



Financial Aid Handbook

**Princeton Theological Seminary
Office of Student Financial Services
64 Mercer Street
Princeton, NJ 08542
1-609-497-7781
fin-aid@ptsem.edu
PTS STUDENT FINANCIAL AID HANDBOOK**

Table of Contents

I. A Note from the SFS Office 2

II. Purpose and Expectations..... 3

III. PTS Tuition Policy, Billing Procedures and Refunds 5

IV. Financial Resources..... 6

V. Institutional Aid Programs 7

VI. Federal Aid Programs..... 12

VII. Student Account Provisions 15

VIII. Other Resources 16

I. A Note from the SFS Office

Dear Student,

The "Financial Aid Handbook" has been designed to assist you in planning your finances for your Seminary program. You will find the information divided into sections according to topic. Please review this booklet carefully since it provides details about our financial aid programs as well as some of our policies and procedures.

It is our hope that the "Handbook" will answer many of your questions. However, since each student's financial situation is unique, you are invited to discuss your financial concerns with us at any point during the year. Please feel free to contact us phone at 609-497-7781. We look forward to assisting you as you consider the affordability of a seminary education.

II. Purpose and Expectations

Princeton Theological Seminary grant and scholarship assistance is only offered to full-time students enrolled in an eligible degree program at the Seminary. Students must reapply annually for need-based financial aid.

The financial aid program at Princeton Theological Seminary exists to help students finance their educational preparation for ministry. To this end, the Seminary provides financial aid through the programs outlined in this handbook and offers access to federally-funded student aid programs to eligible students regardless of race, national or ethnic origin, age, gender, sexual orientation, physical ability, or denominational affiliation.

The design and implementation of the PTS financial aid program affirms the integrity and financial responsibility of both the student and the Seminary. In administering this program, the Seminary will respect the dignity and confidentiality of students who apply for financial aid.

The Seminary makes every reasonable effort to minimize tuition and fee charges, without sacrificing the high quality of its academic programs or student services, and strives to raise funds for operating costs and student scholarships.

Students are primarily responsible for financing their cost of attendance at PTS. Students seeking financial assistance must make every reasonable effort to adjust their lifestyles and spending practices to minimize their expenses while attending Seminary. In this way they will reduce their reliance on student loans. Students are also encouraged to undertake remunerative work, expend a portion of any savings or assets they may have, and pursue other support from sources such as parents, family, friends, home congregations, denominations, and other ecclesiastical judicatories, foundations or corporate grants and loans.

The financial aid program at PTS is designed to assist students in their effort to fund their program of studies. We work with each applicant to assist them in their application for aid. We ask that applicants complete all aid applications as completely and truthfully as possible. This will help us assist you.

The Seminary will also assist eligible students to secure Title IV Federal student financial aid in accordance with the laws and regulations governing the Federal Direct Loan, Federal Grad PLUS Loan and Federal Work Study programs.

When considering a student's eligibility for need-based PTS grant aid, the Seminary will use the data supplied on the PTS Application for Aid in conjunction with our institutional methodology to determine each student's financial eligibility for need-based PTS grant funds.

A single master's degree candidate who receives a grant, scholarship, or fellowship from the Seminary is required to live in Seminary housing accommodations, if available, unless excused by the Director of Student Financial Services. In order to be considered for an exemption from this policy, petitions must be received prior to the beginning of the term for which they are sought. Petitions for an exemption from this policy must include verification that the applicant's off-campus housing situation is less expensive than living in Seminary housing. Any questions should be addressed to the Director of Student Financial Services.

To distribute financial aid equitably, the Seminary will consider each student's need and allowable expenses in conjunction with other variables such as degree program, enrollment status, availability of funds, academic progress, and an individual's extenuating circumstances when determining his/her eligibility for aid. The total amount of need-based financial aid offered will not exceed the amount of the student's calculated need. Calculated need is the difference between the total cost of attendance while enrolled at the Seminary and the amount of calculated resources available to the student.

In addition to financial aid programs listed in this handbook, the Seminary awards a number of prizes, scholarships, and fellowships which are not processed through the Office of Student Financial Services. The Seminary Catalogue should be consulted for more information.

Students are also encouraged to obtain a copy of the "Guide to Outside Resources" published by PTS, which is available on our website. Students have been very successful in obtaining scholarships, grants and low-interest loans from the institutions and agencies identified in this publication.

