

KING'S COLLEGE

WILKES-BARRE, PENNSYLVANIA



Financing Your
Education



As you consider your options for college, let us assure you that King's is committed to helping you find the financial support you'll need for college. Submitting your applications for admission and financial aid is the first step. Once you're accepted, we'll work closely with you to provide the financial aid you need to make your choice a reality.

The "net" cost of a private education is often equal to or less than tuition at a state institution because private institutions typically provide greater financial support to students. Factors such as income, academic performance, community service, family size, whether you commute or live on campus—all help to determine the amount of assistance available to you and from there, your actual cost.



Our Support

At King's, 97% of freshmen typically receive financial support from the college, so even if you think you can't afford a private education or are worried that your family income is too high, don't be discouraged from applying to King's.

Step 1: Visit

Finding the right fit is a critical step in the process of choosing where to attend college. It's also often the most subjective step.

Sometimes you just know when it's right. At the same time, it's important to evaluate schools objectively. Asking yourself these questions as you tour each campus will help you identify the school that's the right fit for you.



Visiting King's

Many students tell us they knew King's was the school for them the minute they walked onto campus. Come for a visit and see for yourself if King's is right for you. Take a tour with our student guides and talk with an advisor, coach or faculty member. To schedule a visit, personal interview and financial assessment, call 1-888-KINGS PA or e-mail admissions@kings.edu.

Academics

- Is your major offered? Is there a program to help you choose a major if you're undeclared?
- Are classes typically taught by professors—or graduate assistants?
- Are professors accessible? Will you be able to work directly with them on research or special projects?
- Does the school offer career programs and internships that will help you secure a job or gain acceptance into graduate school?

Location

- Will you be close enough or far enough from home?
- Does the area offer shopping, restaurants, entertainment, sports...?
- Is the campus near any major cities or cultural centers?

Size

- Would you prefer small classes where you can be heard or large auditoriums where you'll be an observer?
- How long will it take you to get across campus? (Very important if you have early classes!)
- Do you want a school where you stand out or would you prefer to be lost in the crowd?

Atmosphere

- Do the students look happy? Do you feel welcome?
- How and where do students spend their off hours?
- Are there a variety of activities on campus to interest you?
- Do you see people you could be friends with? Can you imagine yourself there?



Maria:

When Maria's father lost his job, she and her parents thought that a private college education was out of the picture—despite Maria's solid academic record, community service work and willingness to commute—until they met with King's financial aid officers.

Maria's Award:

Maria's academic record earned her a \$7,000 DePrizio Scholarship and she was awarded a \$2,500 King's grant based on her special family circumstances. Maria also qualified for a Federal Pell Grant of \$5,550, a PHEAA State Grant of \$4,348 and loans totaling \$5,500. The net cost of

a King's education was comparable to that of the state schools she considered, and Maria was able to attend a private college as planned.

Total scholarships: \$7,000
Total grants: \$12,348
Total federal loans: \$5,500
Out-of-pocket cost: \$4,326

Step 2: Apply

Applying for Admission

Once you've decided where you want to go, the next step is to submit an application for admission. It's also the first step in the process of determining how you will pay for college and what the actual cost will be.

Applying for Scholarships

Once you have been accepted, you're automatically considered for King's scholarships. Our scholarships are awarded based on academic performance and community service in high school and include:

- **Presidential** – top 5% of your class, minimum SATs of 1870 (ACT 28)*, minimum GPA of 3.5 in an advanced college prep curriculum and be accepted for admission by February 1. A campus interview is required. Award: full tuition awarded to eight to 12 students.
- **Moreau** – top 15% of your class, minimum SATs of 1650 (ACT 25)* and GPA of 3.0 or higher. Award range: \$12,000 - \$15,000.
- **Christi Regis** – top 25% of your class, minimum SATs of 1570 (ACT 23)* and GPA of 3.0 or higher. Award range: \$8,500 - \$12,000.
- **DePrizio Awards** – top 50% of your class and a minimum GPA of 2.0. Award range: \$3,500 - \$8,000.

Applying for Financial Aid

When you complete the King's College application for admission and the FAFSA (Free Application for Federal Student Aid), King's determines your eligibility for financial aid. In addition to King's institutional scholarships, you may be eligible for private scholarships, federal, state and college grants, federal loans and work study assistance.

