



CHRISTENDOM COLLEGE

Financial Aid  
Application  
for Academic Year 2018-19

Financial Aid Office  
134 Christendom Drive  
Front Royal, Virginia 22630  
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# The Financial Aid Program at Christendom College

Christendom College has a strong commitment to providing a comprehensive Financial Aid Program for its students. The College offers financial assistance through its need-based aid and merit-based academic scholarships. Need-based aid consists of loans and the Christendom scholarship. Merit-based scholarships are granted automatically upon acceptance and are based on your SAT, ACT, or CLT score. Additionally, all students may apply for employment with the College through the College's Student Employment Website.

Financing a college education can be a huge challenge and fiscal undertaking. The Financial Aid Office is ready to work with you as you consider your college education financing options. Please, do not hesitate to contact them!

Christendom financial aid is given to help defray all or some part of the cost of tuition. Outside Loan Programs are available as well to help Christendom students defray the cost of tuition, room and board, fees, books, and living expenses not covered by the College's financial aid program.

The Financial Aid Program is funded through private gifts and grants from many generous donors and the College's growing endowment. While Christendom accepts no direct federal aid, nor does it participate in indirect programs of federal aid such as the Student Guaranteed Loan, the College maintains a robust financial assistance program that matches and mirrors support received through federal aid programs.

Students wishing to request need-based financial aid from the College should fill in this Financial Aid Application form (and not the Free Application for Federal Student Aid - FAFSA form). However, if you are completing a FAFSA for other colleges, much of the FAFSA information is easily transferable to Christendom's Financial Aid Application form. The Financial Aid Office can assist you with any questions you might have about Christendom's Financial Aid Application.

Financial aid will be awarded:

- 1) only after the student has been accepted by the Admissions Committee; and
- 2) when the financial aid application and required copies of tax returns have been returned to the Financial Aid Officer.

Notifications of aid are sent approximately two to four weeks after a completed financial aid application and all required attachments have been received by the Financial Aid Office.

# Most Commonly Asked Questions About Financial Aid

## **What kind of need-based financial aid am I most likely to get?**

If you qualify, you will be given a combination of loan and the Christendom scholarship to help meet your need.

## **What are the terms of a loan from Christendom?**

We loan at 10 percent interest with a six year repayment period which usually begins one year after you leave Christendom. However, there are deferments available for students who continue their schooling elsewhere or go on to graduate school. There is no accrued interest from the time the loan is taken out to the time of repayment.

## **Can I get loans or the Christendom scholarship without establishing financial need?**

No, all loans and the Christendom scholarship are need-based.

## **How does the College decide if I qualify for need-based aid?**

Your Application for Financial Aid is carefully reviewed according to a uniform economic and mathematical formula which is called the Need Analysis. The Need Analysis determines the contribution you and your parents are expected to make to your education. The sum of your contribution and your parent's contribution is called the Family Contribution. If the Need Analysis reveals that your Family Contribution is significantly less than the Student Budget, which is the summary of costs of tuition, room, board, incidental fees, and other set allowances such as books and transportation for enrollment at Christendom, then you will qualify for a financial aid package. The package is comprised of loans, the Christendom scholarship, discounts, merit scholarships, and other sources of aid for which you are eligible.

## **Can outside scholarships and/or merit scholarships from Christendom, off-campus and/or off-meal plan status affect the financial assistance I receive from Christendom?**

Yes. Outside scholarships, other external sources of funding, Christendom scholarships, tuition discounts, off-meal plan status, and off-campus status will affect your student budget and/or need analysis which may result in the reduction of the need and merit-based aid funded by the College. Christendom College is in effect the last source of financial assistance, whether need or merit-based, not the first source. Student aid awards may be revised if any of the above events occur after the College has made a merit or need-based award and such event changes your need or merit calculation. Based on the revised calculations, Christendom may roll back its financial assistance awarded to you.

## **Is timely application important?**

Yes, especially for students entering in the fall semester. New and returning students should apply for aid as soon as possible in the spring to get the best package. Students who apply after April 15 may not get the most desirable aid packages. See priority deadline dates on the back of this application.

## **When can I expect an answer after I have placed a Financial Aid appeal?**

Normally it takes the College two weeks to review and process your application, provided the application is complete and all required tax forms are sent. Financial aid notifications will be sent by email to both the student and parent (if student is a dependent). Be sure to put your email addresses in Section A, #4 of the application. Mark the box in question #4 if you want to receive notification by mail.

## **Must my parents complete their portion of the application if I am financially independent?**

No. But you must first establish independent status with the College. You and your parents must complete affidavits testifying to your independence, and you must meet certain criteria set by the College. For further information on establishing financial independence, contact the Financial Aid Office.

## **With whom may I speak if I have further questions?**

The Financial Aid Officer will be happy to assist you with any further questions you may have about financial aid.

