



2010-2011 Financial aid

Any Questions?

We are here to assist you! If you're serious about receiving a quality, Christian education at Clearwater Christian College, please call the offices of admissions and financial aid toll-free from 8:00 a.m. to 4:30 p.m., EST Monday through Friday.

Toll Free 1-800-348-4463
Local 1-727-726-1153, ext. 214

Or write to:

Financial Aid Office
Clearwater Christian College
3400 Gulf-to-Bay Boulevard
Clearwater, FL 33759-4595
E-mail: ruthstrum@clearwater.edu

CCC is approved for veterans' training programs such as the GI Bill education Benefit, Vocational Rehabilitation Program, War Orphans Educational Assistance Act, and Education Assistance to Children of Disabled Veterans.

We understand attending a private, accredited Christian college like Clearwater can be expensive. It is important to understand that the challenge of financing your education at CCC can most often be accomplished through a partnership approach, involving family contribution, government assistance, and financial aid from the college.

How is Eligibility Determined?

The financial aid application process is designed to assist our financial aid office and state and federal agencies in making aid available to students in an equitable manner. It is, therefore, important that applications be completed as accurately and completely as possible.

How Do I Apply?

1. Complete the admission application to Clearwater Christian College. You may do this by going to www.clearwater.edu/admissions and completing the form online. Don't forget to send a copy of your high school transcript and the \$35 application fee.
2. The priority date for institutional aid is March 1.
3. If you are a U. S. Citizen, complete the Free Application for Federal Student Aid (FAFSA). This form can be completed online at www.fafsa.ed.gov. Go to www.pin.ed.gov to get your PIN number. This is used as an electronic signature (your parent will need his or her own PIN). Be sure to list Clearwater Christian College (Title IV School Code: 015025) when listing colleges to assure that CCC receives the result from your filing the FAFSA. You may begin filling out this form after January 1. **A COMPLETED FAFSA IS REQUIRED IN ORDER TO BE CONSIDERED FOR CLEARWATER CHRISTIAN COLLEGE INSTITUTIONAL AID.**
4. You will receive notification of scholarship awards by April 1. A complete summary of all federal, state, and college financial aid will be sent to you after receipt of your financial information. To be included in the initial round of awards, you must get this information to Clearwater by March 1. Later awards will be made to eligible applicants on a "first-come, first-served" basis.

Education as an Investment



Life-to-Life Learning

Seek Truth
Follow Christ
Impact Eternity



As a private Christian college, Clearwater Christian College is committed to providing a quality educational experience that will prepare you for success in your career. We understand that paying for college is one of the primary concerns for many prospective students and their families. It is the goal of Clearwater Christian College to assist every student as they seek access to the financial resources available to help them reach their educational goals.

This brochure outlines the types of financial aid that can help you become part of Clearwater Christian college. As we work together, a quality Christian education can become a reality for you.

A College Education is an Investment for Your Future

At Clearwater Christian College, we believe every student, regardless of financial status, should have the opportunity to make an investment for his or her tomorrow. A Clearwater education goes beyond the academic, social, and experiential benefits found at other private schools. Within the framework of a biblical worldview, Clearwater Christian College maintains its historical commitment to develop students with an ethical and moral perspective on education and society.

Building a Partnership

Clearwater offers a number of merit (performance-based) scholarships- academic, leadership, music, and Christian worker. However, many families inquire about need-based aid. For families with extensive financial need, several state and federal grant programs provide significant assistance. Many Clearwater students receive help through the federal Pell Grant or the Florida Assistance Grant programs. These awards range from several hundreds of dollars to several thousands.

DONOR MEMORIAL SCHOLARSHIPS

Donor Memorial Scholarships are awarded on March 1, 2010.

To qualify for consideration, a student must be accepted to the College and have a FAFSA on file in the Financial Aid Office.