You'll be notified of your total financial aid package in the form of an award letter in early March. These awards are deducted from the "sticker price" of tuition to reduce the amount that you'll actually owe.

King's offers deferred payment plans, which allow families to make monthly payments on the balance of tuition, fees, room and board less any financial aid received. There are no interest or finance charges on deferred payment plans. King's can also refer you to other financing options, including:

- Federal Parent PLUS loans
- private alternative loans

**King's is an SAT/ACT optional school. If you choose not to submit your test scores, we will review your eligibility for scholarships and awards on an individual basis.*

Joseph:

The first person in his family of four to attend college, Joseph was concerned about his parent's ability to help him pay for school on their \$40,000 combined annual salary. He was planning to commute to a state university even though his class rank qualified him for acceptance into many private institutions.

Joseph's Award:

Based on Joseph's strong academic record and ranking in the top 15% of his class, King's awarded him a Moreau Scholarship of \$12,000. After filing the FAFSA, Joseph also qualified for federal and state grants totaling \$9,898. In addition, he was able to borrow \$5,550 through a Federal Stafford Loan.

Total scholarships: \$12,000
Total grants: \$9,898
Total federal loans: \$5,550
Out-of-pocket cost: \$1,726

Your Needs

The average percent of need met for King's freshmen was 76% last year, cutting the cost of attending by more than half for students who live on campus and by more than two-thirds for commuters.



Step 3: Compare

Before you make your final decision, it's important to compare the net costs and financial aid offers you've received from your top schools. For most students, the out-of-pocket cost to attend a private institution will be significantly less than the advertised price.

King's average freshman financial aid award for the 2012-13 academic year reduced the

actual cost of tuition and room and board by close to half of the price to approximately \$18,000 — and much of the difference was made up by institutional scholarships and grants rather than loans. This was possible because King's raises money from alumni, foundations and others to help students finance their education.

