

## > TUITION DISCOUNTS

### Organization/School Discount

Employees of churches, parachurch organizations, and elementary and secondary schools are eligible for a **tuition discount**. If three or more employees register for classes in the same semester, discounts are available. Students must submit an Organization/School Discount form, available from your Enrollment Counselor, before the semester deadline. The discount amounts are:

- ▶ 3 - 5 Students.....10% discount for each
- ▶ 6 - 8 Students.....15% discount for each
- ▶ 9 or more Students .....20% discount for each

### Spouse Discount

Couples who register for classes in the same semester are eligible for a tuition discount. The spouse taking the greater number of credits will pay full tuition, while the spouse taking the lesser number of credits will receive a **30% discount**. Students must submit a Spouse Discount form, available from Enrollment Counselors, before the semester deadline.

## > PAYMENT PLAN OPTION

### Nelnet

Nelnet is a **tuition-management plan** that provides students with a low-cost plan for budgeting tuition and other educational expenses. It is not a loan program. Therefore, no debt is incurred. There are no interest or finance charges assessed by Nelnet on the unpaid balance due to the University. The only fee to budget payments through Nelnet is a \$25 per semester or a \$45 annual non-refundable enrollment fee. With Nelnet, automatic tuition payments can be made from a checking or savings account on either the 5th or the 20th of the month. A payment equal to 25% of the total tuition bill is due to PBU on or before registration.

▶ Please respond to inquiries immediately. Keep copies of all tax documents. Keep dated copies of all information submitted to Philadelphia Biblical University.

# Financial Aid

## > GRANT AND DISCOUNT DEADLINES:

- ▶ August 1  
Fall Semester
- ▶ November 15  
Winterim/Spring Semesters
- ▶ April 15  
Summer Semester
- ▶ August 1  
Church Matching Scholarship  
Application and Check



200 Manor Avenue, Langhorne, PA 19047-2990  
(800) 572-2472 • [www.pbu.edu/grad](http://www.pbu.edu/grad) •  
[graduate@pbu.edu](mailto:graduate@pbu.edu)



## Financial Aid Information *Graduate Programs*

# >2008-2009

### TUITION COSTS

May 5, 2008 - May 16, 2009

\$439 per credit: M.S. in Bible and Master of Divinity

\$525 per credit: M.S. in Christian Counseling

M.S. in Education

M.S. in Educational Leadership and Administration

M.S. in Organizational Leadership

**S**tudents considering graduate studies recognize that paying for education can be a perplexing task. To assist students in that task, Philadelphia Biblical University provides a number of options. As you review the information provided, be assured that the staff of the Financial Aid Office at PBU stands ready to answer your questions and help you through the aid application process. Please contact us at your convenience!

E-mail us at:

**financialaid@pbu.edu**

or call 1.800.572.2472.

### >FEDERAL STAFFORD STUDENT LOANS (TITLE IV AID)

Matriculating students attending on at least a half-time basis (three credits or more per semester; 4.5 credits or more for M.Div. students) may use **Stafford Student Loans** to meet their educational expenses.

These low-interest loans enter into repayment when the student is finished with his or her education or ceases to be enrolled at least half-time. For more detailed information, please contact the Financial Aid Office at 215.702.4245 or e-mail your inquiry to [financialaid@pbu.edu](mailto:financialaid@pbu.edu).

Students should begin the process by filing the Free Application for Federal Student Aid form (FAFSA). The resulting Student Aid Report (SAR) must be reviewed and submitted for corrections, if necessary. Philadelphia Biblical University will receive an electronic copy if listed as a college choice (code 003351). If selected for verification, students will be requested to supply certain tax documents. A quick response to any requests for information will expedite the application process. **[www.fafsa.ed.gov](http://www.fafsa.ed.gov)**

### First-Time Borrowers

Students may obtain a **loan master promissory note** from the PBU Financial Aid Office or a lender of their choice. Mail the completed MPN to the Pennsylvania Higher Education Assistance Agency (PHEAA), the loan guarantee agency.

### Repeat Borrowers

Students should file the FAFSA, then contact the PBU Financial Aid Office. Loan funds will be electronically transferred. For in-depth discussion of student loans and regulations governing the awarding of this federal aid, please contact the Financial Aid Office.

### >NEED-BASED GRANTS

A limited number of **need-based grants** are available to students taking six or more credits. Applications are available online at [www.pbu.edu/grad](http://www.pbu.edu/grad) or from your Enrollment Counselor. Please note deadlines listed in this brochure.

### >CHURCH MATCHING SCHOLARSHIP

Students may be eligible for a **Church Matching Scholarship**. This program encourages churches to provide support for their members involved in training to become leaders in the Christian church and its related ministries. It is not designed to match wages, internship monies, or gifts from individuals for specific students. A brochure and application are available from your Enrollment Counselor or the Financial Aid Office in late spring. This program is for full-time students (six or more credits) for the **fall semester only**. Application and check deadline is August 1.

### >SCHOLARSHIP/GRANT SEARCH

This online resource describes different types of financial aid from loans to scholarships to military aid with a link to a free search: **[www.fastweb.com](http://www.fastweb.com)**.

