loan is $3,500 for first-year students; $4,500 for second-year students; and $5,500 each subsequent year, up to $23,000 over a five-year period.

**FEDERAL DIRECT STAFFORD LOAN: UNSUBSIDIZED**

This companion program differs from the regular Stafford Loan in that the government does not subsidize the interest. Interest accrues from the date of disbursement. Available to all students. The currently published interest rate is 4.66%. The base annual amount for Subsidized/Unsubsidized Stafford Loan is $3,500 for first-year undergraduate students; $4,500 for second-year undergraduate students; and $5,500 for third year and above undergraduate students. In addition to the annual base loan amounts, there is an additional annual Unsubsidized Stafford Loan eligibility of $2,000 for undergraduate students.

**FEDERAL PERKINS LOAN**

Federal Perkins loans are need-based loans and the student is not responsible for paying any interest while in college. The currently published interest rate is 5%. Loan awards generally range from $250-$1,000 annually.

**PLUS (PARENT LOAN FOR UNDERGRADUATE STUDENTS)**

The currently published interest rate is 7.21%. Credit-worthy parents may borrow an annual amount up to the cost of attendance (minus other forms of assistance).

*Subject to change through congressional and/or state funding.
Your Milligan admission application also serves as the application for Milligan academic scholarships. All awards can be renewed for up to three years of full-time enrollment after the year the initial award is made. Many of these awards have been made possible through contributions from alumni, parents, faculty, staff, businesses, foundations, and friends of Milligan.

**SCHOLARSHIPS**

**HONORS**
As Milligan’s most prestigious merit-based scholarship, the Jeanes Scholarship offers two full-tuition scholarships for the most promising freshman candidates. To be eligible, applicants must be admitted to the college by Nov. 15. Ask your Admissions Counselor for details.

**ACADEMIC**
Awards are based on the applicant’s ACT/SAT and high school GPA (or previous college GPA for transfer applicants). Annual awards range from $3,750 to $15,000 and are given at either the Presidential, Academic Dean, or Alumni & Friends level. (Students are eligible for one level only and not a combination.)

**BEAMER LEADERSHIP SCHOLARS PROGRAM**
Named in memory of Todd Beamer, the 9/11 plane passenger whose now-famous “Let’s roll” became a symbol of the heroism displayed that fateful day, the Beamer program helps students discern their individual calling through faith, service, and leadership. Requirements include 15 hours of community service per semester, special programs, completion of the Introduction to Leadership class, and a written reflection each semester. Please ask your Admissions Counselor to be considered for the Beamer Leadership Scholars Program. Awards vary annually.

**FINE ARTS & MUSIC**
Awards are based on the applicant’s ability in theatre, art, photography, or music at the discretion of the respective faculty member. Amounts vary.

**ATHLETIC**
Minimum requirements: Accepted for admission and selected by coach. Scholarships are available in the following sports: baseball, basketball, cheerleading, cross country, cycling, dance, golf, soccer, softball, swimming, tennis, track and field, and volleyball.

**GRANTS**

**MILLIGAN COLLEGE GRANTS**
Need-based aid is determined primarily from financial need, as determined by results of the FAFSA. Awards made on the basis of criteria established by the college administration. Up to $3,000 annually.

**WORK**

**MILLIGAN COLLEGE WORK-STUDY EMPLOYMENT**
Part-time jobs on campus. Awarded to full-time students who desire work and meet eligibility requirements. Minimum wage. From $1,015 to $2,030 annually. Wages are not credited to student account but instead paid bimonthly directly to student.

VIEW SAMPLE AID PACKAGES & MORE FINANCIAL AID INFO:
WWW.MILLIGAN.EDU/SFS
The Free Application for Federal Student Aid (FAFSA) is the first step in the financial aid process. Use it to apply for federal student financial aid, such as the Pell Grant, federal student loans, work-study, and the Tennessee Education Lottery Scholarship (HOPE). Milligan College, like most colleges, uses the results of the FAFSA to administer all federal, state, and need-based institutional programs.

**File your FAFSA by February 15**
Submit the FAFSA by Feb. 15 for priority consideration (forms are available beginning Jan. 1). File online at www.fafsa.ed.gov. Be sure to include Milligan’s school code (003511). Don’t forget your PIN numbers at this site — one PIN for each student and a different PIN for parents.

- **TIP:** Some families incorrectly assume that they do not qualify for need-based assistance and skip this important step. The only way to make sure that you are eligible to be considered for need-based assistance at Milligan is to submit a FAFSA.

- **TIP:** If you or your family have special circumstances that impact your financial situation, such as medical expenses or a large decrease in income, tell your Milligan SFS counselor.

- **TIP:** Sometimes we may request additional documentation according to federal, state, or institutional policies. If you are asked to submit documents to the Student Financial Services Office, please do so promptly.

**The basic financial aid equation:**

\[
\text{COST} - \text{EFC} = \text{NEED}
\]

**Your COST**
The cost of attendance (COA) of a Milligan education is the total of all educational expenses including tuition, room, board, and allowances for books, supplies, and transportation expenses.

**Your EFC**
Your FAFSA responses are entered into a formula (known as the Federal Methodology), which is regulated by the Department of Education. The result is your Expected Family Contribution or EFC (sent to you in a Student Aid Report or SAR). The EFC is the figure that the government estimates you and your family can contribute toward your college educational expenses.

- **TIP:** If you file the FAFSA online, you will receive the SAR with your EFC about twice as fast as you would if you submit a paper form. The online FAFSA also has an error-checking function that will help you complete the form as accurately as possible.

