Carolina Christian College VA Shop Sheet

COSTS IN THE 2025-2026 YEAR

Estimated Cost of Attendance	$ $14,780	/yr
Tuition and fees	$ $7980	
Housing and meals	$ $4200	
Books and supplies	$ $800	
Transportation	$ $600	
Other education costs	$ $1200	

GRANTS AND SCHOLARSHIPS TO PAY FOR COLLEGE

Total Grants and Scholarships ("Gift" Aid; no repayment needed)	$ $7600	/yr
Grants and scholarships from your school	$ 0	
Federal Pell Grant	$ $7600	
Grants from your state	$ 0	
Other scholarships you can use	$ 0	

WHAT YOU WILL PAY FOR THE 2025-2026 YEAR

Net Costs	$ $7,180	/yr

Cost of attendance minus total grants and scholarships

OPTIONS TO PAY NET COSTS

LOAN OPTIONS*

Federal Direct Subsidized Loan	$ $3500
Federal Direct Unsubsidized Loan	$ $2000

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

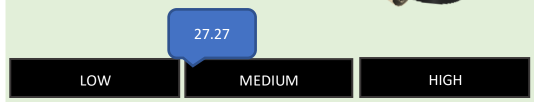
OTHER OPTIONS

Family Contribution (As calculated by the FAFSA EFC)	$ $2000	/yr
Payment plan offered by the institution	Yes	
Parent or Graduate PLUS Loans	No	
American Opportunity Tax Credit*	No	
Military and/or national Service benefits	No	

*Parents or students may qualify to receive up to $2500 by claiming the American Opportunity Tax on their tax return during the following calendar year.

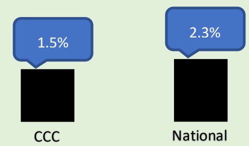
GRADUATION RATES

Percentage of full-time students who graduated within 150% of the expected time for completion



LOAN DEFAULT RATE

Percentage of borrowers entering repayment and defaulting on their loan-2019



MEDIAN BORROWING

Students who borrow at this institution typically take out $6,000 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately $62.00 per month. Your borrowing may be different.

REPAYING YOUR LOANS

To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: http://studentaid.ed.gov/repay loans/understand/plans

FOR MORE INFORMATION AND NEXT STEPS:

Carolina Christian College
4209 Indiana Ave
Winston-Salem, NC 27105
Telephone: 336-744-0900
Email: financialaid@carolina.edu

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GLOSSARY

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2025-26 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental of purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Total Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back or all of a grant if, for example, you withdrew from school before finishing a semester.

Net Costs: An estimate of the actual costs that you or your family will need to pay during the 2025-2026 school year to cover education expenses at a particular school. Net costs are determined by taking the institutions cost of attendance and subtracting your grants and scholarships.

Work-Study: A federal student aid program that provides part -time employment while you are enrolled in school to help pay your education expenses.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have lower interest rates than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov

Family Contribution (also referred to as Student Aid Index): A number used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The family contribution is reported to you on your Student Aid Report, also known as the SAR

Graduation Rate: The percentage of students who graduate from an institution. This shows students who began their studies as first-time, full-time degree or certificate-seeking students and completed their degree or certificate within 150 percent of "normal time." For example, for a four-year school, The Graduation rate would be the percentage of students who completed that program within six years or less.

Loan Default Rate: The percentage of student borrowers - undergraduate and graduate - who have failed to repay their federal loans within three years of leaving a particular school. A low loan default rate could mean that the institution's students ate earning enough income after leaving school to successfully repay their loans.

Median Borrowing: The amount in federal loans the typical undergraduate student takes out at a particular institution. It also indicates the monthly payments that an average student would pay on that amount using a 10-year repayment plan.