III. PTS Tuition Policy, Billing Procedures and Refunds

The annual tuition charge for full-time students is specified in the PTS catalogue and is generally billed in equal amounts for each semester. Full-time status is defined as taking at least 9 credits in the fall or spring semesters. Summer, January and June have different definitions. **Institutional aid is awarded to full-time students only.**

All part-time students will be billed per credit at the rate specified in the PTS catalogue.

Explanation of financial aid and billing:

A student receiving financial aid covering full tuition will typically receive Seminary aid sufficient to cover tuition charges for each of the fall and spring semesters, plus up to 6 credits in the summer. A student receiving financial aid covering partial tuition will typically receive their aid in equal disbursements for fall and spring semesters. To determine the percentage of tuition which is covered by financial aid, divide the **financial aid award** for the academic year by the **total amount of tuition** for that year. Summer aid is calculated by multiplying the above **percentage** times the **charge for credits taken**.

A student will be eligible to earn a "discount" equivalent to his/her out-of-pocket summer tuition related to the 6 "allowable" credits, provided he or she remains a full-time student carrying at least 9 credits during the ensuing academic year. One half of the discount would be earned and credited to his or her account by maintaining full-time status during the fall semester and the other half by maintaining full-time status during the spring semester. A student receiving no financial aid will be eligible to earn a "discount" of actual cash paid for summer tuition as described above.

Institutional Refund Policy

Adjustments will be calculated for charges for tuition, and possibly other charges for students under the following conditions:

- (1) A full-time student who withdraws from the Seminary while a semester is in progress, having secured the approval of the dean of student life and notified the registrar and financial aid;
- (2) A full-time student who reduces his or her academic load sufficiently to become a part-time student (i.e. less than 9 credits);
- (3) A part-time student who reduces his or her academic load after the first day of class.

Tuition

Tuition charges will be adjusted as detailed below only after the approval of the dean of student life and consequent notification of the registrar:

- (1) During the first ten days of class for the fall and spring semesters, the drop/add period, a charge of 20% of the original tuition billed for all discontinued classes will be assessed.
- (2) During the next ten days of class, there will be a charge of 50% of the original tuition billed for all discontinued classes.
- (3) Thereafter, there will be no reduction in the original tuition billed for all discontinued classes.

No portion of any fee is refunded. *If the withdrawal is without the approval of the Dean of the Chapel and Vice President of Student Life, the student is liable for the full semester's tuition.*

IV. Financial Resources

Savings and Assets

This figure is determined each academic year by calculating a student's amount of savings and other assets, incorporating a retirement allowance and asset protection allowance, and multiplying the remaining total by a percentage which is based on the number of academic years left in the degree program. The resulting figure is used in determining the student's expected contribution from savings and liquid assets. (Note: Home equity is not considered when there is still an outstanding mortgage on the home.)

Employment

All students are expected to work at least part-time to help meet their expenses. Single students are expected to earn \$2,700 from Summer employment and about \$4,000 during the academic year; and married couples are expected to earn \$5,400 during the summer and at least \$27,000 during the academic year.

Church-Related Assistance

All students are urged to seek financial assistance through their home church or judicatory as early as possible. Many students have received significant support from established church programs.

Outside Scholarships/Grants

Students are also expected to seek support through outside foundations which offer financial assistance to students pursuing a theological education. Receipt of external scholarships/ grants will help in reducing students' reliance on loans to finance their education.

V. Institutional Aid Programs

Need-Based Grants

To qualify for a need-based PTS Grant you must:

- Be a first-time professional theological degree candidate
- Demonstrate financial need (as defined in the Student Financial Aid Handbook)
- Maintain satisfactory academic progress toward your degree
- Apply each academic year

A first professional degree student may be eligible for PTS grant assistance for a maximum of three years for the M.Div., two years for the MACEF and MTS, one year for the MTE program, and four years for the M.Div./MACEF.

To apply for need-based aid you must:

- Complete the online Application for Aid,
- Complete the applicable version of the FAFSA (Free Application For Federal Student Aid) at <https://studentaid.gov>.
- Provide a copy of your prior year Federal Income Tax Return (when available).
- You may also be asked to provide documentation of the information you supply on these forms.