## Need-Based Financial Aid Programs

The financial need of students is met through a combination of two programs:

**Loans.** The amount of loan offered to a student is based on the student's calculated need established with the College up to an annual maximum of \$6,750 for incoming students. If additional loans are needed to cover the cost of attendance over and above the financial aid package offered by the College, private student loans are available from the following third party vendors:

- PNC Solution Loan: [www.pnconcampus.com](http://www.pnconcampus.com), 800.762.1001
- Smart Option Loan and Sallie Mae Parent Loan: [www.salliemae.com](http://www.salliemae.com), 888.272.5543
- Discover Student Loan: [www.discoverstudentloans.com](http://www.discoverstudentloans.com), 800.788.3368
- Wells Fargo Collegiate Loan: [www.wellsfargo.com/collegeready](http://www.wellsfargo.com/collegeready), 877.451.5039

If you qualify for the maximum \$6,750 loan from Christendom and still require additional loans to cover the cost of attendance, but do not qualify for private student loans from the vendors listed above, the student may request additional loans from the College by submitting evidence that they do not qualify to the Financial Aid Office. Additional loans are not guaranteed, but are awarded based on determined need per the College's Need Analysis and are limited to the amount calculated by this uniform economic and mathematical formula.

**Christendom Scholarship.** Students with calculated need are offered, in addition to loans above, monies from the College's Christendom scholarship fund to meet tuition costs.

## Academic Scholarships

Christendom College offers four year Academic Scholarships to eligible first time students based on academic merit. The scholarships are four year level scholarships as long as the student maintains a minimum required GPA and remains in good standing with the College. Dollar amounts awarded depend on academic achievement. You must be accepted as a full-time, degree-seeking student to be considered for an academic scholarship. First-time students do not need to apply for academic scholarships. Scholarships will be awarded to accepted students based on College test scores and record of academic achievement. Below are the individual minimum requirements for eligibility.

For a first-time freshman:

- 1) achieves an 1190 or better on the two-part SAT, a score of 26 or better on the ACT, or an 83 or better on the CLT.
- 2) submits a high school record which shows substantial achievement and willingness to work and succeed in an academic curriculum.
- 3) is usually a high school senior or home-schooled equivalent at the time of application for the scholarship, or a high school junior seeking early admission.

For a first-time transfer student:

- 1) achieves an 1190 or better on the two-part SAT, a score of 26 or better on the ACT, or an 83 or better on the CLT.
- 2) submits accredited college cumulative GPA record which shows substantial achievement and willingness to work and succeed in an academic curriculum.

# 2018-19 Application for Financial Aid

Please answer all questions below in ink.

## A. Student & Household Information

1. Name: Last \_\_\_\_\_ First \_\_\_\_\_ M.I. \_\_\_\_\_
2. Permanent mailing address: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_
3. Your home telephone: ( \_\_\_\_\_ ) Fax (optional) \_\_\_\_\_
4. Financial Aid notification will be sent by email to both student and parent (if student is dependent):  
Student's e-mail address \_\_\_\_\_ Parent's e-mail address \_\_\_\_\_  
 I prefer to receive notification by MAIL at the address above.
5. Your Title: \_\_\_\_ Miss \_\_\_\_ Mrs. \_\_\_\_ Ms. \_\_\_\_ Mr.
6. Your State of Legal Residence: \_\_\_\_\_
7. Your Social Security Number: \_\_\_\_\_
8. Your Date of Birth: \_\_\_\_\_
9. Are you a U.S. Citizen? \_\_\_\_ Yes \_\_\_\_ No (If no, please specify: \_\_\_\_\_)
10. Your marital status: \_\_\_\_ single \_\_\_\_ married \_\_\_\_ separated \_\_\_\_ divorced \_\_\_\_ widowed
11. What year will you be in college in 2018-2019?  
\_\_\_\_ 1st (Never previously attended college)      \_\_\_\_ 2nd      \_\_\_\_ 4th  
\_\_\_\_ 1st (previously attended college)      \_\_\_\_ 3rd      \_\_\_\_ 5th or more undergraduate
12. a. Did your parents claim you as an income tax exemption:  
in 2016? \_\_\_\_ Yes \_\_\_\_ No in 2017? \_\_\_\_ Yes \_\_\_\_ No  
b. Have you lived with your parents any more than six weeks during:  
2016? \_\_\_\_ Yes \_\_\_\_ No in 2017? \_\_\_\_ Yes \_\_\_\_ No  
c. Is at least one of your parents an alumnus of the undergraduate program of Christendom College? \_\_\_\_ Yes \_\_\_\_ No
13. a. Your expected enrollment status during the 2018-2019 school year. (*Mark one box only.*)  
\_\_\_\_ full-time \_\_\_\_ at least half-time but less than full-time \_\_\_\_ less than half-time  
b. Do you plan to live on campus? \_\_\_\_ Yes \_\_\_\_ No (Any student wishing to reside off-campus must request permission from the Dean of Student Life.)
14. What is your parents' current marital status? \_\_\_\_ single \_\_\_\_ married \_\_\_\_ legally separated \_\_\_\_ divorced \_\_\_\_ widowed
15. If parents are divorced or separated, please indicate the following:
  - a. \_\_\_\_\_ Year of Legal Separation \_\_\_\_\_ Year of Divorce
  - b. Non-custodial parent's name: \_\_\_\_\_  
Home address: \_\_\_\_\_  
Occupation/Employer: \_\_\_\_\_
  - c. According to court order, when will support for the student end? \_\_\_\_\_ / \_\_\_\_\_ (mo/yr)
  - d. Who claimed the student as a tax exemption for 2016? \_\_\_\_\_
  - e. Is there an agreement specifying a contribution for the student's education? \_\_\_\_ Yes \_\_\_\_ No  
If yes, how much for the 2018-19 school year? \$ \_\_\_\_\_

