



College Funding Solutions, Inc
Family Service Center
4676 Commercial St SE # 460
Salem, OR 97302
(877) 265-7737

CustomerService@MyCollegeInfo.com
www.MyCollegeInfo.com

Allison [REDACTED]

Your Financial Aid Award Letter has been evaluated:

Award Letter (offer of funding) Summary			
College:	Concordia U	% of Need Met **:	85
Total Cost of Attendance **:	\$38,583	% of Gift Aid Offered **:	37
- Expected Family Contribution:	\$20,743	Target Gift Aid:	\$5,611
= Student's Financial Need:	\$17,840	Gift Aid Awarded:	\$10,500
		Difference:	\$4,889

GREAT offer

** Figures and percentages are based on the institution's reported cost of attendance and history of awarded funding.

The Student's Financial Need is determined by subtracting the Expected Family Contribution (EFC) from the Total Cost of Attendance (COA). Although this is the most common formula, be advised that some institutions will vary their formula slightly, which will alter the Student's Financial Need and ultimately the funding offered. This generally enables a school to offer students, they most want to attract, additional funding; while others may be offered less.

In the above evaluation, the Student's Financial Need is multiplied by the Percentage of Need Met and Gift Aid Offered to determine the Target Gift Aid. This is the amount of Gift Aid (money that does not have to be repaid) that the student may expect to receive directly from the institution. Please be advised that the amount and type of funding that the student receives is ultimately the decision of the institution's Financial Aid Officer (FAO).

A 2044

FINANCIAL AID AWARD I



Allison [Redacted]
[Redacted]
[Redacted]

Dear Allison,

Concordia University-Portland is pleased to offer you the following financial assistance for the [Redacted]

	FALL '15	SPRING '16	TOTAL
Regents' Scholarship	4,750.00	4,750.00	\$9,500.00
FAFSA Filer Award	500.00	500.00	\$1,000.00
Total Scholarship and Grants	\$5,250.00	\$5,250.00	\$10,500.00
	FALL '15	SPRING '16	TOTAL
Direct Fed Sub Stafford Loan	1,750.00	1,750.00	\$3,500.00
Direct Fed Unsub Stafford Loan	1,000.00	1,000.00	\$2,000.00
Total Student Self Help	\$2,750.00	\$2,750.00	\$5,500.00
Total Amount Awarded	\$8,000.00	\$8,000.00	\$16,000.00
	FALL '15	SPRING '16	TOTAL
Direct Federal Parent Loan	11,511.00	11,511.00	\$23,022.00

Please review the attached information which includes your estimated cost of attendance and **important next steps you will need to take in order to accept, access, and receive your financial assistance**, as well as to confirm your enrollment at Concordia University.

QUESTIONS? We are here to help. Call [Redacted] or email [Redacted]

Renewal of the FAFSA Filer Award is based on students applying for financial aid each year by May 1st.



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Allison [REDACTED]

Your Financial Aid Award Letter has been evaluated:

Award Letter (offer of funding) Summary			
College:	Whitworth Coll	% of Need Met **:	81
Total Cost of Attendance **:	\$45,826	% of Gift Aid Offered **:	74
- Expected Family Contribution:	\$20,743	Target Gift Aid:	\$15,035
= Student's Financial Need:	\$25,083	Gift Aid Awarded:	\$15,600
		Difference:	\$565

Very Good !!

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In the above evaluation, the Student's Financial Need is multiplied by the Percentage of Need Met and Gift Aid Offered to determine the Target Gift Aid. This is the amount of Gift Aid (money that does not have to be repaid) that the student may expect to receive directly from the institution. Please be advised that the amount and type of funding that the student receives is ultimately the decision of the institution's Financial Aid Officer (FAO).

A 2044



2013-2014

Financial Aid Award Notice

Student ID

13/06/13

Allison [redacted] Whitworth University is pleased to offer you the following financial aid award, based on you living on campus.

Resources:

Whitworth Scholarship	\$12,500
Grant Aid*	3,100
Federal Subsidized Stafford Loan	3,500
Federal Unsubsidized Stafford Loan	2,000
Federal Work Study	2,500
TOTAL	\$23,600

15,600

Billable Costs: (Complete nine month estimated budget information is available at www.whitworth.edu/costs)

University Tuition and Fees	\$36,012
University Room and Board (double occupancy, maximum meals)	\$9,814
Total financial aid (NOT including Work Study**)	\$21,100
Estimated net amount owed to Whitworth	\$24,726

In addition to the resources above, you or your parent(s) may be eligible to borrow up to the **maximum amount of \$24,455** from a credit-approved loan (PLUS Federal Parent Loan or private educational loan). For information about these loan programs, visit www.whitworth.edu/FinancialAid/Loans.htm. Whitworth also offers various payment options. You will receive information via email regarding payment plans early this summer as part of your online confirmation billing information.

