CATAWBA
FINANCIAL AID & SCHOLARSHIPS

DISCOVER YOUR BOTTOM LINE.

Visit our Net Price Calculator to see just how affordable your Catawba College education can be.

[link to calculator]

catawba.edu/calculator

Catawba College’s Net Price Calculator is a tool used to provide students with an estimate of the financial aid they might qualify for prior to receiving their official Financial Aid Award. We know that the prospect of paying for college can be daunting.

Catawba’s Financial Aid Office is committed to providing you with all the assistance possible to help make your attendance at Catawba College affordable. A college education is one of the most important investments you will make in your lifetime, and our hope is the Net Price Calculator will put the power of financial aid in your hands to help make the best choice possible.
**THE FINANCIAL AID PROCESS**

When applying for financial aid, students and parents need to submit the Free Application for Federal Student Aid (FAFSA). The FAFSA application allows us to determine what aid a student qualifies for – both from Catawba College and from the Federal and State Governments in the form of scholarships, grants, work-study, and loans.

Submit your FAFSA

The FAFSA is free and easy to complete online. List Catawba’s school code: 002994, and we receive the results electronically.

[fafsa.ed.gov](http://fafsa.ed.gov)

### After you file

- Students should review their Student Aid Report (SAR) to make sure all the information submitted on the FAFSA was correct.
- The FAFSA processor may select students for Federal FAFSA Verification, which means students and/or parents must submit additional information to the Financial Aid Office in order to receive financial aid.
- The FAFSA processor will assign a student with an Estimated Family Contribution (EFC) number based on the questions answered.
- The Financial Aid Office uses the EFC to help determine how much need-based financial aid a student can receive.

### After you’re admitted

- The Financial Aid Office will put together a Financial Aid Award Letter. This award letter will include all financial aid a student is eligible for.

Cost of Attendance – EFC = Financial Need

**IRS DRT:** Students and parents should pay careful attention to all dates and use the IRS Data Retrieval Tool (DRT), if possible, to ensure accurate information is submitted. The IRS Data Retrieval Tool allows secure transfer of specific IRS information directly from tax forms. For security, some will not be eligible for the IRS Data Retrieval Tool and will need to use tax documents to complete the FAFSA.

**FSA ID:** In order to apply for financial aid through the FAFSA, both students and parents will need to create a Federal Student Aid (FSA) ID. The FSA IDs will be the log in information for the FAFSA. These IDs can be created at any point before filing the FAFSA. The Financial Aid Office encourages having your social security card in hand when setting up FSA IDs to ensure the correct usage of legal names and social security numbers. Both students and parents will need to have their own separate e-mail address for the FSA ID log in.

**FAFSA WAIVER:** If a student does not intend on filing FAFSA, please fill out the Catawba College FAFSA Waiver so we can finalize your financial aid.

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**COST OF ATTENDANCE**

Financial Aid cost of attendance is not the bill you will receive at Catawba College. Cost of attendance is the total of direct charges and indirect charges you might pay to go to Catawba College for the entire academic year. Cost of attendance includes things like tuition, room and board (housing and food allowance for off-campus students), and allowances for books, supplies, transportation, personal, and miscellaneous expenses. Direct charges like tuition, room, and board are paid directly to the Business Office, where indirect charges (books, gas, food, shampoo, etc.) are not.

It is helpful to think about cost of attendance like a budget. This budget is the maximum amount of financial aid you can receive in an academic year because it’s the estimated amount you will have to pay, whether directly or indirectly, to attend Catawba College.

### 2020-2021 COST OF ATTENDANCE FOR DAY, UNDERGRADUATE ON-CAMPUS STUDENTS

<table>
<thead>
<tr>
<th>Tuition and Fees</th>
<th>$31,436</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room and Board</td>
<td>$10,804</td>
</tr>
<tr>
<td>Estimated Books and Supplies</td>
<td>$1,400</td>
</tr>
<tr>
<td>Estimated Transportation Allowance</td>
<td>$1,773</td>
</tr>
<tr>
<td>Estimated Personal Allowance</td>
<td>$1,661</td>
</tr>
<tr>
<td><strong>Total Cost of Attendance:</strong></td>
<td>$47,074</td>
</tr>
</tbody>
</table>

*For federal financial aid purposes, indirect costs including books, transportation, and miscellaneous expenses (set at $4,946) are added to tuition, fees, room, and board to determine Catawba College’s official total cost of attendance, which is $47,186 for 2020-2021 on-campus undergraduate students.