The Application for Aid is ordinarily completed *after* the application for admission, and can be accessed from your admissions application home page.

PTS Grant

This need-based grant is awarded to full-time students in our M.Div., MACEF, MTE, MTS, and M.Div./MACEF programs. All currently enrolled PTS students will be funded at the levels stated at the time they began their PTS program.

Eligible students who are **Presbyterian Church(USA) members** may receive PTS grant aid to cover **100%** of their evaluated need up to the cost of full tuition.

Eligible students who are not members of a PC(USA) church may receive a maximum award of **80%** of the cost of tuition based on their calculated need.

Thomas W. Gillespie Grant

This need-based PTS grant program is designed to provide additional grant aid to students who currently owe over \$20,000 in federal student loans. This program is designed to help students who help themselves, and requires recipients to work and raise funding from outside sources in order to reduce their dependency on student loans. The Gillespie Grant is currently available to full-time M.Div., MACEF, MTS, MTE and M.Div./MACEF students. Currently, award maximums are \$2,000 for students who are single or married without dependents and \$4,000 for students with dependents.

PTS Presbyterian Student Loan Program

The Seminary offers eligible PC (USA) students a low interest loan that has the potential to be forgiven if the recipient serves as an ordained minister in the PC(USA). Only full-time M.Div. and M.Div./M.A.

students who demonstrate need in excess of our maximum PTS grant may qualify for this loan program. Award maximums for this forgivable loan program are currently \$4,000 per year. For more information, please consult a member of the PTS Student Financial Aid staff.

HOW NEED-BASED FINANCIAL AID AT PTS IS DETERMINED

Princeton Theological Seminary is blessed to be able to administer generous need-based aid programs, which includes the PTS Grant, Gillespie Grant, PTS Presbyterian Loan Program, and the Ph.D. Studies Grant program. We employ an objective needs analysis calculation which requires that we ask questions, via the *Application for Aid* as well as some other documents. These give us information about each student's (and their family's) resources and costs. It is important that the answers given on these forms are completed honestly and to the best of each student's ability, so that we can treat all of our students as fairly as possible.

The Admissions Committee admits students on a **need-blind basis**. Once students are admitted and then each year thereafter, those students who apply will be considered for our need-based aid on an objective and impartial basis employing the PTS needs analysis formula. Although the need-based aid calculation is somewhat complicated, the basic formula for determining a student's need is below.

Note: the formula as shown is not a guarantee of aid; each student's need will be calculated individually and after an award is given, students may meet with staff in the Office of Student Financial Services to discuss their aid eligibility.

The PTS Formula Used For Determining Your Need

A. Determine your budget using institutional norms. *Please note your actual costs when they differ from our institutional norms.*

B. Projected Gross Income (Summer + Academic Year earnings)

- (minus) Taxes (State, Federal and Social Security)

- (minus) Summer Expenses

= (equals) Contribution from your Income

C. Current Savings + Assets (Excludes Home Equity if student has an outstanding mortgage)

- (minus) Asset and retirement protection allowances if over 25 years old

divided over the number of years left towards your degree

= (equals) Contribution from your Assets

A (your PTS budget) – (B+C) – Field Ed. – Outside Aid = NEED for Institutional Aid

The PTS need-based grants exist in order to assist students in paying for their expenses. The ultimate responsibility for one's costs rests with the student. Although many students qualify for a maximum grant (100% of tuition for PC(USA) M.Div., MTS, MTE and MACEF students and 80% of tuition for non-

PC(USA) M.Div., MTS, MTE and MACEF students) no student is entitled to these funds, and these grants are limited. Each student must apply every year by the stated deadline, and an award given in one year is no guarantee that a student will receive a similar award in a future academic year.

It is our hope that through the need-based aid we offer, as well as the other types of financial aid our students receive, a PTS education is kept affordable. Our office stands ready to assist students in whatever way we can. Please do not hesitate to contact us for help.

Merit-based Aid Programs

Merit-based awardees are selected through the admissions process on the basis of high academic achievement and commitment to the life and mission of the church. These awards are renewable based on the candidate maintaining full-time enrollment and Satisfactory Academic Progress. They are available to MDiv, MDiv/MACEF, MTE and MA(TS) candidates who are US citizens or Permanent residents of the US, and International MDiv candidates. Applicants who wish to be considered for the Presbyterian Leadership Award, Seminary Fellowship, and Presidential Scholarship must complete and submit the scholarship application and have an admissions interview by the January 15 priority scholarship deadline.

