

Students in a concurrent program where they are earning both a bachelor's degree and a master's degree in the same semester are eligible for financial aid.

**TUITION AND FEES**

**Fall & Spring terms:** Students are charged a block tuition rate. Students enrolled part-time during the fall and spring semesters are charged at a part-time rate of \$1,055 per credit hour. Student service fees are \$155 per semester for fall and spring semesters. See chart for additional program expenses.

**Summer terms:** Students are charged on a per-credit-hour basis. The rate for summer 2019 is \$360 per credit hour. While your TLU Scholarship is not available in the summer, various educational loans are.

**FREE APPLICATION FOR FEDERAL STUDENT AID - TLU'S SCHOOL CODE 003641**

Federal regulations require that those students enrolled in these types of programs be considered graduate level students once they reach 135 credit hours or the fifth year of the program, whichever comes first.

TLU students will receive undergraduate level aid for the first four years or until 135 credit hours have been earned. Once a student has earned 135 credit hours or has completed the fourth year of the program, the student will only be eligible for graduate level aid.

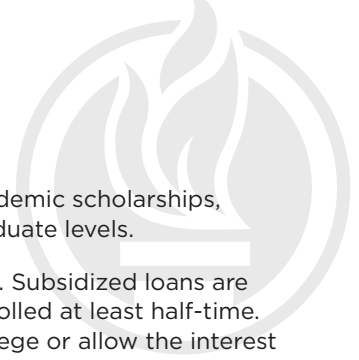
Complete the FAFSA questions shown below as indicated. Answer all other questions as you normally would. The only exception will be that once you reach the fifth year or 135 credit hours earned, because you are considered a graduate student, you are also then considered an independent student and are no longer required to report parent information.

First four years of program or until 135 credit hours earned - Undergraduate	
Question	Answer
<i>Will you have your first bachelor's degree before July 1?</i>	No
<i>When you begin the school year, what will be your grade level?</i>	Choose appropriate undergraduate year
<i>When you begin the school year, what degree or certificate will you be working on?</i>	First bachelor's degree
<i>At the beginning of the school year, will you be working on a master's or doctorate program?</i>	No

Fifth year of program or once 135 credit hours earned - Graduate	
Question	Answer
<i>Will you have your first bachelor's degree before July 1?</i>	No
<i>When you begin the school year, what will be your grade level?</i>	First year graduate/professional
<i>When you begin the school year, what degree or certificate will you be working on?</i>	Graduate or professional degree
<i>At the beginning of the school year, will you be working on a master's or doctorate program?</i>	Yes

**FINANCIAL AID**

TLU students will receive undergraduate level aid for the first four years or until 135 credit hours have been earned. Once a student has earned 135 credit hours or has completed the fourth year of the program, the student will only be eligible for graduate level aid.



## UNDERGRADUATE LEVEL AID

Students will be eligible for aid from all sources as any other undergraduate student including academic scholarships, institutional merit and need-based awards, state and federal grants, and federal loans at undergraduate levels.

**Federal Direct Loan** — Undergraduate students have annual eligibility as shown in the chart below. Subsidized loans are based on financial need. The government pays the interest for the student while the student is enrolled at least half-time. Unsubsidized loans are not based on need and the student can either pay the interest while in college or allow the interest to defer until repayment at which time it adds on to the initial amount borrowed.

**Parent PLUS Loan** — The Federal PLUS Loan allows credit-worthy parents of dependent students to borrow an amount that may cover up to the Cost of Attendance, including books and living expenses less other aid awarded. The PLUS Loan allows for deferred repayment, although interest will accrue during college.

## GRADUATE LEVEL AID

Once the student is considered to be at the graduate level of the program, the student will continue to be eligible for academic scholarships and other institutional merit and need-based awards as awarded the last year of undergraduate aid eligibility, and federal loans at the graduate level.

**The Federal Direct Loan Program** — All students who file the Free Application for Federal Student Aid (FAFSA) at [fafsa.gov](http://fafsa.gov) may use the Federal Direct Loan for terms in which they are enrolled at least half-time. Graduate students have annual eligibility of \$20,500 which starts each August and runs through the following summer. For graduate students, the loan is “unsubsidized,” meaning that interest will accrue on the principal balance during college. Repayment begins six months after college.

**Federal Graduate PLUS Loan** — Students are required to first exhaust their annual eligibility in the Federal Direct Loan before requesting funds through the Graduate PLUS Loan. The Federal Direct Graduate PLUS Loan allows credit-worthy students to borrow in their own name, in an amount that may cover the entire Cost of Attendance, including books and living expenses. The Graduate PLUS Loan allows for deferred repayment, although interest will accrue during college.

## DIRECT LOAN LIMITS

Annual Loan Limits		
Academic Level	Dependent Undergraduate Students	Independent Students
Freshman (0-29 credits earned)	\$5,500 (max \$3,500 subsidized)	\$9,500 (max \$3,500 subsidized)
Sophomore (30-59 credits earned)	\$6,500 (max \$4,500 subsidized)	\$10,500 (max \$4,500 subsidized)
Junior & Senior (60-119 credits earned)	\$7,500 (max \$5,500 subsidized)	\$12,500 (max \$5,500 subsidized)
Graduate/Professional Students	N/A	\$20,500 (unsubsidized only)
Aggregate Borrowing Limits		
Undergraduate	\$31,000 (max \$23,000 subsidized)	\$57,000 (max \$23,000 subsidized)
Graduate	N/A	\$138,500 (including undergraduate loans)

## AID ALL STUDENTS MAY RECEIVE

**External Scholarships** — We encourage all students to apply for external scholarships. Links to free scholarships search services are available on the Financial Aid page of our website. NATA also has a scholarship application at [www.nata.org](http://www.nata.org).

**Private Educational loans** — Many educational lenders offer loans in the student’s name with repayment deferred until after graduation. Most lenders require a credit-worthy cosigner and have variable interest rates. See <http://www.elmselect.com/?schoolid=358#/schoolLanding> for assistance with comparing private loans.