Room and Board figures are based on a standard double room and the basic meal plan. Total actual costs per student may vary depending upon room selections, but aggregate financial aid may not exceed the stated cost of attendance of $47,186 for on-campus undergraduate students.

### COST OF ATTENDANCE BREAKDOWN FOR DAY, UNDERGRADUATE STUDENTS LIVING WITH PARENTS

<table>
<thead>
<tr>
<th>Tuition and Fees</th>
<th>$31,436</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Books and Supplies</td>
<td>$1,400</td>
</tr>
<tr>
<td>Estimated Living Allowance</td>
<td>$4,044</td>
</tr>
<tr>
<td>Estimated Transportation Allowance</td>
<td>$1,773</td>
</tr>
<tr>
<td>Estimated Personal Allowance</td>
<td>$1,661</td>
</tr>
<tr>
<td><strong>Total Cost of Attendance:</strong></td>
<td>$40,274</td>
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</table>

### COST OF ATTENDANCE BREAKDOWN FOR DAY, UNDERGRADUATE STUDENTS LIVING OFF-CAMPUS

<table>
<thead>
<tr>
<th>Tuition and Fees</th>
<th>$31,436</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Books and Supplies</td>
<td>$1,400</td>
</tr>
<tr>
<td>Estimated Living Allowance</td>
<td>$9,048</td>
</tr>
<tr>
<td>Estimated Transportation Allowance</td>
<td>$1,773</td>
</tr>
<tr>
<td>Estimated Personal Allowance</td>
<td>$1,661</td>
</tr>
<tr>
<td><strong>Total Cost of Attendance:</strong></td>
<td>$45,318</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Tuition and Fees</th>
<th>$31,436</th>
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</tr>
<tr>
<td><strong>Total Cost of Attendance:</strong></td>
<td>$45,318</td>
</tr>
</tbody>
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**2020-2021 COST OF ATTENDANCE FOR DAY, UNDERGRADUATE ON-CAMPUS STUDENTS**

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SCHOLARSHIPS

Merit-Based Scholarships
Merit-Based Scholarships range from $3000 to full tuition and are based on a student’s academic performance in high school and/or prior college. All students are automatically considered for Merit-Based Scholarships once they are granted admission to the Catawba College.

Catawba Need-Based Scholarships
Catawba Need-Based Scholarships may be awarded to incoming students based on their financial need.

Major-Based Departmental Scholarships
Major-Based Departmental Scholarships range from $500 to $5000 and are based on a student’s interest in a particular major at Catawba College. Each scholarship has its own criteria and requirements as well as an application process.

Additional Catawba Scholarships
Additional Catawba Scholarships are awarded to students based on their participation in athletic teams, programs, and clubs.

Finding and Applying for Additional Scholarships
Finding and Applying for Additional Scholarships is a great way to make Catawba College an affordable option for any student. These additional scholarships can typically be added on top of a student’s financial aid package to help reduce the out of pocket cost to attend Catawba College or reduce the amount a student may need to take in student loans.

FALL 2021 MERIT SCHOLARSHIP LEVELS

<table>
<thead>
<tr>
<th>First-Year Students</th>
<th>Transfer Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presidential</td>
<td>Presidential</td>
</tr>
<tr>
<td>$20,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Trustee</td>
<td>Trustee</td>
</tr>
<tr>
<td>$17,000</td>
<td>$12,000</td>
</tr>
<tr>
<td>Deans</td>
<td>Deans</td>
</tr>
<tr>
<td>$15,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Founders</td>
<td>Founders</td>
</tr>
<tr>
<td>$14,000</td>
<td>$9,000</td>
</tr>
</tbody>
</table>

Socratic Scholarship Competition - November 22, 2019
The deadline for submitting all supporting information is November 8, 2019. Consideration is by invitation only. In order to be considered for an invitation, students must first apply for admission to Catawba and be admitted by November 1, 2019.

