

LIBERTY UNIVERSITY

FINANCIAL
AID GUIDE

2024-25



WELCOME!

Liberty University is committed to making a college education affordable. Ninety-four percent* of Liberty students receive financial aid, and tuition rates will remain frozen through the 2024-25 academic year — the sixth year in a row.

Student Financial Services (SFS) is dedicated to empowering students to make informed decisions regarding funding their education. The offices of Financial Aid and Student Accounts — both under the umbrella of SFS — are available to answer any questions you may have.

**This percentage refers to full-time, residential, undergraduate students.*

This booklet will show you how to take advantage of the many financial aid resources available to meet your needs as you train as a Champion for Christ.

Matthew Cooper

Vice President of Student Financial Services



NET PRICE CALCULATOR

Estimate the cost of your Liberty education with the Net Price Calculator at Liberty.edu/NetPriceCalculator.

YOUR INVESTMENT		SEMESTER	2024-25 ACADEMIC YEAR
TUITION 12–18 Credit Hours		\$11,900	\$23,800
MANDATORY FEES			
Activity Fee		\$400	\$800
Student Health Fee*		\$170	\$340
HOUSING/ROOM & BOARD			
1	The Circle 025–028	\$2,653	\$5,306
	South Tower 033		
2	Campus East 140–194 (3-person)		
	The Hill 017–023 (3-person)	\$3,353	\$6,706
3	Campus East 140–194 (2-person)		
	The Quads 029–032 (2-person)	\$3,894	\$7,788
4	Residential Commons 001–003	\$4,506	\$9,012
FREEDOM DINING PLAN*		\$2,600	\$5,200
FREEDOM DINING PLUS+ PLAN		\$2,900	\$5,800
VEHICLE REGISTRATION FEE**		\$150	\$300

**May be optional/vary*

***Auto registration fee is assessed if parking a vehicle on campus. Registration fees vary by parking location.*

YOUR ESTIMATES	BASIC	VIRGINIA	HONORS
TUITION/ROOM/BOARD/FEES*	\$36,846	\$36,846	\$36,846
FINANCIAL AID**			
Liberty Academic Scholarship (average)	\$5,450	\$4,975	\$12,813
Liberty Honors Scholarship	N/A	N/A	\$4,000
Liberty Champion Award	\$1,000	\$1,000	\$1,000
Liberty Virginia Scholarship and VTAG	N/A	\$6,625	N/A
Federal Grants	\$5,241	\$5,332	\$5,080
Student Loans***	\$5,766	\$5,822	\$5,382
Other Aid****	\$5,754	\$7,329	\$7,618
TOTAL AID	\$23,211	\$31,083	\$35,893
Est. Remaining Balance	\$13,635	\$5,763	\$953
Est. 9-month Payment Plan*****	\$1,515	\$640	\$106

**Based on Tier 2 residence halls and Freedom Dining Plan. The auto registration fee is not included in the total.*

***Some average aid amounts are used. Need-based requirements apply to some programs.*

****Federal Parent PLUS loans have not been included. These loans are credit-based loans that parents of a dependent student can borrow on a student's behalf.*

*****Other aid includes estimated additional aid from Liberty and external financial aid sources.*

******Payment plans are subject to a \$50 nonrefundable payment plan fee.*

TAKE FOUR *steps to financial aid*

- 1** **Complete** the Free Application for Federal Student Aid (FAFSA) at [StudentAid.gov](https://studentaid.gov) with your Federal Student Aid Identification (FSA ID) and Liberty's school code, 010392. A student must complete the FAFSA to be considered for most financial aid at Liberty.
- 2** **Apply for** grants, scholarships, outside aid, and work study. For more information on these aid options, visit [Liberty.edu/SFS](https://liberty.edu/SFS). Virginia residents should also apply for the Virginia Tuition Assistance Grant (VTAG) at [Liberty.edu/VTAG](https://liberty.edu/VTAG).
- 3** **Learn about** and apply for federal and private loans at [Liberty.edu/Loans](https://liberty.edu/Loans).
- 4** **Complete Financial Check-In (FCI)** to confirm your enrollment, housing, aid, and payment plan (if needed) at [Liberty.edu/FCI](https://liberty.edu/FCI). Completing FCI earlier allows for better, more flexible payment plans.

