



# Financial Planning Guide

ANDERSON UNIVERSITY  
KNOWLEDGE for YOUR JOURNEY







## A Financial Decision With Long-Lasting Benefits

**The financial aid process can seem overwhelming. It doesn't have to be.**

Financial aid is financial support that can help fund your degree at Anderson University. Types of financial aid include scholarships, grants, and loans. Sources of financial aid include, but are not limited to, Anderson University, the State of South Carolina, the U.S. Department of Education, and outside sources.

**Scholarships** are funds that do not need to be repaid and are typically awarded based on grades, test scores, and other merit-based qualifications.

**Grants** are also funds that do not need to be repaid and are typically awarded based on need.

**Loans** are funds that need to be repaid. After you complete a FAFSA, you will receive an award notice showing the aid you may be eligible to receive.

**For further questions, please contact the  
Office of Financial Aid & Scholarships**  
864.231.7555  
aid@andersonuniversity.edu  
andersonuniversity.edu/admission/financial-aid

# Table of Contents

03

Channels of Support for  
Anderson University Students

04

College is an Investment in  
Your Future

05

The Value of a Christian  
Education

06

Supporting Your Student in  
the College Search

08

Scholarships and Financial  
Aid for South Carolina  
Residents

09

Academic Scholarships for  
First-Time Freshmen

10

Competitive Scholarships

11

Program-Based Scholarships



# Channels of Support for Anderson University Students:

- **Center for Student Success** provides programs and individualized services to students to further promote their success.
- **Center for Career Development & AU PRO** is designed to improve students' written and oral communication skills while illuminating the overall characteristics of a professional image.
- **Curriculum Enhancement Program (CEP)** enriches students' academic experiences by providing co-curricular opportunities that reinforce the educational and personal development of students.
- **Ron Blue Center at Anderson University** is an affiliate of the Ron Blue Institute, an Indiana-based organization hosted by Indiana Wesleyan University. The mission of the Ron Blue Center at Anderson University is to advance faith-based financial education, enabling students to make financial decisions within a biblical framework.
- **Thrive Wellness Center** provides on-campus health care and counseling services easily accessible for the Trojan Family.
- **Campus Ministries:** Anderson University has a Christian faculty and staff, challenging spiritual programs, and strong faith-based organizations—all of which come together to help Anderson University students grow in their faith, and share in Christ's love.
- **Clubs and Organizations:** There are 38 registered clubs and organizations for students to join as they discover their passions.
- **Center for Innovation and Digital Learning (CIDL)** enriches teaching and learning through academic innovation.



To learn more, visit [andersonuniversity.edu](http://andersonuniversity.edu).

## ADMISSION CHECKLIST

### APPLY

#### REQUIRED

- Application (online at [AndersonUniversity.edu](http://AndersonUniversity.edu))
- \$40 Application Fee
- Official High School Transcript
- Two Essays\*

#### OPTIONAL

- Official SAT, ACT, or CLT Scores
- Letter of Recommendation
- Résumé

\* If you are submitting a test score, then you will not be required to submit essays.



**Please Note:** Students can only receive 1 of the 5 Anderson University merit-based scholarships. Students must meet Federal Satisfactory Academic Progress (SAP) to renew merit-based scholarships each year.



# College is an Investment in Your Future

It's not like buying a new car. After all, the moment you roll out of the dealership's parking lot, it's already worth far less than you paid for it. And after a few years, it retains very little of its value. But the investment in a college education? It pays dividends for decades. Especially at a place like Anderson University.

But a college experience is about much more than money—it's about how college helps shape a person, how it affects his or her quality of life, and the potential to make a difference in the world.

The prospect of four years of college expenses can appear daunting. But if you value higher education and are committed to it—and it appears that you do, given the fact that you're reading the Anderson University Family Guide to College and Financial Planning—it's well worth the investment.

It requires choices, discipline, and a thorough investigation into financial aid options, of which there are many. (In the case of Anderson University, 100 percent of traditional students receive some sort of financial aid.)

Cost and value are not the same thing. You can be penny-wise and pound-foolish, especially when it comes to the vitally important college choice. You should choose a college because it is an excellent match for you, and a place where you'll feel at home—not because it is the least expensive. Like any investment, think long term. Ask yourself what impact choosing a college like Anderson University will have on the rest of your life.