Spirit of Catawba Scholarship Competition - March 20, 2020
The deadline for submitting all supporting information is February 28, 2020. Consideration for this scholarship is by invitation only. In order to be considered for an invitation, students must first apply for admission to Catawba and be admitted by February 21, 2020.
FINANCIAL AID REQUIREMENTS

1. In the Financial Aid Award Packet, students receive a Financial Aid Tracking Letter. This Financial Aid Tracking Letter lists out, in detail, the Financial Aid Requirements students must complete in order to finalize and/or retain the financial aid awards listed on their Financial Aid Award Letter.

2. In addition to all Financial Aid Requirements initially being listed on the Financial Aid Tracking Letter, students can also see their Financial Aid Requirements on their Catawba College CatLink Portal under the Money Tab.

3. A student’s CatLink Portal is updated in real time as the Financial Aid Office satisfies Financial Aid Requirements that have been turned in. If a student has a question about what Financial Aid Requirements are still needed, all unsatisfied requirements can be seen on a student’s CatLink Portal.

4. Financial Aid Requirements will include items such as accepting term and conditions of a student’s financial aid, accepting or declining financial aid self-help awards, completing on-line residency determinations and loan processes, and turning in physical copies of documents needed by the Financial Aid Office. Some financial aid documents the Financial Aid Office could request may be from Catawba College, the IRS, personal tax files, etc.

5. The Financial Aid Office will also send out emails to students with missing Financial Aid Requirements every other Friday beginning in late January. These emails will be sent to the students’ Catawba College email addresses and will include important information about financial aid requirement deadlines. Students must check their emails weekly to ensure they do not miss any important communication from the Financial Aid Office.
GRANTS, LOANS & WORK STUDY

FEDERAL GRANTS
The Federal Pell Grant is a grant awarded based on a student’s Estimated Family Contribution (EFC) from the FAFSA to undergraduate students and does not need to be paid back.

The Supplemental Education Opportunity Grant (SEOG) is awarded on a first come first serve basis and based on a student’s Estimated Family Contribution (EFC) from the FAFSA to undergraduate students and does not need to be paid back.

NORTH CAROLINA SCHOLARSHIPS AND LOANS
The North Carolina Need-Based Scholarship is a scholarship awarded to undergraduate, North Carolina Residents attending private colleges and based on a student’s Estimated Family Contribution (EFC) from the FAFSA and does not need to be paid back.

Additional North Carolina Scholarship and Loan Opportunities for North Carolina Residents can be found by visiting the College Foundation of North Carolina website at www.cfnc.org. Each of these additional scholarships and loan opportunities have specific criteria and requirements as well as application processes.

FEDERAL AND INSTITUTIONAL EMPLOYMENT PROGRAMS
Federal Work-Study and Campus Employment Programs are a financial aid award offered based on a student’s Estimated Family Contribution (EFC) to allow undergraduate students to work as a part-time employee of Catawba College. Federal Work-Study or Campus Employment will be listed as financial aid awards on a student’s Financial Aid Award Letter if the student qualifies and funds are available. Learn about the Catawba College’s Work-Study Waitlist.

STUDENT LOANS
Federal Direct Student Loans may be awarded on a student’s financial aid award letter based on a student’s submitted FAFSA application. A Federal Direct Student Loan is money given to a student to help pay for college from the federal government and must be repaid including interest.

Private Student Loans are student loans given to a student to help pay for college from private banks and lenders. A Private Student Loan must be paid back with interest and should be used as a final option to pay a student’s out of pocket cost to attend Catawba College.

PARENT LOANS
The Federal Direct Parent PLUS Loan is a loan a parent of an undergraduate student can use to pay a student’s out of pocket cost to attend. Federal Direct Parent PLUS Loans can be applied for by visiting www.studentloans.gov.

OFFICE OF FINANCIAL AID
1-800-CATAWBA | (704) 637-4416
finaid@catawba.edu

The Financial Aid Office is located on the 1st floor of Hedrick Administration Building.

$25,433
AVERAGE FINANCIAL AID PACKAGE

12:1
STUDENT: FACULTY RATIO