

Finances and Financial Aid

General Costs

The cost of attending Elon University is purposely held at a reasonable level. The chart on the following pages gives the particular charges for resident and commuter students. Please note that there are special tuition rates for part-time students.

All students are reminded that payment of tuition and fees is your responsibility. Billing statements are available online at <https://ebill.elon.edu>. This site allows you to view bills and make payments 24 hours a day. Fall semester bills are posted the first of July and always due the first Friday of August. Spring semester bills are posted the first of December and always due the first Friday in January. Students not paid in full by registration day will have their class schedule deleted.

Effective June 1, 2010, payment of tuition bills with Mastercard, Discover, and American Express cards will be assessed a 2.75% convenience fee. Visa credit/debit cards will no longer be accepted as payment for the tuition bills. To avoid the fee, use online check/ACH, personal checks, wire transfers or other payment options. If you have questions, contact the Bursar's office.

Costs Covered by Tuition

Included in the tuition fees are costs of registration, use of the library and recreational facilities, admission to home athletic events, admission to campus cultural events, student publications, post office box, regular laboratory fees and 12 to 18 semester hours of work, inclusive each semester.

The tuition, fees and estimated book expenses do not include fees for special courses and special laboratory work which depend on the course of study undertaken. Personal expenses vary with the individual student. For the student who must earn money toward his/her university expenses, a number of work opportunities are available through the Career Center and the Office of Human Resources.

Students may take up to four (4) semester hours during Winter Term with no additional tuition charged provided that the student is full time during fall semester. (Students attending winter abroad will have separate trip costs charged to them). Students who are not full time during the fall semester and register for winter courses will be charged winter tuition, which is calculated by the hour. If a student is full time for the following spring semester, then the full amount of the winter tuition (up to four hours) is credited to the student account.

The Meal Plan

All resident students are required to purchase a meal plan. The cost of the meal plans is established each spring, and students are notified in the summer before payments are due. Students living off-campus are also welcome to purchase a meal plan, use the Phoenix Card (a debit card for use in dining halls, the Campus Shop and select off-campus locations) or purchase individual meals in any of the six campus dining locations. The meal portion of the student’s meal plan WILL roll over from semester to semester. This means that meals will roll over from fall to winter and winter to spring within the academic year.

For the spring semester, any unused meals from fall and winter semester will roll over to the spring semester after a TWO week period as long as the student purchases the same meal plan or a plan of a greater value. Example: The meals a student receives during the first two weeks of spring semester will not include the rollover meals from the previous semester. After two weeks, the rollover meals will be added to the student’s Phoenix Card and will be available to use.

Please remember that students have two weeks from the beginning of each semester to change their meal plan from one choice to another. Students may however add a new meal plan, if they did not have one before, at any time during the semester.

Book Expenses

The estimated cost of textbooks is \$900 for the academic year, including \$325 needed for purchases from the campus bookstore at the opening of fall semester.

Room Change Charge

Students changing rooms without permission of the Director of Residence Life are charged for both rooms.

Expenses for the 2010-2011 Academic Year

Full-Time Enrollment (12-18 hours)

	Fall * Semester	Spring Semester
Tuition	\$13,240.00	\$13,240.00
Room – Main Campus		
Double	2,096.00	2,096.00
Single	2,718.50	2,718.50
(Double as single)+	2,928.50	2,928.50
Room – Danieley Center		
8 person flat	2,424.50	2,424.50
Colonnades		
Suite singles	2,718.50	2,718.50
Stand alone singles	2,823.00	2,823.00
Oaks		
2 bedroom apartment	\$670.00 (billed 7 months in fall and 5 months in spring)	
4 bedroom apartment	\$615.00 (billed 7 months in fall and 5 months in spring)	
Danieley Center apartments		
A-F	\$437.00 (billed 7 months in fall and 5 months in spring)	
O-P	\$610.00 (billed 7 months in fall and 5 months in spring)	

Board***(The Winter Term is billed with fall semester. If the student is not here for fall semester, the winter meal rate is listed in the middle column.)

5 Meal Plan	1,581.00	333.00	1,248.00
10 Meal Plan	2,490.00	524.00	1,966.00
15 Meal Plan	2,842.00	597.00	2,245.00
19 Meal Plan	3,007.00	632.00	2,375.00
Student Government	107.50		107.50
Health Service	66.00		66.00
Overload***	831.00/hour	831.00/hour	831.00/hour
Security Deposit	200.00		

* Students enrolled full time for either fall or spring semester (within the same academic school year) are not charged for Winter Term room or tuition if no overload exists in Winter Term. Students enrolled full-time fall semester but not attending Winter Term will be eligible for a credit for Winter Term board.