In fact, do this: Estimate the cost of four years at Anderson University. Then amortize that total over 60 years by dividing the total by 60, and then dividing by 12 to get the monthly cost. If you do this, I'm guessing that you'll be surprised at that monthly total, and you'll consider it a good investment. In fact, if you compare this investment with the cost of a daily



**85%**  
*of entering freshmen  
returned for their  
sophomore year.*



*AU enrolls more  
South Carolina merit  
scholarship recipients than  
any other private university.*



# The Value of a Christian Education

By **Evans P. Whitaker, Ph.D.**,  
*president of Anderson University since 2002*

Recently, the Council for Christian Colleges & Universities (CCCU), of which Anderson University is a proud member, released the results of a groundbreaking study that quantified more than just the value of a college education. It explicitly made the case for Christian higher education, a cause for which AU has been committed since our founding in 1911.



*Our thesis is simple: Christian higher education is important to the social, cultural and economic well-being of the United States in general, and South Carolina specifically. In a political landscape scarred by the memory of the Great Recession, lawmakers have to ask hard questions and make bold decisions.*

The overall economic impact of the more than 140 U.S.-based CCCU institutions is staggering. Collectively we generate \$60 billion annually for the U.S. economy, which comes out to roughly \$166 million per day. What's more, CCCU institutions employ 340,000 people, who earn \$17.8 billion in salary and benefits.

None of the CCCU institutions receive direct federal or state funds for operations, yet our students do receive federal and state grants and scholarships they can use at either public or private colleges and universities.

In light of the runaway federal deficit, and often-contentious debates in Congress on how best to allocate taxpayer dollars, cuts to grants and scholarships for college students wouldn't be prudent. After all, you'll not find many returns on investment better than that provided by Christian higher education.

When you drill down on the data, you find that the \$470 million in annual grant aid provided by the federal

government amounts to \$9.7 billion in federal tax revenue. Needless to say, a \$9 billion profit is an incredible return on investment.

Of course, it's not just dollars and cents. More than 35 percent of CCCU students provide out-of-classroom service to their communities, totaling 5.4 million hours every year. Graduation rates are high.

Our thesis is simple: Christian higher education is important to the social, cultural and economic well-being of the United States in general, and South Carolina specifically. In a political landscape scarred by the memory of the Great Recession, lawmakers have to ask hard questions and make bold decisions.

We certainly understand. In my view, however, it's vitally important that when considering federal- and state-based aid funding, lawmakers should keep their focus on the people most affected: the college students on whom so much of our country's future relies, and the young men and women schools like Anderson University so effectively educate.



**14,500+**

*undergraduate and graduate students are supported by 6 of South Carolina's CCCU institutions.*



*For every \$1 in federal grant money a student receives, CCCU institutions provide \$5 in aid to that same student.*



**6.3%**

*is the default loan rate for CCCU graduates compared to the national average of 11.5%.*





**Pam Bryant-Ross**

*Vice President for Enrollment Management  
at Anderson University*

# Supporting Your Student in the College Search

Deciding where to go to college is one of the first major decisions your student will face in his or her life. Your student is essentially choosing a place to call home for the next four years, and that is no easy decision. There will be moments of doubt, overwhelming joy, stress, clarity, and everything in between. It is an impactful season for you, your student, and your relationship. I am sure you are asking yourself, **“What can I do to help?”**

One of the best gifts you can give your student is empowerment and encouragement in this season. So, what does that look like? For some, it may be relinquishing control to your student and providing a listening ear as he or she decides what is best. For others, it may be stepping up as the voice of reason during your student’s uncertainty. For all of us, it is sitting with your student in prayer that God will guide your family through this process.

When I began the college search with my children, I remember feeling a bit overwhelmed but incredibly encouraged knowing I had witnessed so many families before me navigate the process well. As you walk through this season, I want to share with you key consistencies I have witnessed in my role that proved a student would be successful in this journey:

“

*Your student is going to college somewhere, and they need your guidance in the process.*

**The student gave it over to God first.** I once read that God is trying to give us gifts, but often, our hands are too full to receive them. From my experience, I can assure you that if you empty your hands and ask God to bless your decision, He will come through every time.

**The student was empowered by his or her family to make the final decision.** We often believe parents and guardians always know best, and while that may be true, this is a choice that your student needs to feel equipped and encouraged to make. Families should provide guidance, support, and a knowledgeable perspective, but in the end, this decision must feel right to the student.