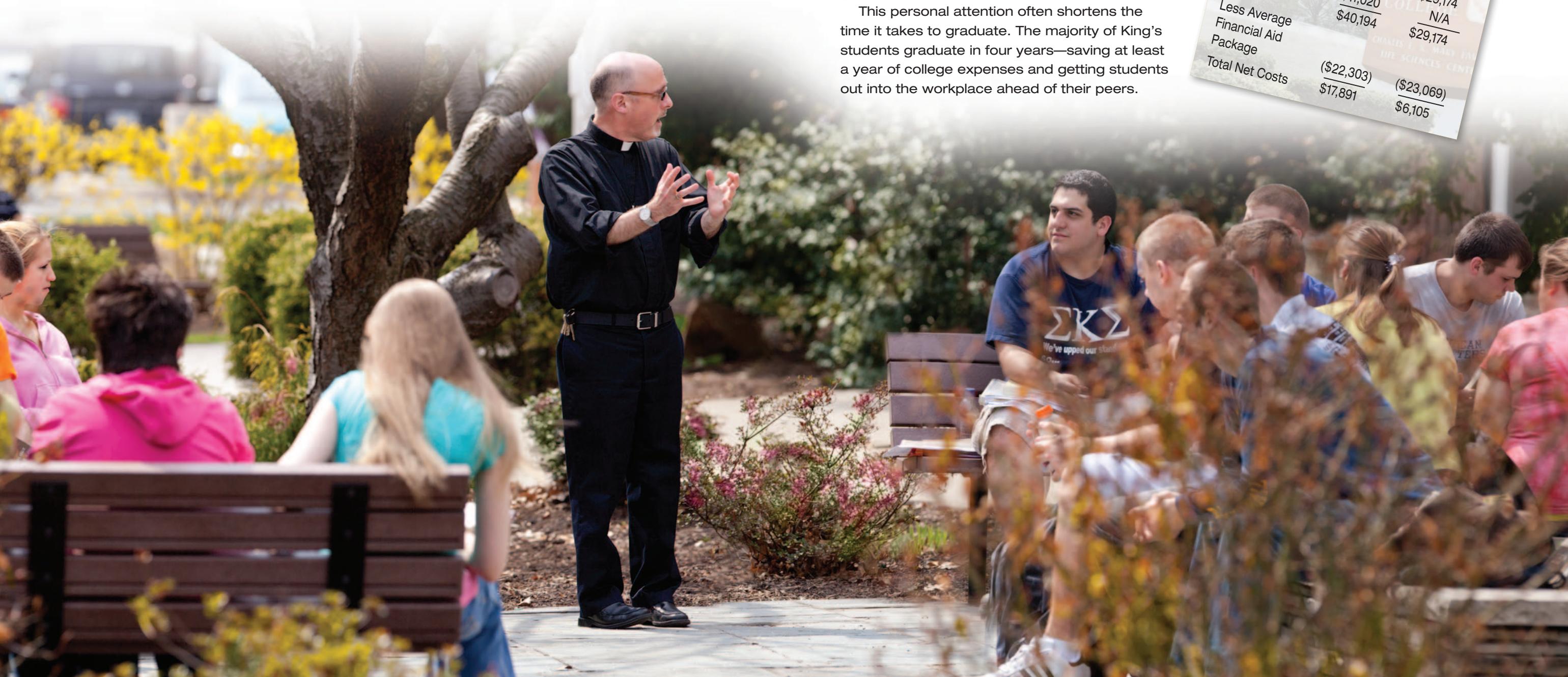
True Value

When evaluating financial aid offers, it's very important to compare the future value of your education investment because not all bachelor's degrees are created equal.

A strong college education will not only prepare you academically, but also emotionally and intellectually. One measure of a school's ability to instill self-esteem is the accessibility of professors and advisors to provide personal support when you stumble. At King's you get small classes taught by actual professors (instead of graduate assistants) and advisors who have the knowledge and contacts to guarantee a 99% career placement rate.

This personal attention often shortens the time it takes to graduate. The majority of King's students graduate in four years—saving at least a year of college expenses and getting students out into the workplace ahead of their peers.

2012/2013 Average First-Year Awards		
Average Financial Aid Package	Resident \$22,303	Commuter \$23,069
Average Gift Aid	\$16,225	\$16,981
<ul style="list-style-type: none"> • Average financial aid package includes loans and work study • Average gift aid includes institutional, federal and state scholarships and grants 		
2012/2013 Average Net Costs		
Tuition (full-time) Room and Board	Resident \$29,174 \$11,020 \$40,194	Commuter \$29,174 N/A \$29,174
Less Average Financial Aid Package		
Total Net Costs	(\$22,303) \$17,891	(\$23,069) \$6,105



King's Delivers

99% of King's students are gainfully employed or enrolled in graduate school within six months of graduation, evidence of the value that employers and graduate programs place on a well-rounded liberal arts curriculum. It's also proof of the strong relationships that King's maintains with major employers.

Tips

- Remember to look into private scholarship opportunities through your school, church, parent's employers, civic and community organizations for financial aid.
- Ask to e-mail or speak with students and alumni about the openness of professors and how well the school prepared them for life.
- Consider the ability of the school to connect you with internships during college.
- Talk to schools and alumni about their helping students find employment or gaining acceptance into graduate and professional programs after graduation.
- Apply for financial aid and admission on or before March 1, 2013. Applications are available online at kings.edu/admissions/applyonline.htm.
- File the FAFSA online at fafsa.ed.gov by March 1, 2013. The King's College code is 003282.

kings.edu

Statement of Non-Discrimination

King's College is committed to equal opportunity in the admission of students, the administration of its educational programs and activities, and for employees and applicants for employment without discrimination based on race, national or ethnic origin, religion, gender, marital status, sexual orientation, age or disability in accordance with applicable laws.

Mark:

Mark's parents' combined annual income totaled approximately \$80,000, and they had savings earmarked for college. While the family was used to paying private school tuition for both of their children's elementary and high school educations, they were naturally concerned about the more substantial costs of sending Mark away to college.

Mark's Award:

Mark qualified for a \$11,500 Christi Regis Scholarship from King's based on his class rank in the top 25%. Upon filing the FAFSA, he was also eligible for a \$1,000 grant from King's as well as Federal Perkins and Stafford loans of \$5,500. To cover the balance for tuition as well as room and board, his parents are supplementing their savings with a

10-year Federal Parent PLUS loan and taking advantage of a payment plan that allows them to make monthly installments.

Total scholarships: \$11,500
Total grants: \$1,000
Total federal loans: \$5,500
Parent PLUS loan: \$15,000
Out-of-pocket cost: \$719 monthly

A Catholic College Sponsored by the Congregation of Holy Cross

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