** 5 Meal Plan - 5 dining hall meals per week and \$340 meal dollar balance each semester (fall and spring) and \$120 meal dollar balance Winter Term.

10 Meal Plan -10 dining hall meals per week and \$120 meal dollar balance each semester (fall and spring) and \$40 meal dollar balance Winter Term.

15 Meal Plan - 15 dining hall meals per week and \$150 meal dollar balance each semester (fall and spring) and \$60 meal dollar balance Winter Term.

19 Meal Plan - 19 dining hall meals per week and \$40 meal dollar balance each semester (fall and spring) and \$20 meal dollar balance Winter Term.

Meal Plan Requirements:

Freshmen: Required to have at least the 10 meal plan in all residence halls, Danieley Center K, Academic Village and the Colonnades.

Sophomores: Required to have at least the 10 meal plan in all residence halls, Danieley Center K, Greek houses, the Colonnades and Academic Village. Students in university apartments must select at least the 5 meal plan.

Juniors: Required to have at least the 10 meal plan in all residence halls. Students in Danieley Center K, Greek houses, the Colonnades and Academic Village must select at least the 5 meal plan. Students in apartments are encouraged to select a meal plan.

Seniors: Required to have at least the 10 meal plan in all residence halls. Students in Danieley Center K, Greek houses, the Colonnades and Academic Village must select at least the 5 meal plan. Students in apartments are encouraged to select a meal plan.

Phoenix Card balances from meal plans are restricted for meals and food purchases only and are not refundable if not used. Meal plan money may not be used in the Campus Shop. Authorized changes in meal plans are permitted through the second week of fall and spring semesters. Any difference in price must be paid at the time of the change.

*** More than 18 hours in fall or spring; more than four hours in winter.

+ Provided space is available and approval given by Residence Life Office.

Part-Time Enrollment

Tuition: 1-11 hours: \$831/hour

Students enrolled for 9-11 hours must pay SGA and health fees.

Graduate Programs

MBA Tuition: \$633.00/hour

M.Ed. Tuition: \$426.00/hour

I-Media Tuition: \$30,030.00

DPT Tuition: \$29,715.00/year: Jan.-June, \$17,336.00; July-Dec. \$12,379.00

Law School Tuition: \$32,600.00

Summer College 2011

	Tuition	Room (Single)	Room (Double)
Undergraduate	\$400/hour	\$637	\$505
MBA	\$633/hour		
M.Ed.	\$426/hour		

Special/Optional Fees (No Refund After Second Week of Semester)

Applied music lessons:

Each one semester hour credit or audit for nonmusic majors	\$335/credit hour
First special instruction class for music majors (for the first class and then the regular rate for every class thereafter)	\$195/credit hour
Each one semester hour credit or audit for music majors taking second or additional lessons	\$335/credit hour

The deadline for refunds for art material fees will be the second week of the semester. No refunds will be given for materials that have been opened or used in any portion.

Charges for other courses with special fees are listed in the catalog and/or the course schedule.

Graduation Fees

Bachelor's Degree	\$70
Graduate Degree	\$110

Miscellaneous Fees

Auditing per course	\$250
Late registration/re-enrollment during term	\$25
Late payment	\$30
Transcripts	\$5
Examination for course credit	\$831
Automobile registration	\$80-\$160
Replace Phoenix Card	\$25
Returned check fine	\$25

A student's grade or graduate's diploma and transcripts will be withheld until his/her financial obligations to the university are settled. A student cannot register for further course work until financial obligations to the university are settled.

Refunds

Academic Year— Fall and Spring Semester*

Undergraduate, M.Ed., I-Media

Tuition and fees are refunded as follows:

- Students will receive refunds on a pro rata basis during the first eight weeks of the semester. Following is a table of pro rata charges:

1st week pro rata charge	5%
2nd week pro rata charge	10%
3rd week pro rata charge	40%
4th week pro rata charge	60%
5th week through 8th week pro rata charge	75%
9th week	no refund

- Room and board is refunded on a weekly pro rata basis. Refunds for board will be calculated based on the number of weeks enrolled, not by the number of meals used.