FINANCIAL AID AND GRANTS

[Liberty.edu/Grants](https://liberty.edu/Grants)

Liberty Need-based Aid

Liberty Champion Award (see next page for details)
 Liberty Supplemental Grant (up to **\$1,500** per year)
 Liberty Scholars Grant (up to **\$2,200** per year)

Federal and State Grants & Need-based Aid

Federal Pell Grant (up to **\$7,395** for 2024-25)
 Federal Supplemental Educational Opportunity Grant (up to **\$900** per year)
 Virginia Tuition Assistance Grant (up to **\$5,125** for 2024-25)

STUDENT EMPLOYMENT AND LOANS

Work Assistance Program | [Liberty.edu/HR](https://liberty.edu/HR)
 Federal Work Study | [Liberty.edu/HR](https://liberty.edu/HR) (up to **\$5,000** per year)
 Federal Parent PLUS Loan | [Liberty.edu/Loans](https://liberty.edu/Loans)

SCHOLARSHIP SEARCH 101

[Liberty.edu/ScholarshipSearch](https://liberty.edu/ScholarshipSearch)

Check available SCHOLARSHIPS View a full list at [Liberty.edu/Scholarships](https://liberty.edu/Scholarships).

LIBERTY CHAMPION AWARD

\$8,000 (need-based requirements apply)

Year 1 \$1,000 Year 2 \$2,000
 Year 3 \$2,250 Year 4 \$2,750

EARLY DEPOSIT AWARD

Up to **\$2,000** (for fall applicants)

Up to **\$1,000** (for spring applicants)

Award amount is based upon Enrollment Deposit submission date.

HONORS PROGRAM

\$4,000 per year

For full eligibility details, visit [Liberty.edu/Honors](https://liberty.edu/Honors).

MISSIONARY SCHOLARSHIP

Full or Partial Tuition

The student must be a United States citizen whose parents are serving on a foreign mission field. All details and eligibility requirements can be found at [Liberty.edu/MissionaryScholarship](https://liberty.edu/MissionaryScholarship).

LIBERTY ACADEMIC SCHOLARSHIP

\$1,750–Full Tuition* per year

This scholarship is based on GPA with bonuses for ACT, SAT, or CLT scores. Qualifications may vary based on term of entry.

UNWEIGHTED GPA (High School/College)	ANNUAL ACADEMIC AMOUNT
3.0-3.19	\$1,750
3.2-3.39	\$3,100
3.4-3.59	\$3,500
3.6-3.79	\$4,000
3.8-3.99	\$5,600
4.0	\$6,500
TEST SCORE BONUS	ANNUAL ACADEMIC AMOUNT
SAT- 1240+ or ACT- 26+ or CLT- 81+	+\$1,000
SAT- 1540+ or ACT- 35+ or CLT- 112+	Full tuition

MIDDLE AMERICA SCHOLARSHIP

Up to **\$6,395 per year**

If your family's total income typically falls within the \$35,000–95,000 per year range, you might be eligible for this award. To view a full list of requirements, visit [Liberty.edu/MiddleAmerica](https://liberty.edu/MiddleAmerica).

NATIONAL MERIT

Finalists:

Full Tuition and Room & Board*

Semifinalists and Commended:

Full Tuition*

► For details about what we offer National Merit scholars and other high-achieving students, please visit [Liberty.edu/Scholarships](https://liberty.edu/Scholarships).

VIRGINIA SCHOLARSHIP

\$1,500 per year

This scholarship is for prospective residential undergraduate students who are local, domiciled residents of Virginia.

*Awarded after federal, state, and other Liberty University gift aid is applied.

All Liberty financial aid is subject to the General Scholarship Rule (GSR). To learn more, visit [Liberty.edu/Scholarships](https://liberty.edu/Scholarships).

View a full list of scholarship rules at [Liberty.edu/AcademicAid](https://liberty.edu/AcademicAid).

While the test score admission requirement has been waived, we encourage you to submit test scores if you have them for potential scholarship consideration.