PROGRAM	REQUIREMENTS	NUMBER OF AWARDS	RANGE OF AWARDS	RENEWAL
Adeeb Fayeز Ayoub Scholarship	This scholarship is provided in memory of Adeeb Fayeز Ayoub, a former Christian school teacher. Open to any out-of-state student who is enrolled fulltime.	Single	\$1,500/year	May be renewed by maintaining a 3.25 GPA
Anthi Christofides, Esq. Memorial Scholarship	To be eligible, the student must be an entering freshman who intends either to pursue a vocation in elementary or secondary education, or major in pre-law or pre-med.	Single	\$4,000/year	One-time
Dr. Jan Anderson Scholarship	Open to all student classifications that major in Missions or English.	Single	\$1,000/year	One-time
John Calvin Scholarship	Open to students of the Reformed Faith. Priority given to students who are members of the Biblical Presbyterian Church.	Multiple	\$500-\$2,000/year	Possible
Grace Kneibler Hanline Scholarship	Open to Sophomore, Junior and Senior with interest in church planting. Must have a 2.5 or higher GPA.	Single	\$1,000/year	Possible
Hunter Scholarship	Open to all sophomore students majoring in Physical Education.	Multiple	\$1,000/year	One-time
Johnson Family Scholarship	Eligible students must be enrolled in Bible, Church Ministries, or Pastoral Studies. Open to all enrollment classifications.	Single	\$350/year	Possible
Mabel Haines Leuthy and Paul Leewood Leuthy Scholarship	Available to eligible students preparing for pastoral ministry, youth ministry or missions. Based on Financial Need.	Single	\$485/year	One-time
MacFarlane Scholarship	Open to all student classifications that major in English.	Single	\$1,000/year	Possible
Motter Scholarship	Open to all classifications in teacher education programs.	Single	\$750/year	One-time
Schmidt Arts Scholarship	Open to all classifications in any major offered by the Division of Arts.	Single	\$2,500/year	Possible
Schmidt Business Scholarship	Open to all women who declare a major in Business.	Single	\$2,500/year	Possible
Schmidt Ministry Scholarship	Open to all classifications in any major offered by the Division of Biblical Studies.	Single	\$2,500/year	Possible
Suncoast Christian Elementary Education Scholarship	Open to all Sophomore, Junior and Senior students majoring in Elementary Education with preference given to those seeking to teach in a Christian Elementary School.	Single	\$1,000	Possible

COLLEGE FUNDED SCHOLARSHIPS

PROGRAM	REQUIREMENTS	NUMBER OF AWARDS	RANGE OF AWARDS	RENEWAL
Biblical Studies	Open to new students who plan to enter the ministry through a Biblical Studies major. Students applying for this scholarship must give evidence of a consistent involvement in serving the Lord through their local church. This should be documented by way of a written essay and pastoral recommendation.	Multiple	\$2,000/year	Possible
Christian Workers	This scholarship is available to full-time Christian workers and/or the dependents of full-time Christian workers whose income is the major source of support for the family.	Multiple	Up to \$2,500/year	Possible
Clearwater First Generation Scholarship	This scholarship is awarded to students who are the first in their family to attend college. Students must be enrolled as full-time, degree-seeking students. The FAFSA must be completed. Preference will be given to student whose family's combined income is \$30,000 or less. Four awards will be given; one of which must be to a student majoring in education.	4 (first-come, first-serve basis)	Up to \$6,000/year	Possible
Clearwater International Student Scholarship	This scholarship is available to eligible first-time CCC students whose sole citizenship is a country other than the United States, provided they are full-time and degree-seeking. Two scholarships will be awarded to eligible students. Students must earn at least a 2.00 GPA for each academic year in order to maintain eligibility.	Two	Up to \$4,000/year	Possible
Dual-enrollment Scholarship	This scholarship has two aspects. First, individuals enrolled as high school students in the Dual Enrollment program are eligible for a 50% discount on tuition. The discount is renewable for subsequent semesters. In addition, when these individuals graduate from high school and are accepted to the College as a degree-seeking student, they may receive a one-time scholarship up to \$3,000 to be awarded their first academic year.	Multiple	Up to \$3,000/year	One-time
General Academic Scholarships	First-time, full-time students with an ACT score of at least 28 or an SAT score of at least 1270 will be awarded up to \$5,000. Students with ACT scores of 26-28 or SAT scores of 1180 to 1260 will be awarded up to \$2,750. Students transferring in with 30 or more credits must have a minimum GPA of 3.25 for all college work completed.	Multiple	Up to \$5,000/year	Must maintain Satisfactory Academic Progress.
Multiple Family Discount	Open to families who have more than one child attending CCC.	Multiple	\$1,500 year divided equally between siblings.	Possible
Music Scholarships	Priority to music majors and minors. Must agree to enroll each semester for applied lessons and music groups. Auditions required.	Multiple	\$1,000 to \$3,000/year	Possible
CCC ROTC Scholarship	Open to students who qualify for Air Force, Army, and Navy ROTC (Reserve Officer Training Corps) tuition scholarships.	Multiple	Up to \$2,000 year	Possible
Servant Leadership Scholarship	Open to first-time, full-time freshmen. Students will be expected to participate in a peer-mentoring program which will include on-campus student service requirements, as well as off-campus Christian service activities. Recipients are encouraged to progress in these qualities sufficiently to merit renewal of the scholarship based on recommendation. Must have an SAT score of at least 1050 and an ACT score of at least 22. The application and other requirements can be found online.	Multiple	\$5,000/year	Possible