Master of Business Administration

Fall, winter and spring:

1st week pro rata charge	5%
2nd week pro rata charge	20%
3rd week pro rata charge	40%
4th week pro rata charge	60%
5th week pro rata charge	75%
6th week	no refund

Doctor of Physical Therapy Program*

Students will receive refunds on a pro rata basis during the first 13 weeks of each half of the academic year. The first half begins with the first day of classes in January. The second half begins with the first day of classes in July. Following is a table of pro rata charges:

Start of the period through the end of 3rd week pro rata charge.....	10%
4th week through the end of the 7th week pro rata charge	50%
8th week through the end of the 13th week pro rata charge	75%
14th week	no refund

School of Law

Fall and Spring:

1st week pro rata charge	10%
2nd week pro rata charge	20%
3rd week pro rata charge	40%
4th week pro rata charge	60%
5th week through 8th week pro rata charge.....	75%
9th week	no refund

Winter Term and Summer College*

Students who end enrollment during the second or third day of classes of Winter Term will receive a 90 percent refund of tuition and room charges. Students who end enrollment during the fourth or fifth day of classes of Winter Term will receive a 50 percent refund of tuition and room charges. Students who end enrollment during the sixth or seventh day will receive a 25 percent refund of tuition and room charges. There will be no refund after the seventh day of classes.

Students who end enrollment during the second day of classes in Summer College will receive a 90 percent refund of tuition and room charges. Students who end enrollment

on the third day of Summer College will receive a 50 percent refund of tuition and room charges. Students who end enrollment on the fourth through sixth day of Summer College will receive a 25 percent refund of tuition and room charges. There will be no refund after the seventh day of classes.

The refund policy for MBA and M.Ed. is listed in the catalog for those programs.

* Upon withdrawal, meal plan refunds are prorated

Notice of Withdrawal

In order to be eligible for a refund upon withdrawal, a student must notify the Associate Dean of Student Life in writing of his/her intentions. The student must also check out with the financial planning and bursar's offices. Refunds are calculated as of the date of withdrawal specified by the Dean of Student Life.

Students and parents who believe circumstances warrant an exception from the published policy must appeal to Mr. Gerald Whittington, Senior Vice President for Business, Finance and Technology, Alamance 113. Medical withdrawals are handled on a case-by-case basis.

Financial Aid

Elon University is committed to assisting eligible students in securing the necessary funds for a college education. To the extent possible, eligible students receive aid through careful planning and various forms of financial assistance.

In order to receive any type of university, state or federal aid, students must demonstrate satisfactory academic progress toward the completion of degree requirements. No financial aid is offered until an applicant has been accepted for admission to Elon University; however, prospective freshmen should not wait to be accepted before applying for aid.

Financial aid programs vary by source, eligibility criteria and application procedures. While every effort is made to meet each student's full need, that is not always possible due to a limited amount of aid available. Students will be offered a financial aid "package," which is an award consisting of one or more of the following types of aid: scholarships, grants, low-interest loans and campus employment. Scholarships and grants are "gift assistance," which do not have to be repaid, while loans and work are referred to as "self-help." Financial aid packages may consist of all self-help or a combination of self-help and gift assistance. Applying early for financial aid improves chances of receiving the maximum aid for which the student is eligible.

Financial Assistance Based on Need

There are a variety of need-based financial aid programs. The federal government, some states (including North Carolina) and the university itself offer grant, loan and work-study programs. Grants are funds which do not have to be repaid; loans to students are generally

repayable only after the student is no longer enrolled; and work-study funds are earned through employment on campus. Many students use work-study funds to meet their personal financial needs during the school year.

All need-based financial aid is renewable up to four years provided the same level of need is demonstrated each year, the student maintains satisfactory academic progress as defined by the university for financial aid purposes and the funds remain available. Renewal cannot be assured to those students whose financial aid application files are completed after mid-March of any year.

Federal Programs

Federal Pell Grant

For students with a high need, Pell Grants provide from \$555 to \$5,550 annually.

Federal Supplemental Educational Opportunity Grants

Federal funds are given to and awarded by the university to students demonstrating high need. Amounts vary.

Academic Competitiveness Grants

ACG are available to students for their first and second years of college. Up to \$750 is awarded to eligible first-year students, and up to \$1,300 for eligible second-year students. Students must be Federal Pell Grant eligible. Federal funding for ACG will be discontinued for the 2011-2012 academic year.

