Steps to Take Regarding Financial Aid

Step One: Students and their parents must establish a Personal Identification Number (PIN) to electronically sign the Free Application for Federal Student Aid (FAFSA). Visit www.pin.ed.gov.

Step Two: Gather the required information to complete the FAFSA form:
- Student’s and parents’ social security numbers, birthdates, marriage date
- Student’s driver’s license number (if applicable)
- Student’s alien registration number (if not a U.S. citizen)
- Student’s and/or parents’ federal tax returns and W-2 Forms (from the year prior to the academic year for which you are applying)
- Student’s and/or parents’ records of untaxed income (social security benefits, assistance for needy families, veterans benefits, savings, investments and business/farm assets)

Step Three: Student and parents must complete a FAFSA Form online. Visit www.fafsa.ed.gov.

Step Four: Make sure the form is sent to Divine Word College. This can be completed by entering our school code on the FAFSA form. Use school code 001858.

Step Five: Contact financial aid at: 563-876-3353 ext. 220 or 256 waechter@dwci.edu or mevers@dwci.edu

Student Costs

<table>
<thead>
<tr>
<th></th>
<th>2016-2017</th>
<th>2017-2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$12,500</td>
<td>$12,750</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$ 3,500</td>
<td>$ 3,600</td>
</tr>
<tr>
<td>Fees</td>
<td>$ 100*</td>
<td>$ 100*</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$ 180*</td>
<td>$ 180*</td>
</tr>
<tr>
<td>Personal Items</td>
<td>$ 500*</td>
<td>$ 500*</td>
</tr>
<tr>
<td>Medical Insurance</td>
<td>$ 1,600*</td>
<td>$ 1,600*</td>
</tr>
<tr>
<td>Transportation</td>
<td>$ 900*</td>
<td>$ 900*</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$19,280</strong></td>
<td><strong>$19,630</strong></td>
</tr>
</tbody>
</table>

*These items are estimates. Specific expenses will be individualized based on such things as the cost of air travel and personal items.

Samples of Student Profile

Below is a sample of what typical Divine Word College students receive as part of their financial aid package. This is only a sample and does not promise any specific amounts to any specific student. All financial aid packages are individualized. Any scholarship received from Divine Word College or another source would affect loan amounts.

Sources of Funding

**Expected Family Contribution (EFC):** This amount is determined based on the parental and student information provided on the FAFSA form. The EFC is what your family is expected to contribute toward the cost of college education no matter which college you choose.

- **Federal Pell Grant:** This amount is determined by the federal government based on a student’s financial need as reported on the FAFSA form.
- **Federal Supplemental Educational Opportunity Grant (FSEOG):** This amount is an additional federal grant administered by Divine Word College and is for students with a larger need for financial aid.
- **Work-Study:** These funds are available based on a federally sponsored program with proportionate shares of funds provided by the federal government and Divine Word College. It enables students to work on campus at a rate of $7.50 per hour.
- **Federal Perkins Loan program:** These are funds which are borrowed and must be paid back.
- **Direct Loan program:** These are funds which are borrowed and must be paid back.
- **Other Scholarships:** These funds are from individual scholarships the student receives either from Divine Word College or another organization such as the Knights of Columbus, etc.
- **Divine Word College Scholarships:** Established to educate students interested in the Divine Word Missionaries as a priest or brother. Maximum funds available are $7,000 per year.

**Other Potential Sources of Funding**

There are many other possible sources of funding for students. Students and their families are responsible for seeking other avenues of financial assistance if it is needed. Some of these include:

- **Vocational Rehabilitation Assistance:** In case of permanent disabilities or health problems, State Vocational Rehabilitation Agencies may grant aid for rehabilitation through education. Contact your state agency of your respective home state for more information.