FINALIZE *your student account*

FINANCIAL CHECK-IN (FCI) [Liberty.edu/FCI](https://liberty.edu/FCI)

Completing FCI is the final step you must take each semester to confirm your enrollment, aid, housing, class schedule, and more.

PAYMENT PLANS

Our flexible payment plans are a great way to help pay for college, and the sooner you sign up for an interest-free payment plan, the more options you'll have to choose from. To learn more, visit [Liberty.edu/PayPlans](https://liberty.edu/PayPlans).

NEW STUDENT BOOK DOLLARS *(Up to \$600 for Spring 2024 entry; up to \$400 for Fall 2024 or Spring 2025 entry)*

Qualified new students may receive New Student Book Dollars during their first semester. The total amount of New Student Book Dollars awarded depends on when the student completes FCI. Any unused New Student Book Dollars will not be refunded.

BOOK VOUCHERS

All students can add Book Vouchers during the FCI process. These funds can be used exclusively at the Liberty University Barnes & Noble Bookstore to purchase books. At the end of the semester, remaining funds will be refunded to your student account.

FLAMES CASH

Flames Cash is a prepaid debit account accessed through your Flames Pass. Money may be added to your account during FCI or using the ID & Campus Services website, [Liberty.edu/FlamesPass](https://liberty.edu/FlamesPass). Flames Cash does not expire and can be used at participating merchants on and off campus.

REFUNDS

Credits that are generated from financial aid awards (federal, state, and institutional aid) are refunded after all educational expenses have been paid and in accordance with the refund preference you select in FCI. Learn more about refunds at [Liberty.edu/Refund](https://liberty.edu/Refund).

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

You must create a FERPA PIN before you can share access to your student account.

1. Log into ASIST (Automated Student Information Services Tool).
2. Select "FERPA Personal Identification Number."
3. Read the information and click the box to indicate your agreement.
4. Choose level of viewing access under the "Add a new PIN" drop-down menu.
5. Click "Next."
6. Enter a PIN and click "Submit."

CONTACT US *with any questions*

SA

The Student Accounts Office can assist with Financial Check-In, book vouchers, refunds, and billing.

FA

The Financial Aid Office can be reached with questions about the FAFSA, verification, scholarships, grants, and loans.

hello!



By phone:

SA (434) 592-3600

FA (434) 582-2270

Monday, Tuesday, Thursday, & Friday, 8 a.m.–8 p.m. EST

Wednesday, 8 a.m.–6 p.m. EST

Saturday, 10 a.m.–6 p.m. EST

Good afternoon,



By email:

SA StudentAccounts@liberty.edu

FA FinancialAid@liberty.edu

hey there!



In person:

Hancock Welcome Center (HWC)

Monday–Friday, 8 a.m.–6 p.m. EST

Saturday, 8:30 a.m.–6 p.m. EST

Sunday, noon–6 p.m. EST

Hi,



Chat live:

[Liberty.edu/SFSCChat](https://liberty.edu/SFSCChat)

Monday, Tuesday, Thursday, & Friday, 8 a.m.–8 p.m. EST

Wednesday, 8 a.m.–6 p.m. EST

Saturday, 10 a.m.–6 p.m. EST

NON-DISCRIMINATION STATEMENT

Liberty University reserves the right to change the terms and conditions of any scholarship at any time at its discretion, as well as suspend or terminate any scholarships.

Liberty University does not engage in unlawful discrimination or harassment because of race, color, ancestry, religion, age, sex, national origin, pregnancy or childbirth, disability, or military veteran status in its educational programs and activities. Liberty University maintains its Christian mission and reserves its right to discriminate on the basis of religion to the extent that applicable law respects its right to act in furtherance of its religious objectives.

The following persons have been designated to coordinate Liberty University's compliance with certain anti-discrimination laws: Coordinator of LU Online Disability Accommodation Support at (434) 592-5417 or luodas@liberty.edu; Director of Disability Accommodation Support (Residential) at (434) 582-2159 or odas@liberty.edu; Executive Director of Title IX at (434) 592-4999 or TitleIX@liberty.edu.



LIBERTY UNIVERSITY

Training Champions for Christ since 1971

FALL 2024