Second-year students must have completed their first year with a cumulative grade point average of 3.0 or higher.

Teach Grant Program

Up to \$4,000 per year for students who intend to teach in public or private elementary or secondary school that serves students from low income families.

National SMART Grant

SMART grants award up to \$4,000 to eligible students. Students must be pursuing a major in mathematics, science (including physical, life and computer sciences), technology, engineering or a critical foreign language. Students must be Federal Pell Grant eligible and maintain a minimum 3.0 cumulative grade point average. Federal funding for SMART grants will be discontinued for the 2011-2012 academic year.

Federal Stafford Student Loans (Subsidized)

Moderate interest loans are awarded directly to students by the Department of Education. Freshmen may borrow up to \$3,500 annually, sophomores up to \$4,500 annually and juniors and seniors up to \$5,500 annually. These loans are federally guaranteed, and no interest accrues nor is any payment due until six months after the student ceases to be at least a half-time student. Separate application is required.

Federal Perkins Loans

If available, these federal funds are given to and awarded by the university to students demonstrating high need. No interest accrues, and no payment is due while the student is enrolled at least half-time. Repayment begins nine months after the student ceases to be at least a half-time student. Amounts vary.

Federal Work-Study

Awarded to students with need who work on campus and who are paid according to hours worked. Awards vary based on amount of need. Students awarded Federal Work-

Study are not guaranteed a job, and work-study earnings are not paid in advance, so they cannot be used to pay the direct costs (tuition, room, board) of the semester in which they are awarded.

State Programs

North Carolina Contractual Scholarship Fund

State funds are given to and awarded by the university to North Carolina residents with need. Amounts vary.

North Carolina Student Incentive Grant

Awards of up to \$700 annually are given to North Carolina residents.

NC Education Lottery Scholarship

The North Carolina Education Lottery will fund scholarships up to \$3,400 for students with financial need. The scholarship is awarded on a varying scale to students with FAFSA expected family contribution of \$5,000 or less.

Pennsylvania, Vermont, Maryland and Rhode Island State Grants

Students who are residents of these states may receive these grants. Amounts vary. Please check with your State Department of Education.

Elon University Programs

In addition to the numerous federal and state programs, the university offers its own need-based assistance. Funds for these programs are provided directly by the university as well as through donations and gifts to the university by many individuals, businesses and foundations. All students who apply for need-based aid and who demonstrate need are automatically considered for these funds.

Institutional Grants

University grants are based solely on demonstrated need. Amounts vary in accordance with need.

Need-based Endowed Scholarships

Awarded to students who demonstrate need and who meet certain other criteria as established by the donors. The university identifies eligible students and awards these funds accordingly. No separate application is required.

Need-based Endowed Scholarships for Incoming Freshmen

There are a number of need-based scholarships for incoming freshmen. Specific criteria must be met in order to receive one of these scholarships. Complete information is available at www.elon.edu/admissions. For consideration, students must submit the Elon University Endowed Scholarship Application to the Office of Admissions by February 10. Full details about the scholarships, selection criteria, award amounts and the Elon University Endowed Scholarship Application are available online at www.elon.edu/endowed scholarships.

The John L. Georgeo Scholarship

The John L. Georgeo Scholarship awards two \$7,500 scholarships annually to incoming freshmen who have significant financial need and exhibit academic promise and exceptional involvement in those areas that most closely reflect the mission and values of an Elon University education. In addition to financial assistance, the John L. Georgeo Scholarship provides a one-time \$4,000 study abroad grant. The Elon University

Endowed Scholarship Application is required and must be submitted by February 10. Complete information and an application are available at www.elon.edu/endowed-scholarships. For more information, contact the Office of Admissions.

The Leon and Lorraine Watson North Carolina Scholarship

The Leon and Lorraine Watson North Carolina Scholarship program awards eight scholarships with a guaranteed total grant award of \$10,000 annually to North Carolina students who have promising academic records and high financial need. Other scholarships and grants may be added and will vary according to financial need and academic achievement, and may include state, federal and institutional funds. The goal will be to meet the full cost of tuition, fees, room and board, or the student's full financial need, whichever is less. In addition, recipients receive a one-time grant of up to \$4,000 to fund a study abroad experience. The Elon University Endowed Scholarship Application is required and must be submitted by February 10. For information, contact the Office of Admissions.