**B. Income**

Parents and students, please refer to U. S. income tax return forms when answering the following questions. Parents and student must attach (or send as soon as available) an exact copy of their **2016 tax return** and all supporting schedules filed with the IRS.

	Parent	Student
16. Please check one: The information listed is:		
a. From a completed tax return (copy attached)	16a. <input type="checkbox"/>	<input type="checkbox"/>
b. Estimated - will provide copy of tax return when complete	16b. <input type="checkbox"/>	<input type="checkbox"/>
a. Tax return will not be filed	16c. <input type="checkbox"/>	<input type="checkbox"/>

*Parents who file separate tax forms should give combined figures below.*

17. 2016 total number of exemptions	17. _____	_____
18. 2016 adjusted gross income	18. _____	_____
19. a. 2016 U.S. tax paid	19a. _____	_____
b. 2016 State tax paid	19b. _____	_____
20. 2016 untaxed income and benefits (yearly totals only):		
a. social security benefits	20a. _____	_____
b. aid to families with dependent children	20b. _____	_____
c. child support received for all children	20c. _____	_____
d. other untaxed 2016 income and benefits	20d. _____	_____

**C. Expenses**

21. 2017 medical/dental expenses not paid by insurance (Do not include premiums paid)	21. _____	_____
22. 2017 elementary, junior high, and high school tuition for dependent children		
a. Amount paid	22a. _____	_____
b. For how many dependent children?	22b. _____	_____
23. Attach a sheet to explain any unusual expenses and/or debts. (The college may require official documentation of these expenses and/or debts.)		
24. How many people in household (under the age of 25) will be in undergraduate studies full-time between July 1, 2018 and June 30, 2019? _____		
25. Age of the oldest parent. _____		
26. How many family members living in the household, including parents? _____		

D. Assets

	Parent	Student
27. Cash, savings, and checking accounts	27. _____	_____
28. Other real estate and investments—include real estate, trust funds, money market funds, certificate of deposit, stocks, bonds, other securities, installments, and land sale contracts (including mortgages held), commodities, etc. (DO NOT INCLUDE - value of your home, life insurance and retirement plans such as pension funds, annuities, IRA and Keogh plans).		
a. Investment Type?	28a. _____	_____
b. What is it worth today?	28b. _____	_____
b. What is owed on it?	28c. _____	_____

Please provide a brief explanation: \_\_\_\_\_

29. List current value of 529 Education Plans (state savings plans or prepaid tuition plans), Coverdell education savings accounts, or custodial accounts:	29. _____	_____
Type of plan: _____		
Custodial Account: YES _____ NO _____		
Amount of listed funds available for student applicant \$ _____		
30. Business and farm (Don't include a farm that you live on and operate.)		
a. What is the worth today?	30a. _____	_____
b. What is owed on it?	30b. _____	_____

Parent and Student Certification:

All of the information on this form is true, accurate, and complete to the best of my knowledge. Enclosed is an exact copy of my 2016 tax return and all supporting schedules that I filed with the U.S. Internal Revenue Service. Further, as part of the College's routine verification process, I agree, that if asked by the College, I will request the IRS to send at my expense a copy of my 2016 filed tax return with all supporting schedules to the Financial Aid Office of Christendom College.

Student Signature \_\_\_\_\_

Date \_\_\_\_\_

Parent Signature \_\_\_\_\_

Date \_\_\_\_\_

Other Parent Signature *(Required if parents have filed separately)* \_\_\_\_\_

Date \_\_\_\_\_

(A parent or parents must sign this form unless the student has returned a Statement of Financial Independence)

**Endowed Scholarship Opportunities**

Providing the information below is voluntary and will be used solely for purposes of determining first priority in the awarding of certain endowed scholarships.

Are you of Cuban or Spanish descent? \_\_\_\_\_Yes \_\_\_\_\_No

Are you of Hispanic descent? \_\_\_\_\_Yes \_\_\_\_\_No

Priority deadline for application is:  
New Students - March 15  
Returning Students - April 15

Mail this financial aid application and tax returns to:  
Financial Aid Officer  
Christendom College  
134 Christendom Drive  
Front Royal, VA 22630