**Your NEED**
Your financial need is the difference between the Milligan cost of attendance and your EFC. Milligan will use your EFC and need to prepare the best possible financial aid package (grants, loans, and/or work-study). You will receive this package after March 1.

**Get an estimate:**
[www.milligan.edu/sfs/netpricecalculator]

This tool is designed to give you an early indication of how much and what types of financial aid you might qualify for if you were a college freshman. Keep in mind this is only a tool. You will still need to complete the FAFSA and apply for financial assistance.
FINANCING OPTIONS

TUITION PAYMENT PLAN

Milligan offers an interest-free payment plan that is an easy, affordable way to pay for your education. Your payments are spread over several months. The enrollment fee is $75 for the academic year. Enroll during July for a 10-month plan or during August for a 9-month plan. For instructions and info, visit www.milligan.edu/SFS/payment or call 800.447.4880. Enrollment must be completed by the first day of class. Contact us if you need assistance determining the amount you need to finance.

All student accounts must be paid in full prior to the first day of class. Pay at www.milligan.edu/SFS/paynow with Visa, Mastercard, Discover, American Express or via ACH withdrawal from a checking account.

FALL/WINTER

VISIT MILLIGAN. You can arrange an individual visit or attend one of our campus visit days. Call 800.262.8337 or go to www.milligan.edu/visit.

APPLY TO MILLIGAN. Your Milligan admission application also serves as the application for Milligan academic scholarships. Admission decisions are made on a rolling basis throughout the year. Once admitted to Milligan, you will immediately receive notification of your merit-based academic scholarship award (based on your GPA and ACT/SAT).

REVIEW FINANCIAL AID INFORMATION. Visit www.milligan.edu/SFS to learn about the types of aid available and review the glossary of financial aid terms.

GET AN ESTIMATE. Visit www.milligan.edu/SFS to get an estimate of your federal aid. Official award packages will not be sent until mid-to-late spring.

BEGIN SEARCH FOR PRIVATE SCHOLARSHIPS. Use a reputable source. You should never have to pay for scholarship information. Reputable sources we recommend include:
- www.fastweb.com
- www.ecampusfunds.com

WINTER

COMPLETE PAPERWORK. Only by completing all the necessary forms and applications on time can you be certain that you will be considered for every type of aid for which you may be eligible.

January 1—Gather info and complete federal tax return as soon as possible

Submit FAFSA as soon as possible after January 1

SPRING

REVIEW FINANCIAL AID AWARD LETTER. Milligan will issue an initial Financial Aid Award Letter and Instruction Book, beginning in March (if you have met priority deadlines). This official document details your financial aid package according to amount, source, and type of aid. It will also contain the terms and conditions for the financial aid and information about tuition or other institutional charges. Sign and return your award letter promptly. (Some awards are first-come, first-serve.)

FINANCIAL AID POLICIES & PROCEDURES
www.milligan.edu/catalog/policies/financial/

STUDENT FINANCIAL SERVICES
www.milligan.edu/SFS
Milligan is a flourishing liberal arts college with a distinctively different approach to higher education. Everything we do encourages students to reflect on what it means to be servant-leaders. Milligan offers traditional undergraduate programs in over 30 majors plus graduate and professional studies.

**Location**

You get the best of both worlds at Milligan. Our picturesque campus is located in beautiful northeastern Tennessee, within minutes of restaurants, shopping, theatres and cultural activities, as well as plenty of outdoor adventures like hiking, skiing, and more.

**National Recognition**

Milligan is consistently named one of the Best Regional Colleges in the South in "America's Best Colleges" by U.S. News & World Report and one of the nation’s Top 100 Baccalaureate Colleges by Washington Monthly. The college also is recognized as a College of Distinction.

**Accreditation**

Milligan College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award bachelors and masters degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Milligan College.

**Faculty**

Our faculty are respected and caring Christian scholars. 80% hold doctorates. A low student-faculty ratio offers personal attention.

**Student Body**

Our 1,200 students come from 35 states and 15 nations, so you’ll find students with similar interests as yourself, as well as those of different cultures and viewpoints. 70% live on campus in one of 11 residence halls or student apartments, creating a true collegiate environment.

**Clubs & Organizations**

With more than 40 social, service, honorary, and professional organizations on campus, there is something for everyone.

**Service & Missions**

Students are involved in a variety of service projects and mission work throughout the world.

**Christian College**

Milligan is affiliated with the non-denominational Christian Churches/Churches of Christ and is a member of the Council for Christian Colleges & Universities (www.cccu.org), a group of 100 colleges and universities whose commitment to a Christ-centered life goes beyond a mere occasional reference.

**Athletic Powerhouse**

Milligan has 24 intercollegiate sports and in the past 10 years, has won 46 conference titles and made 60 NAIA tournament appearances. Men’s: Baseball, Basketball, Cross Country, Cycling, Golf, Soccer, Swimming, Tennis, Track & Field, Volleyball. Women’s: Basketball, Cheerleading, Cross Country, Cycling, Dance, Golf, Soccer, Softball, Swimming, Tennis, Track & Field, Volleyball.

**Costs & Financial Aid**

Milligan is named one of the best buys among regional colleges in the south by U.S. News & World Report. Our cost is below the national average, and approximately 98 percent of Milligan students receive financial aid, including academic scholarships, athletic scholarships, and need-based grants. Visit www.milligan.edu/SFS for cost and scholarship information.

Be a Buff