The Mac Mahon Family Scholarship

The Mac Mahon Family Scholarship is designated for students of promise with significant financial need who reside in either Alamance County, North Carolina, or New Jersey, particularly from Hudson and Essex counties and the urban areas of northern New Jersey. One \$10,000 award will be made annually. The scholarship also includes a \$4,000 Elon Experiences grant to support study abroad, undergraduate research, an internship or other approved purposes. The Elon University Endowed Scholarship Application is required and must be submitted by February 10. Complete information and an application are available at www.elon.edu/endowed-scholarships.

The Margaret Ann Hall Scholarship

The Margaret Ann Hall Scholarship is designated for a worthy female student from Virginia with demonstrated financial need. The scholarship is a full-tuition scholarship and also carries an Elon Experiences grant of \$4,000 to be used for a university-approved study abroad, internship, research, service or leadership experience. One scholarship is awarded and it is renewable annually for a total of four years. A new recipient is selected every fifth year and the next anticipated award date is April 2012.

The Susan Scholarship

The Susan Scholarship is a need-based scholarship for young women of potential with significant financial need. Four \$12,000 scholarships are awarded to incoming freshmen annually. In addition, each recipient will be awarded a \$4,000 Elon Experiences grant to use for the Elon Experiences: research, study abroad, internships, service or leadership. The Elon University Endowed Scholarship Application is required and must be submitted by February 10. Complete information and an application are available at www.elon.edu/endowed-scholarships.

The Honorable Thad Eure North Carolina Achievement Scholarship

This scholarship program at Elon is designed to recognize talented students with financial need from 12 counties in the Piedmont region* of North Carolina and Mr. Eure's home county, Gates. Three \$12,000 scholarships will be awarded annually to incoming freshmen. Students also receive one \$4,000 Elon Experiences grant in addition to other program benefits. The Elon University Endowed Scholarship Application is required and must be submitted by February 10.

*Eligible recipients will reside in and be graduating from a high school in one of the following counties: Alamance, Caswell, Chatham, Davidson, Durham, Forsyth, Gates, Guilford, Orange, Person, Randolph, Rockingham or Wake counties.

Financial Assistance Not Based on Need

There is help available for students and families who do not qualify for need-based aid. This help is in the form of scholarships, grants, loans and work-study. Listed below are some of the opportunities available from Elon, state and federal governments and outside sources.

North Carolina Legislative Tuition Grant

Every North Carolina resident who attends Elon with a minimum requirement of at least a half-time undergraduate student automatically receives a Legislative Tuition Grant from the North Carolina General Assembly. Full time students receive \$1,850. Part-time students receive a prorated amount depending on credit hours enrolled. The exact amount of the grant is set annually by the General Assembly. A brief application must be completed at registration to show legal residency.

UCC Ministerial Discount

\$2,000 per year (\$1,000 per semester) is awarded to full-time students who are legal dependents of full-time ministers in the United Church of Christ. Documentation of eligibility is required annually.

North Carolina Teaching Fellows

Elon participates in the prestigious North Carolina Teaching Fellows program. Fellows attending Elon receive minimum annual funding of \$13,000 for four years plus round trip airfare during the study abroad semester (London, Costa Rica, or another country appropriate for foreign language majors). The North Carolina Teaching Fellows Commission provides \$6,500, and an additional \$6,500 is guaranteed by Elon, plus the North Carolina Legislative Tuition Grant. Fellows are selected by the Teaching Fellows Commission which provides its \$6,500 per year contribution on the condition that Fellows teach for four years in N.C. public schools after graduation. Elon admits 25 Teaching Fellows each year.

Presidential Scholarships

Presidential Scholarships of \$3,500–\$4,500 will be awarded to approximately the top one-fourth of freshmen entering the fall semester of 2010. Presidential Scholarships for freshmen entering fall 2011 will range from \$4,000 to \$4,500. The awards are based on high school course selection, grades, SAT/ACT scores and class rank, if available. No separate application is needed. Scholarships are automatically awarded to students who meet the necessary criteria when the completed admissions application is reviewed. All Presidential Scholarships are renewable for a total of four years pending acceptable academic performance.