**Catholic Institutions:**
- Knights of Columbus Councils
- Serra International Clubs
- Home Parishes
- St. Vincent de Paul Society

**Secular Institutions:**
- Parents’ places of employment
- National scholarships
- Local scholarships
- Local newspapers and companies
- Social Clubs such as Kiwanis, Lion’s Club, etc.
Divine Word College offers the following scholarships:

**Divine Word College Scholarship:** After admission and upon scholarship application at the beginning of every school year, assistance from Divine Word College may be granted.

**Presidential Scholarship:** Awarded to students who show promise of superior academic achievement. It is an annual award of $3,000 renewable each year the recipient continues to meet the established guidelines. A maximum of two students entering regular college courses may receive this scholarship in a single year.

**Bishop Guillory, SVD, Scholarship:** Awarded to students who show a call to vocation as a Divine Word Missionary will not be turned away due to a lack of money. It is an annual award of $7,800 which is renewable each year that the recipient continues to meet the established guidelines.

**Fr. Chester Nowicki, SVD Scholarship:** An annual award of $2,300 which is renewable each year that the recipient continues to meet the established guidelines.

**Fr. Frank Kamp, SVD Scholarship:** An annual award of $2,300 which is renewable each year that the recipient continues to meet the established guidelines.

**Al Hughes Scholarship:** Annual award of $2,300 renewable each year that the recipient continues to meet the established guidelines.

**Father Robert J. Flinn, SVD, Scholarship:** An annual award of $2,300 which is renewable each year that the recipient continues to meet the established guidelines.

**Important Terms**

**Financial Assistance:** Any money that is available to help pay for education that is not contributed by the student or his family. Generally, there are four kinds of financial assistance: grants, scholarships, loans and work-study programs.

**Grants:** Money available to the student which does not have to be repaid. Most are available from the government and are usually based on financial need.

**Scholarships:** Money given by Divine Word College or another source which does not need to be repaid. These funds generally are based on academic performance, special areas of study (such as religious life), or financial need. Some organizations like the Knights of Columbus and Serra Club support students in formation for religious life. You can locate a club or council through your home parish.

**Loans:** Money which is borrowed to help meet college expenses. The average Divine Word College student borrows about $2,200 a year.

**Work-Study:** Money which is earned by students as they participate in work opportunities on campus. Ability to participate in this program is based on financial need.

**Free Application for Federal Student Aid (FAFSA):** A form which must be completed by all students requesting financial aid. All federal and institutional financial assistance is based on this form. It must be completed online. Visit: www.fafsa.ed.gov. Divine Word College’s school code is 001858.

**Expected Family Contribution (EFC):** This is a set dollar amount which is generated after you complete the FAFSA form noted above. Generally, this is the expected contribution by the student and/or his family to help pay for college expenses. However, as noted above, any student serious about discerning a vocation as a Divine Word Missionary will not be turned away due to a lack of money to pay for tuition and other expenses.

**For More Information:**

**Associate Director of Financial Aid**
Ms. Carolyn Waechter  
Divine Word College  
P.O. Box 380  
Epworth, IA 52045-0380  
Phone: 563-876-3057 ext. 220  
email: waechter@dwci.edu

**Financial Aid Officer**
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Divine Word College  
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Epworth, IA 52045-0380  
Phone: 563-876-3057 ext. 256  
email: mevers@dwci.edu

**Director of Admissions**
Mr. Len Uhal  
Divine Word College  
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Epworth, IA 52045-0380  
Phone: 800-553-3321  
email: luhal@dwci.edu

Financial Aid

All Divine Word College students receive a scholarship! Qualified students sincerely interested in studying for the priesthood or brotherhood as a Divine Word Missionary will never be turned away for lack of money. While expecting students and their parents to pay what they can reasonably afford, Divine Word Missionaries will assist them in obtaining the necessary financial aid.

A private college education is not free—someone has to pay for it, and a college seminary is no different. The average DWC student pays approximately 16 percent of the actual cost of tuition, room and board.

This brochure is intended to help prospective and current students and their families understand the cost of Divine Word College and how those obligations can be met. For more detailed information, please contact the Director of Admissions or Financial Aid Officer.