FLORIDA SCHOLARSHIPS & GRANTS

PROGRAM	REQUIREMENTS	NUMBER OF AWARDS	RANGE OF AWARDS	RENEWAL
Florida Bright Futures Academic Scholarship	See your high school Guidance Counselor to verify submission of your grades to the State of Florida. Apply online after December of your Senior year of high school at www.floridastudentfinancialaid.org/ssfad/bf/	Multiple	Multiple	Must maintain a cumulative GPA of at least 3.25 to renew.
Florida Bright Futures Medallion and Gold Seal Scholarships	See your high school Guidance Counselor to verify submission of your grades to the State of Florida. Apply online after December of your Senior year of high school at www.floridastudentfinancialaid.org/ssfad/bf/	Multiple	Multiple	Must maintain a cumulative GPA of at least 2.75 to renew.
Florida Minority Teacher Education Scholarship	Obtain application through your FMTE contact. This scholarship is not based on financial need. A student must be a minority. In addition, a student must be a Florida resident with a GPA of 2.5 or above, a junior or senior, and be accepted into the Teacher Education Program at CCC. Preference is given to community college transfer students.	Multiple	Multiple	Possible
Florida Resident Access Grant	Must complete the FRAG application and submit two documents verifying residency in Florida for the most recent 12 month period of time.	Multiple	Multiple	Possible
Florida Scholarship for Deceased or Disabled Veterans	Obtain application through your VA counselor. This scholarship is not based on financial need.	Multiple	Multiple	Possible
Florida Student Assistance Grant	Must complete the Free Application for Federal Student Aid (FAFSA). This grant is based on financial need. Student must be full-time.	Multiple	Multiple	Possible
Florida Teacher Scholarship and Forgivable Loan Program	Obtain application through your high school Guidance Counselor. This scholarship is not based on need.	Multiple	Multiple	Possible
Robert C. Byrd Honors Scholarship	Obtain application through your high school Guidance Counselor. This scholarship is not based on need.	Multiple	Multiple	Possible
United Parcel Service/ ICUF	Open to seniors from all programs of study. Receipt does not have to be a Florida resident. Evaluation includes academic progress, campus involvement, community service, and work experience.	Single	Single	One-time

FEDERAL GRANTS

PROGRAM	REQUIREMENTS	NUMBER OF AWARDS	RANGE OF AWARDS	RENEWAL
Federal Pell Grant	Must complete the Free Application for Federal Student Aid (FAFSA). This grant is based on financial need.	Multiple	\$609 to \$5350	Possible
Academic Competitiveness Grant	Must complete the Free Application for Federal Student Aid (FAFSA). This grant is based on financial need.	Multiple	Freshman \$750/year Sophomore \$1300/year	Possible in Sophomore year with 3.0 GPA
National Science and Mathematics Access to Retain Talent Grant (SMART)	Must complete the Free Application for Federal Student Aid (FAFSA). This grant is based on financial need. Required majors: ISM, Mathematics, Biology	Multiple	\$4,000/year	Possible with 3.0 GPA. Same major must be maintained.
Federal (SEOG) Supplemental Educational Opportunity Grant	Must complete the Free Application for Federal Student Aid (FAFSA). This grant is based on financial need.	Multiple	Averages \$500/year	Possible

LOANS

PROGRAM	REQUIREMENTS	NUMBER OF AWARDS	RANGE OF AWARDS	RENEWAL
Federal Stafford Loan (Subsidized)	Must complete the FAFSA, Application/Promissory Note and Entrance Interview. At least a half-time student.	Multiple	\$500-\$5,500	Possible
Federal Stafford Loan (Unsubsidized)	Must complete the FAFSA, Application/Promissory Note and Entrance Interview. At least a half-time student.	Multiple	\$500-\$12,500	Possible
Federal Parent Loan for Undergraduate Students	Application/ Promissory Note. At least a half-time student.	Multiple	Up to the cost of attendance	Possible
Private/ Alternative Loans	Application/ Promissory Note. At least a half-time student.	Multiple	Up to the cost of attendance	Possible

WORK

PROGRAM	REQUIREMENTS	NUMBER OF AWARDS	RANGE OF AWARDS	RENEWAL
Campus Work Program	Must complete the CCC Work application.	Multiple	Starting at \$6.50/hr, up to 20 hours/week	Possible

For the most up-to-date information go to www.clearwater.edu/financialaid/CCC_FA_programs.asp

An AID Estimator exists to help you plan for college expenses at www.clearwater.edu/financialaid/estimator.asp