* Your grant aid is based on financial need determined by your current [redacted] FAFSA. This gift aid may be funded from one or more of the following: Whitworth University, state and/or federal grant programs (such as Pell Grant). Prior to the start of the academic year, you will receive an electronic award revision notification of the actual program(s) that provides the funding.

** Work Study is paid directly to you once a position is secured and hours are worked. Because these are earned funds, they are not used to offset your billable costs owed to Whitworth.

If you wish to decline any portion of this award, send an email to finaid@whitworth.edu. Please indicate the amount and resource(s) you are declining. Whitworth grants and scholarships are used to cover Whitworth tuition only.

For information to help you understand your financial aid award, visit www.whitworth.edu/undergraduateaid.

Whitworth University scholarships and grants are possible due to gifts given by generous alumni and friends of the university. We are committed to partnering with you and your family to keep a Whitworth education affordable and hope this award will help make it possible for you to join the Whitworth community this fall.



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Allison [REDACTED]

Your Financial Aid Award Letter has been evaluated:

Award Letter (offer of funding) Summary			
College:	Pacific Lutheran U	% of Need Met **:	86
Total Cost of Attendance **:	\$44,840	% of Gift Aid Offered **:	66
- Expected Family Contribution:	\$20,743	Target Gift Aid:	\$13,678
= Student's Financial Need:	\$24,097	Gift Aid Awarded:	\$18,000
		Difference:	\$4,322

Excellent offer !! ←

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In the above evaluation, the Student's Financial Need is multiplied by the Percentage of Need Met and Gift Aid Offered to determine the Target Gift Aid. This is the amount of Gift Aid (money that does not have to be repaid) that the student may expect to receive directly from the institution. Please be advised that the amount and type of funding that the student receives is ultimately the decision of the institution's Financial Aid Officer (FAO).



Personal Offer of 2013-14 Financial Aid for:

isob [redacted] A2044

Total Cost Due to PLU (without financial aid):	\$44,840
Tuition and fees (full time enrollment):	\$34,440
Housing and meals: On Campus	\$10,100
Wellness Plan:	\$300

Potential additional "indirect" expenses which will vary based on your class schedule and personal preferences/choices, typically including personal expenses (\$1,794), books and supplies (\$1,026), & transportation (\$648). Total of indirect expenses and university bill for an on campus resident (Plan B meal plan, double occupancy) is estimated at \$48,308.

Grants and Scholarships (gift aid, no repayment required):				\$18,000
Faculty Scholarship	Annual Amount	Fall	Spring	
	\$18,000	\$9,000	\$9,000	
Total				\$18,000

Your Net Cost: **\$26,840**

Optional Aid You May Choose to Use to Pay Net Cost:				\$10,500
	Annual Amount	Fall	Spring	
Federal Perkins Loan	\$1,000	\$500	\$500	___ Accept ___ Decline
Federal Direct Subsidized Loan	\$3,500	\$1,750	\$1,750	___ Accept ___ Decline
Federal Direct Unsub Loan	\$2,000	\$1,000	\$1,000	___ Accept ___ Decline
Fed Direct Parent PLUS Loan	\$4,000	\$2,000	\$2,000	___ Accept ___ Decline
Total	\$10,500			

*Federal Parent PLUS Loan: Additional eligibility available up to full cost of attendance with credit worthy applicant. \$4000 guaranteed as Additional Unsubsidized Direct Loan with PLUS denial.

Your Total University Cost: **\$16,340**

- Additional Options to Manage Remaining Cost:**
- Federal/State Work Study (must be earned & results in a pay check to student for hours worked): \$3,600 ___ Accept ___ Decline
 - Family Contribution (As calculated by the U.S. Dept of Education's federal methodology formula using information you reported on the FAFSA): \$19,675
 - Outside Scholarships (what you've reported to date): \$0
 - Monthly Payment Plan
 - Military and/or National Service Benefits
 - Non-Federal private education loan
 - Regular on-campus Employment (if not eligible for work study)

Yes, I plan to attend PLU and accept the aid as indicated above. (I have read and agree to the Terms & Conditions found on Banner Web or in this award packet.)

No, I will not be attending PLU.

I have additional questions.

For more information and next steps, contact:
 Financial Aid Office Phone: 253-535-7134
 Pacific Lutheran University Fax: 253-535-8406

Student Signature _____ Date _____

See the reverse side of this award letter for any comments regarding your award

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