Engineering Scholarships

Incoming freshmen who plan to major in Elon's dual-degree engineering program may compete for two \$7,000 engineering scholarships awarded annually. A special application is required and must be postmarked by January 10. Selection is based on academic performance, letters of recommendation and an interview. Engineering scholarships are renewable annually and are awarded in addition to any Presidential Scholarship award already received. Contact the Office of Admissions or Dr. Richard D'Amato, Director of Engineering Programs, for more information or an application. Applications are available online at www.elon.edu/e-web/admissions/engineering.xhtml.

Fine Arts Scholarships

The Departments of Music and Performing Arts award scholarships to outstanding freshmen on the basis of audition. The scholarship amounts vary. Contact the Departments of Music and Performing Arts at 336-278-5600.

Athletic Scholarships

In compliance with NCAA Division I regulations, athletic scholarships are awarded by the Department of Intercollegiate Athletics in each sport offered at Elon. The awards are based on performance, and the amount varies. Contact the Athletics Department at 336-278-6800.

Reserves Officers' Training Corps (ROTC)

The U.S. Army and Air Force offer three or four-year scholarships which cover the costs of tuition and books. The scholarships are awarded according to merit, not financial need. The three-year scholarships begin paying sophomore year and students are responsible for all expenses the freshman year. Some scholarships have a tuition cap which is below Elon University's tuition. Students will be responsible for the difference in tuition costs. In addition, Elon provides ROTC scholarship recipients with free on-campus housing and board equivalent to a double room and up to the 15-meal plan during the time the ROTC scholarship pays tuition.

For more information, contact your high school guidance counselor or local Army or Air Force recruiter.

Private Scholarships

Foundations, service clubs, churches and corporations give away millions of dollars in scholarships each year to worthy students. Many Elon students receive this type of scholarship help in addition to other types of help they may be receiving.

Students generally seek these scholarships on their own. A good place to start is by asking your high school guidance office about community and other scholarships with which they may be familiar. Then ask about the availability of scholarships at places where family members are employed, through your church and through any organizations to which family members belong. Finally go to the public library for guidebooks to scholarships from foundations, corporations and government agencies or search the internet for information on scholarship sources.

Fellows Scholarships

Elon's Fellows programs offer challenging academic and personal growth opportunities beyond the scope of the usual college experience — opportunities like travel grants, special courses, guaranteed internships or paid research assistantships. In addition, each of the Fellows programs offers scholarships to selected incoming Fellows. To be considered for one of these scholarships, students must apply and be admitted to the Fellows program. The scholarships are renewable for a total of four years provided that all program requirements are met. A student may apply for more than one Fellows program but will only be admitted to one program. In several Fellows programs, Fellows scholarships are awarded in addition to any Presidential Scholarship that has been received.

To receive more information and an application for the Fellows programs, contact the Office of Admissions or visit www.elon.edu/admissions. Applications must be post-marked by January 10. The admissions application must be submitted by the same date.

Honors Fellows Scholarships

Forty scholarships of \$10,000 annually are awarded to freshman Honors Fellows each year.

Each year one outstanding incoming Honors Fellow will be named the Kenan Honors Fellow and receive a scholarship award covering full tuition and standard fees. The Kenan Award replaces previously awarded merit scholarships. The Kenan Fellow will receive a one-time grant up to \$3,000 for a study abroad experience as well as funding for one Pre-Orientation experience sponsored by the Office of Student Life for the summer before the freshman year.

Two Fellows from either Honors or Elon College who intend to major in the sciences and complete medical school may compete for a \$3,000 Baird Pre-Med Scholarship.

Elon College Fellows Scholarships

Fifty scholarships of \$3,500 annually are awarded to incoming Fellows each year. All Elon College Fellows must major in the arts or humanities, social sciences or natural, mathematical or computational sciences. In addition, Elon College Fellows who intend to major in the sciences and complete medical school may compete for a \$3,000 Baird Pre-Med Scholarship (see above).

Business Fellows Scholarships

Five scholarships of \$3,500 and two scholarships of \$4,000 annually are awarded to incoming Fellows each year. Business Fellows must major in either entrepreneurship, finance, management, marketing, economics or accounting.

Communications Fellows Scholarships

Five scholarships of \$3,500 annually are awarded to Fellows each year. Students must major in journalism or communications with an emphasis in either broadcast and new media, cinema, strategic communications or communications science.