PRESBYTERIAN LEADERSHIP AWARD

- Granted to selected outstanding candidates who are active members of a PC(USA) church and who show significant promise for ministry
- Covers the **full cost of tuition plus \$8,000** per academic year
- [Interview required](#) before January 15 priority deadline
- Programs eligible: MDiv, MACEF, Dual MDiv/MACEF, MTE, MTS

SEMINARY FELLOWSHIP

- Granted to selected outstanding candidates of all denominations, who have demonstrated outstanding academic achievement and leadership
- Covers the **full cost of tuition plus \$4,000**
- [Interview required](#) before January 15 priority deadline
- Programs eligible: MDiv, MACEF, Dual MDiv/MACEF, MTE, MTS

PRESIDENTIAL SCHOLARSHIP

- Selected from the top candidates already offered a Presbyterian Leadership Award or Seminary Fellowship
- Scholarship is worth \$5,000 per academic year
- The Presidential Scholarships are normally awarded after the January 15 priority scholarship deadline

FRANCIS GRIMKE SCHOLARSHIP

- Selected from students who are descendants of enslaved people or from underrepresented groups, including but not limited to African, Latino/a, Asian-Pacific Islander or First Nations descent. (Note: Current federal nondiscrimination guidelines and case law permit educational institutions to focus but not limit scholarships to particular racial/ethnic groups. Within the context of the Seminary’s complete financial aid program, the Grimke scholarship will focus on African American students to the extent permitted by these guidelines.) [Learn More](#)
- Covers the full cost of tuition plus \$15,000 per academic year, which typically covers the majority of Seminary expenses
- Interview required before January 15 priority deadline

Master of Arts in Theology (Justice and Public Life) Financial Assistance

Princeton Theological Seminary is offering a limited-time, first-year discount of 20% off the cost of tuition for students enrolled in the Master of Arts in Theology (Justice and Public Life) degree program. Students who enroll in the MAT program for the 2023-2024 academic year will receive a 20% discount off tuition on each bill during the first year (July-June). For more information on this limited-time discount program, please contact Student Financial Services at sfs@ptsem.edu.

	Regular Cost	With 1st Year 20% Discount
MAT Cost per Credit	\$780	\$624
MAT Cost per 3-Credit Class	\$2,340	\$1,872

Students enrolled in the Master of Arts in Theology (Justice and Public Life) degree program who are taking 2 or more classes in a semester (Fall, Spring or Summer) are eligible for Federal Direct Loans of Federal Work Study to assist in defraying the cost of their tuition. Completion of the Free Application for Federal Student Aid (FAFSA) is required to begin the process of applying for these programs. Contact Student Financial Services at SFS@ptsem.edu for more information.

Other Information Regarding Institutional Aid

You can also obtain copies of the following publications online:

- The [Student Health Insurance Brochure](#)
- The [Student and Spouse Employment Guide](#)

Important Information Regarding Federal and State Tax

It is important to understand the implication that tax laws have on certain awards and on the student’s bill. Gift aid awarded above the amount of tuition and required fees is taxable. The cost of books, supplies, and equipment required for the course of study may be deductible. Students should keep all

receipts of these expenses to enable the proper and appropriate deduction at the end of the tax year. The exact amount of tax owed will vary according to total income from all sources, dependency status, treaty status for foreign students, and individual circumstances. Please contact the Office of Student Financial Services if you have any questions about where to get tax information.

Government regulations require that all F and J visa holders (and their dependents) file U.S. Income Tax Return 1040NR (Federal Tax Return for Non-Residents) even if they have no income. All students are responsible for their own taxes.

Field Education and Taxes

If you receive a stipend through the Field Education Office, the office will require the student to complete the I-9 and W-4 forms, and NJW4, and submit all to the Office of Student Financial Services in person along with appropriate accompanying identification (usually a passport, or driver's license and social security card). The Seminary will not pay any field education stipends unless these forms are completed and on file in the appropriate offices.

For the student receiving a stipend through his/her church, tax information must be dealt with through the church.