**The student continued to receive support from his or her family once the decision was made.** As your student selects his or her future home, you need to be firm in your support and unwavering in your encouragement. This is your student’s journey to navigate, and what he or she needs most is the recognition that you believe in the decision that was made.

You have a great opportunity to walk with your student through one of the most impactful seasons of his or her life, and your guidance right now is more crucial than ever.

Trust Him, and trust your student. **Your journey awaits.**





## A Journey of Great Academics & Great Faith

at one of the nation's most comprehensive and respected Christian universities.

As one of the fastest growing online schools, Anderson University offers you more than **64 programs and 100% online degree options**. Nationally recognized by **U.S. News & World Report**, our online programs provide you with a flexible, fast, and affordable pathway to earn your diploma. From bachelor's degrees to PhDs, **Anderson University** has a program to help you achieve your educational and career goals as part of a vibrant, intentionally Christian community.



**ANDERSON**  
UNIVERSITY

Knowledge for your Journey

 Distinguished School

**100% Online Programs Available**

- 64 Bachelor's Degrees
- 28 Master's Degrees
- 13 Doctoral Degrees
- 12 Certificates
- 6 FLEX Degrees
- 20+ Professional Development Courses

 **Apply at [AndersonUniversity.edu](https://AndersonUniversity.edu)**



# Scholarships and Financial Aid for South Carolina Residents

## Merit-Based Scholarships

### SC PALMETTO FELLOWS\*

— FOR FIRST-TIME FRESHMEN/TRANSFERS

- HOPE and LIFE recipients do not qualify.
- Recipients are selected by the South Carolina Commission on Higher Education.

### SC LIFE SCHOLARSHIP\*

— FOR FIRST-TIME FRESHMEN/TRANSFERS

- Palmetto Fellows and HOPE recipients do not qualify.
- First-time entering freshmen must meet two of the following three criteria:
  - 3.0 high school GPA (*SC uniform grading scale.*)
  - 1100 SAT or 24 ACT.
  - Top 30% of graduating class.

### SC HOPE SCHOLARSHIP\*

— ONLY FOR FIRST-TIME FRESHMEN

- This is a one-year scholarship for first-time entering freshmen.
- Must have a 3.0 high school GPA (*SC uniform grading scale.*)
- At the end of a SC HOPE recipient's first year, the student may be eligible to receive the LIFE Scholarship in subsequent years if he/she meets renewal requirements.

### SC PALMETTO FELLOW AND LIFE SCHOLARSHIP ENHANCEMENTS\*

— ENTERING FRESHMEN ARE NOT ELIGIBLE

- Must be a Palmetto Fellow or LIFE Scholarship recipient.
- Recipients must be a returning sophomore in a state-approved math or science degree program.
- Eligibility is determined by academic performance and credits earned during the freshman year of college.



Anderson University ranks **#1** among private universities in South Carolina for the number of enrolled Palmetto Fellows.

### SC TUITION GRANT\*

— FOR FIRST-TIME FRESHMEN/TRANSFERS

- Need-based.
- FAFSA required by June 30.
- For additional information, visit: [www.sctuitiongrants.org/eligibility](http://www.sctuitiongrants.org/eligibility)



To learn more about South Carolina State financial aid, visit [andersonuniversity.edu/financial-aid](http://andersonuniversity.edu/financial-aid)

\* **Please note** for all South Carolina Resident awards: You must complete the FAFSA to receive AU scholarships and SC Tuition Grant. See academic catalog for complete financial policies and award renewal criteria. All South Carolina State Scholarship and Grant Programs are contingent upon approved funding by the SC State Legislature. All eligible recipients must be U.S. citizens and South Carolina residents.



# Academic Scholarships for First-Time Freshmen

## Merit-Based Scholarships

### PRESIDENT'S SCHOLARSHIP

- 3.5 high school GPA
- 1300 SAT or 28 ACT or 88 CLT

### FOUNDER'S SCHOLARSHIP

- 3.5 high school GPA
- 1220 SAT or 25 ACT or 78 CLT
- or, top 10% of class

### PROVOST'S SCHOLARSHIP

- 3.0 high school GPA
- 1100 SAT or 22 ACT or 74 CLT
- or, top 20% of class

### DEAN'S SCHOLARSHIP

- 3.0 high school GPA
- 1020 SAT or 20 ACT or 66 CLT
- or, top 30% of class

### AU GRANT

- Awarded to any entering freshman not receiving a President's, Founder's, Provost's, or Dean's Scholarship.