Teaching Fellows Scholarships

Teaching Fellows awards are made to outstanding North Carolina and out-of-state students who intend to pursue a career as educators. The Elon University Teaching Fellows scholarship is \$6,500 annually, renewable for a total of four years. In addition, students participate in numerous special travel-learning experiences, including a semester in either London or Costa Rica. North Carolina Teaching Fellows receive additional state funds of \$6,500 annually plus the N.C. Legislative Tuition Grant and must agree to additional terms. See more information on page 24. Twenty-five Teaching Fellows and one national Teaching Fellow will be selected annually.

Leadership Fellows Scholarships

Five scholarships of \$2,500 annually are awarded to freshman Leadership Fellows each year.

Campus Employment

Many Elon students pay for some of their university living expenses by working a part-time job, either on or off campus. The opportunities for campus employment at Elon are available both to students who qualify for need-based assistance and to students who do not. All students are responsible for finding their own jobs.

Students in part-time jobs gain valuable experience, learn time-management skills, build friendships with the office personnel and, in certain cases with the approval of the Director of Experiential Education, receive internship credit.

Loan Options not Based on Need

Several sources of long-term loan funds are available that are based on credit worthiness rather than need.

Federal Parent Loan for Undergraduate Students (PLUS)

Parents may borrow up to the cost of education (at Elon, \$35,475 for tuition, fees, room and board and \$3,500 for books and miscellaneous expenses for 2010-11) less any other aid per academic year for each dependent enrolled at least half-time. The interest rate is fixed at 8.5 percent for FFELP Program loans and at 7.9 percent for Direct Lending. Repayment is not deferred during the student's period of enrollment.

Federal Stafford Student Loans (unsubsidized)

This is available to all students regardless of need. Loan amounts are the same as for the need-based subsidized program. However, under this program, borrowers do not qualify for federal interest subsidy payments, thus interest accrues while the student is in school. Repayment of principal begins six months after the student is no longer enrolled half-time. The interest rate is fixed at 6.8 percent. Separate application is required. Note: Students must file an application for need-based financial aid to be considered for one of these loans. A determination must first be made that the student is not eligible for a need-based subsidized loan. (See "How to Apply for Need-Based Financial Aid.")

How to Apply for Financial Aid

Note: The following filing dates will help you meet our priority deadline of mid March. Applications will be accepted after these dates, but funding cannot be guaranteed.

- As soon after January 1 as possible, but before mid February, complete and submit a Free Application for Federal Student Aid (FAFSA). All students applying for any kind of federal or institutional financial aid (except PLUS loans) must file the FAFSA. Elon's federal Title IV School Code is 002927. The FAFSA is completed at www.fafsa.ed.gov.
- If you wish to be considered for all aid programs (not just federal programs), you must complete the CSS Profile. You should complete and submit the application as soon after January 1 as possible, but no later than mid February. Elon's CSS Code is 5183. The CSS is filed only as a freshman unless there are extreme financial changes. The CSS can be completed at profileonline.collegeboard.com.
- Complete an Elon University Financial Aid Application. This form may be submitted at any time but, like the forms listed above, it should be submitted before mid February.
- Freshmen wishing to apply for need-based endowed scholarships should refer to the information on page 22.
- Certain applications may require that Elon University request additional information. Respond to these requests as soon as they are made.
- Notify Elon's Office of Financial Planning of any scholarships, grants, loans or other assistance you will be receiving from any source other than Elon University. Such notification is required by federal regulation as well as institutional policy and failure to do so may affect previously made financial aid offers.

Need-based Financial Aid Application Process for Continuing Students

Students must reapply for financial aid each academic year. Continuing students currently receiving financial aid will be sent a renewal financial aid packet sometime during late fall. The packet will contain those forms necessary to apply for aid for the following academic year. Specific instructions will be included as to how and when to complete the application process.

Payment Options

Online Payments

Students and parents may visit <https://ebill.elon.edu> and pay by credit card and/or check.

MasterCard/Discover/American Express

Families may pay tuition statement bills with Mastercard, Discover and American Express cards; however a 2.75% convenience fee will be assessed. Visa credit/debit cards* are not accepted as payment for the tuition statement bills. Families that wish to avoid the fees are encouraged to use online checks/ACH or personal checks, wire transfers or other payment options. Please contact the Bursar's office if there are any questions.

*Note: Visa credit/debit cards are accepted for other university services and payments with no convenience fee added.

Ten-Month Payment Plan

Charges for the entire academic year, minus financial aid, are divided by 10 for monthly payments from June 1 through March 1. This plan is administered by Academic Management Services, 866-884-8466, www.TuitionPay.com.