VI. Federal Aid Programs

The Seminary participates in three federal financial aid programs: the Federal Direct Loan, Federal Grad PLUS Loan, and Federal Work Study. These TITLE IV Federal Aid Programs can be used to meet unmet financial need for students registered half-time or greater for the academic terms in which they are enrolled.

Due to the financial circumstances that most Seminary students face upon completion of their program, we recommend that a student's borrowing be kept to a minimum. Loans should be considered as a last resort. Students who think they need to borrow after exhausting all other alternatives should contact a member of the financial aid office staff to discuss loan options and their implications.

William Ford Direct Loan

Students are able to borrow up to \$20,500 in Unsubsidized Federal Direct Loans each year. Matriculated PTS students enrolled at least half-time may apply for this loan. Direct Loans are made directly by the U.S. federal government and are originated through the Office of Student Financial Services.

Information about interest rates, borrowing limits, and more can be found at <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>. There is a six month grace period following the student borrower's last date of at least half-time attendance before payment is due. After the grace period, loan repayment begins on a monthly basis. With the Unsubsidized Loan, interest accrues while the student is still in school and during other grace and deferment periods.

Federal Direct Loans are usually processed in two installments, at or near the start of each semester. PTS students who borrow through this program are required to have an Entrance Interview prior to their first loan disbursement. The Master Promissory Note and entrance interview can be done online at <https://studentaid.gov>. Students will also need to complete an exit interview before graduating from PTS.

Federal Grad PLUS Loan

Conditions and Disbursement

The Federal Grad PLUS Loan is another need-based federally funded student loan. PTS students who are enrolled in a degree program at least half-time may be considered for this federal loan. A Grad PLUS Master Promissory Note is required, along with an application and credit check completed online at www.studentloans.gov. If the student does not have adequate credit, a co-signer may be required in order to obtain the loan. Award amounts are based on the student's overall budget and other financial aid received. Grad PLUS Loan funds are normally disbursed in two installments (one-half each semester).

Interest and Repayment

Information about interest rates, borrowing limits, and more can be found at <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>. Student borrowers are entitled to a 6-month grace period after they cease to be enrolled on at least a half-time basis. Repayment then begins. A borrower has up to 10 years to repay their loan obligation.

Federal Work Study (FWS)

Each year the Federal Government awards the Seminary matching funds used to fill Federal Work Study placements with needy students. Eligible students who wish to be considered for a FWS-funded position should complete a FWS application, available online, and review available job opportunities on our online job board. FWS timesheets are submitted online every other week and must be approved by the supervisor in accordance with student assignment arrangements.

Eligibility for Title IV Aid Programs

All TITLE IV aid programs require that the student meet the following conditions:

- 1) A Free Application for Federal Student Aid (FAFSA) must be completed and sent to the Federal Processor. From this form, a Student Aid Report will be generated and sent directly to the student. If it is a valid Report, the Office of Student Financial Services will receive a copy directly from the Federal Processor. If the Report is flagged as invalid, the student may have to send it back for correction before being considered for federal aid.
- 2) A TITLE IV Federal Aid recipient must also maintain at least half-time student status and Satisfactory Academic Progress, as defined in the Seminary handbook.

Verification Procedures

A student's Free Application for Federal Student Aid may be selected for a random review either by the Federal Processor or by the Director of Student Financial Services for "Verification."

If a student is selected, he/she will have to provide the following.

1. A copy of the student's Federal Income Tax Return or a letter indicating that he/ she was not required to file a Return;
2. Verification of any untaxed income received by the student;
3. Verification of the student's permanent residency status (if applicable);
4. Verification of enrollment of any household members who are enrolled at least half-time in other secondary educational institutions (if applicable);
5. Any additional documentation required to verify eligibility and complete your application for federal aid. The Office of Student Financial Services will notify the students as to what additional documents will be needed. This notification will include deadlines for completing such actions and all required correction procedures. The student will be notified if his/her award changes as a result of the verification, and the time frame of this notification.

The deadline for completing the verification process will be noted in the correspondence sent to the student. This notice will inform the student of the verification requirement and will include the Verification Worksheet, which is to be completed and returned to the Office of Student Financial Services. Federal aid will NOT be awarded until this process is complete.

Resolving Conflicting Information

It is the responsibility of the Office of Student Financial Services to resolve any conflicting financial information in a student's financial aid file before federal aid is awarded. If conflicting information is received after a federal aid award is processed, the conflict must be resolved, and the student will be notified if eligibility for federal aid is altered.