### OUT-OF-STATE GRANT

- Awarded to any out-of-state entering freshman.



**100%**  
of traditional AU  
students receive  
financial aid.

### INTERNATIONAL STUDENTS

— GRANT AMOUNTS VARY PER YEAR

### TRANSFER SCHOLARSHIPS

— FOR FIRST-TIME TRANSFER STUDENTS

- Awarded to first-time transfer students based upon cumulative college GPA.

### PALMETTO BOYS AND GIRLS STATE SCHOLARSHIP

- Awarded to any first-time freshman or transfer.
- Must be named a Boys or Girls State citizen.

### SOUTH CAROLINA BAPTIST SCHOLARSHIP

- Awarded to any first-time entering freshman or transfer student who attended a Baptist church. Partially funded by a generous grant from the South Carolina Baptist Convention.



To learn more about South Carolina State financial aid, visit [andersonuniversity.edu/financial-aid](http://andersonuniversity.edu/financial-aid)

# Academic Scholarships for First-Time Freshmen

## Merit-Based Scholarships

### SUMMIT SCHOLARSHIP

- Any student participating in Summit during their high school years is eligible for a yearly reoccurring scholarship.
- The prospective student must provide a certificate of attendance.

### NCFCA SCHOLARSHIP

- Any student participating in NCFCA during their high school years is eligible for a yearly reoccurring scholarship.
- The prospective student must provide a certificate of attendance.

### WORLDVIEW ACADEMY

- Any student participating in Worldview Academy during their high school years is eligible for a yearly reoccurring scholarship.
- The prospective student must provide a certificate of attendance.





# Scholarships and Financial Aid

## Competitive Scholarships

These competitive scholarships are designed for the highest achieving, first-time freshman students who meet eligibility requirements. **Please note:** Test scores are required to receive consideration for competitive scholarships. An application to apply will be sent by exclusive invitation to all eligible recipients.

### FELLOWS SCHOLARSHIP PROGRAM

— UP TO FULL TUITION, ROOM, AND BOARD

The Fellows Scholarship Program provides opportunities for first-time freshmen students who have demonstrated exceptional academic achievement, leadership, and mission-fit to Anderson University. The ability to apply for this scholarship is by invitation only.

#### *Fellows Scholarship Program Opportunities*

- Presidential Fellows: full tuition, room, and board scholarship
- Academic Fellows: full tuition scholarship and \$5,000 room stipend
- AU Fellows: full tuition scholarship

#### *Scholarship Information*

- Minimum eligibility to receive an invitation to apply is a 1250+ SAT or 27+ ACT or 82+ CLT AND 3.5 high school GPA.
- Recipients must serve in an approved campus leadership role each year.
- Annual award renewal amount is capped at the contract amount.
- Outside scholarships and federal grants and loans may be applied to cover room and board.

### DENMARK SCHOLARSHIP

— FOR FIRST-TIME FRESHMEN

The Denmark Scholarship is a competitive scholarship reserved for first-time freshmen. The ability to apply for this scholarship is by invitation only.

#### *Scholarship Information*

- Minimum eligibility to receive an invitation to apply is a 1100+ SAT or 22+ ACT or 74+ CLT AND 3.0 high school GPA.
- Recipients must serve in an approved campus leadership role each year.

### SINCLAIR AND BETTY LEWIS PRESIDENTIAL BOYS STATE SCHOLARSHIP

— FOR FIRST-TIME FRESHMEN

As the host for South Carolina's prestigious annual Sinclair and Betty Lewis Palmetto Boys State summer leadership program, Anderson University has committed one \$40,000 scholarship (\$10,000 per year) to a Palmetto Boys State Citizen. Anderson University is also privileged to offer a number of other scholarship opportunities to students who apply for the Sinclair and Betty Lewis Presidential Boys State Scholarship. All participants of Palmetto Boys State will receive an invitation to apply for this scholarship.

# Scholarships and Financial Aid

## Competitive Scholarships

### DIVERSITY, COMMUNITY & INCLUSION SCHOLARSHIP

— UP TO FULL TUITION, ROOM, AND BOARD

The Office of Diversity, Community, and Inclusion is proud to support the Diversity, Community, and Inclusion Leaders Scholarship Competition.

