### SECURING FINANCIAL AID AS A DAVIS UWC SCHOLAR

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# Wartburg College



#### **COSTS TO EXPECT**

#### **Direct Educational Expenses:**

- Tuition & Fees
- Room & Board (meal plan)
- Taxes
  - The US and State governments consider any scholarship money you receive that exceeds tuition costs to be taxable income.

#### Other Expenses:

- Books, supplies, organization fees, class fees
- Health insurance
- Travel to campus and over summer
- Visa process
- Pocket money- cost of living



#### **APPLYING FOR FINANCIAL AID**

#### **Financial Forms:**

- CSS Profile- \$25 (waivers possible)
- International Student Financial Aid Application (ISFAA)- FREE
- Other Institutional Forms
- Important to be honest

#### **Early Decision**

- Binding agreement
- Important for demonstrated interest

#### **PAY ATTENTION TO DATES!!!**

#### **Campus Employment**

- Often included in financial aid packages
- Visa regulations- work up to 20 hours when class is in session and up to 40 hours during breaks.



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#### **TYPES OF AID**

**Scholarships or Grants:** (Money you don't need to pay back)

- Merit based
- Need based
- Talent based- sports, music, major, etc.

**Loans:** (Money you will need to pay back)

Private (with cosigner) or some institutional loans

#### **Davis Scholarship:**

Awarded based on need and ranges up to \$25,000 per year depending on the institution.

#### **Davis Partnership Agreement:**

Committed to UWC students by helping to meet your need!



#### **MISCONCEPTIONS**

#### "I should expect a 'FULL' scholarship."

Full scholarships are VERY rare. Often there are always expenses you will need to be prepared to pay for regardless of your generous financial aid package.

#### "Other countries offer financial aid just like the U.S."

Some countries do not provide financial assistance or less financial assistance than U.S. College and Universities.

#### "My High School Counselors can help me get more financial aid."

HS Counselors have no influence on the amount of aid you receive. If you are disappointed, concerned, or confused about your package- contact your College or University Admissions Counselor. We are eager to talk with students to ensure they understand!



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### QUESTIONS TO ASK ADMISSIONS COUNSELORS

- Is your school need aware?
- 2. What financial support is provided for Davis Scholars?
- 3. How do you apply for financial aid at your school and what deadlines should I be aware of?
- 4. How does the tax process work at your school for Davis Scholars?
- 5. What campus employment opportunities are there and how do I apply?
- 6. What are your policies regarding Early Decision?



### CONNECT WITH ME!

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