Return of Title IV Funds

Early Withdrawal and Federal Student Aid Funds, Refunds, and Repayments

The regulations governing Return to Title IV requires PTS to calculate the amount of federal aid each student earns up to the time of his/her withdrawal (the last day of actual classroom attendance based on institutional attendance records). The federal worksheet available at the following link is used to calculate how much federal aid a student has earned and to determine any federal refund. The link is

<http://ifap.ed.gov/aidworksheets/attachments/2010IASGCreditHourFinal.pdf>

Students earn financial aid in proportion to the amount of the semester that they complete. For example, if a student completes 40% of the semester this is calculated by dividing the number of days up to the withdrawal date by the number of days in the semester. In this scenario, the student earned 40% of his/her federal Title IV financial aid that was or could have been disbursed, if otherwise eligible. If a student withdraws after completing more than 60% of the semester or payment period, they will have earned 100% of their federal student aid that was or could have been disbursed. After calculating the amount of aid earned, PTS must then determine if any unearned aid must be returned to the federal financial aid programs. The student is notified about the result of these calculations and its impact on their federal loans

Notification Procedures

PTS students who do not complete an enrollment period for which they were charged and have received Federal Title IV aid, the following will occur:

1. The student will be directed by the Registrar or the Dean of Student Life to speak with or email the Director of Student Financial Services to discuss the financial implication of their withdrawal from classes.
2. The student must work with the Registrar and Dean of Student Life to document his/her last date of attendance.
3. Once a date is established, the Financial Aid Office will perform the required Federal Refund calculation (noted above) to determine how much of the federal student loan was earned and how much, if any, would have to be returned to Title IV aid programs. Once this is determined, the student would be notified of the result by the Director of Admissions and Financial Aid. The Bursar would then be in touch with the student, if after this procedure it was determined that the student owed the Seminary any money not paid by their student loan, or returned to their lender.

VII. Student Account Provisions

Charges for tuition, fees, room and board are due and payable on or before the first day of each semester. Payment may be made by mail or in person at the Bursar's office in the Administration Building.

A handling charge of \$25.00 will be assessed for any check payment returned for insufficient funds. Should any subsequent check be returned for lack of funds, the Seminary will expect cash, cashier's check, or credit card as payment.

Outstanding Balances

A student's preliminary registration for a new semester will be canceled unless the Registrar receives certification from the Business Office that all accounts for earlier semesters have been satisfied. Additionally, if a student registers and then incurs other charges (e.g., housing charges due to change of status, insurance charges due to the birth of a child or addition of a spouse, parking tickets, etc.) before the classes for which he or she has registered begin, these charges must be paid in full by no later than three weeks prior to the start of the applicable semester or summer session. Failure to pay the balance in full by this deadline will result in the removal of a student's registration by the registrar and may result in a student not being able to take a particular course in that semester/ session.

Installment Payment Plan

Students who wish to pay all or any portion of their tuition and other charges on an installment basis may contact the Bursar's Office for more information.

Holds on Registration, Degree, and Transcripts

No diploma will be awarded or transcripts issued unless the student has met all financial obligations to the Seminary.

Summer School Students

All charges are due and payable prior to the first day of each summer session. Charges for summer include housing. Students who withdraw from a summer session after classes have begun are still responsible for tuition charges. If withdrawal occurs before the beginning of classes, a fee of \$110 will be assessed.

VIII. Other Resources

Internet Resources

Guide to Outside Resources

<https://s3.amazonaws.com/ptsem.edu-assets/content/pdfs/Guide-to-Outside-Resources-Financial-Aid.pdf>

Free Application for Federal Student Aid (FAFSA)

<http://www.fafsa.ed.gov/>

National Student Loan Data System

<http://www.nsls.ed.gov>

1-800-4-FED-AID or TDD 1-800-730-8913

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data. Students can review their loan balances and interest rates as well.

Scholarship Search Engines

College Board Online Scholarship Search

http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

FinAid – The Financial Aid Information Page

<http://www.finaid.org>

The Fund for Theological Education

<http://www.fteleaders.org>

Loan Repayment Calculator

Direct Loan Information and calculators

<https://studentaid.ed.gov/sa/>

FinAid Loan Calculator

<http://www.finaid.org/calculators/>