Seeks to equip first-time freshmen who are passionate about making Anderson University, the Church, and the world – places where we truly, and biblically, reflect God's design for humanity. While this is the highest award opportunity, there are also numerous scholarships of varying amounts generously awarded each year.

#### Scholarship Information

- 3.0+ high school GPA
- Interviewees will be chosen based on their submitted applications

### HOMETOWN SCHOLARSHIP

— UP TO FULL TUITION, ROOM, AND BOARD

A competitive scholarship reserved exclusively for first-time freshmen who reside in Anderson County. The ability to apply for the Hometown Fellows Scholarship is by invitation only and is sent to all eligible students in January of their senior year. While this is the highest award opportunity, there are also numerous scholarships of varying amounts.

#### Scholarship Information

- 3.0+ high school GPA
- 1100+ SAT or 22+ ACT or 74+ CLT or top 30% of their class

Competitive





# Scholarships and Financial Aid

## Program-Based Scholarships

These program specific scholarships are available only to students who plan on majoring in an area of study that offers a scholarship opportunity. **Please note:** for any questions regarding needed materials, if applicable, please reach out to one of our Admission Counselors.

### VISUAL & PERFORMING ARTS SCHOLARSHIP

#### — ART + DESIGN PORTFOLIO REVIEW

- A portfolio review is **RECOMMENDED** for all students planning to major in Art + Design.
- Students are invited to compete for a portfolio-based visual scholarship (amounts will vary.)

#### — MUSIC AUDITION SCHOLARSHIP

- An audition is **REQUIRED** for all students planning to major in music.
- Students are invited to compete for a performance-based music scholarship (amounts will vary.)

#### — THEATRE & DANCE AUDITION SCHOLARSHIP

- An audition is **REQUIRED** for all students planning to major in Theatre or Dance.
- Students are invited to compete for a performance-based theatre scholarship (amounts will vary.)

### INTERIOR DESIGN SCHOLARSHIP

- An application and portfolio review are **RECOMMENDED** for students interested in earning an Interior Design Scholarship (amounts will vary).
- Prospective students are offered an opportunity to participate in a hands-on learning experience during Anderson University's annual **Interior Design Workshop**.

### COLLEGE OF CHRISTIAN STUDIES SCHOLARSHIP

- You must be accepted into the College of Christian Studies.

### TEACHING FELLOWS

- Awarded per year by the SC Teaching Fellows Program to students who are residents pursuing a traditional undergraduate degree in education who CERRA has recognized as Anderson University recipients of the SC Teaching Fellows program.



The South Carolina School of the Arts is *one of a small number of Christian schools* with national accreditation in Art + Design, Music, and Theatre.



# ANDERSON UNIVERSITY

*Knowledge for your Journey*

---

## **Anderson University Accreditations**

Anderson University is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award bachelor's, master's, and doctorate degrees. Questions about the accreditation of Anderson University may be directed in writing to the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097, by calling 404.679.4500, or by using information available on SACSCOC's website ([www.sacscoc.org](http://www.sacscoc.org)). Professional accreditation includes the National Council on Family Relations (NCFR), the National Association of Schools of Music (NASM), the National Association of Schools of Art and Design (NASAD), National Association of Schools of Theatre (NAST), Council for the Accreditation of Educator Preparation (CAEP) through National Council for Accreditation of Teacher Education (NCATE) Legacy, the Association of Collegiate Business Schools and Programs (ACBSP), the Commission on Collegiate Nursing Education (CCNE), and the Commission on Accreditation in Physical Therapy Education (CAPTE).

## **Anderson University Accreditations**

Anderson University does not unlawfully discriminate on the basis of race, color, national origin, sex, disability, age, or religion in its programs and activities. Please direct inquiries to Dr. L. Dianne King, Associate Vice President for Student Development/Dean of Student Success/Title IX Coordinator, Thrift Library Office 203, 316 Boulevard, Anderson, SC, 29621, (864) 231-2026, [ldking@andersonuniversity.edu](mailto:ldking@andersonuniversity.edu) or to the Office for Civil Rights, U.S. Department of Education at 1-800-421-3481 or [ocr@ed.gov](mailto:ocr@ed.gov). For more information go to: [www.andersonuniversity.edu/notice-of-nondiscriminatory-policy-students](http://www.andersonuniversity.edu/notice-of-nondiscriminatory-policy-students).