The decision to invest in a quality education is one of the most important decisions families will make. Education is foundational to a life building process — and at Harding, we believe it will last even into eternity. We recognize that many factors are considered when making a college choice, and we know that financial aid is one of the most significant.

Even a private education at Harding can be attainable for students from a wide range of economic backgrounds. Approximately 95 percent of Harding students receive some form of financial assistance. Approximately $95 million in financial aid was processed last year at Harding University. These funds come from federal, state and private sources.

A variety of assistance programs are available to help bridge the gap between the cost of education and the family's financial resources. With personal initiative and our staff's professional assistance, a family CAN finance and achieve educational goals at Harding. This publication contains detailed information related to financial aid at Harding. We also have staff dedicated to personally assisting families in finding the resources to fund a Harding education.

Feel free to contact us (contact information on page 11) if we may be of service. Complete information regarding all types of financial aid and how to apply also can be found on our website at harding.edu/finaid.

Sincerely,
Dr. Bruce D. McLarty
President
Academic Scholarships

National Merit Scholarship
Awarded to incoming freshmen who are National Merit Semifinalists and have selected Harding University as their first-choice university with the National Merit Scholarship Corporation. The award amount is full tuition. National Merit Finalists also receive the value of the technology fee and standard room and board.

Trustee Scholarship
Awarded to a select group of incoming freshmen as determined by an admission interview. All applicants with a minimum composite score of 31 on ACT or 1420 combined math and critical reading on the SAT and high school GPA of 3.5 on a 4.0 scale are invited. The award amount is full tuition.

Academic Scholarships
Awarded to freshman applicants with a minimum high school GPA of 3.0 and ACT composite score of 22 or higher or combined math/critical reading SAT score of 1100 or higher. Award amounts range from $4,000 to $11,500 per year.

Transfer Student Scholarship
Awarded to transferring students (defined as having one full-time semester or two part-time semesters) with a minimum transfer GPA of 2.5 or greater. Award amounts range from $1,500 to $2,500.

Federal TEACH Grant
The Federal TEACH Grant is aimed to benefit current and prospective teachers at the undergraduate and graduate level with a grant valued at up to $4,000 per academic year. Several conditions exist including the agreement to serve/promise to pay requirement. For more information go to studentaid.ed.gov/sa/types/grants-scholarships/teach.

Need-Based Grants

Eligibility for need-based grants is determined by completing the Free Application for Federal Student Aid (FAFSA). A response will be mailed and also emailed calculating the student’s eligibility for need-based grants. Families may estimate their eligibility by going to fafsa4caster.ed.gov.

Federal Pell Grant
Awarded to undergraduate students who qualify based on financial need with the maximum award currently of $5,920.

Harding Grants
Students with financial need may qualify for one or both of the following grants for a combined grant amount of up to $6,000 in their freshman year.

Harding Grant/President’s Endowed
Students with remaining financial need (after all other free money is awarded) and who are eligible for the Federal Pell Grant may qualify for a Harding Grant/President’s Endowed Scholarship. The first-year award ranges from $500 to $3,000. At the end of the first year of school, assuming the student continues to be eligible for the Federal Pell Grant and earns at least a 2.5 GPA, the student will be awarded $2,000 per year for the three remaining years of school.

Harding Grant/Stephens
Students with remaining financial need (after all other free money is awarded), even if NOT eligible for the need-based Federal Pell Grant, may qualify for a Harding Grant/Stephens’ Endowed Scholarship. The first-year award amount ranges from $500 to $3,000. At the end of the first year of school, assuming the student continues to demonstrate some financial need and earns at least a 3.0 GPA, the student will be awarded $2,000 per year for the three remaining years of school.
Tuition Discounts
A variety of discounts may be available to offset the cost of tuition. For current information, please go to harding.edu/finaid.

Tuition exchange may be available for qualifying employees of a university participating in the tuition exchange program. Log on to tuitionexchange.org for a list of participating universities.

Internet and Local Scholarships
Our website, harding.edu/finaid, provides a link to a wealth of information on national scholarships. In addition, local high school guidance counselors may have information on scholarships available in your home community. Our Facebook page, Harding University Financial Aid, is updated regularly with scholarship announcements.

Work/Study Program
Almost every student is eligible to work on campus in a Work/Study program. Positions are limited. Work/Study is a good way to earn money for personal expenses. For more information, contact the Career Center.

Payment Options
Payment for charges less financial aid is due in full at the beginning of each semester, and Harding University accepts payments via the online CashNet system. For a $25 convenience fee, remaining semester charges may be paid in monthly interest-free installments over the course of the semester. For more information, contact the Business Office at 866-370-4336.

Loan Programs
Federal Student Loans
Each year the following loan amounts may be available to eligible students:

| Freshmen | $5,500 |
| Sophomores | $6,500 |
| Juniors/Seniors | $7,500 |

If the student and/or the family demonstrates financial need, a portion of the above funds may be subsidized (interest paid) by the federal government during periods of enrollment.

Loan repayments will begin six months following graduation at a fixed interest rate. Apply by completing the FAFSA.

In addition to the loan amounts listed above, independent students and families unable to obtain the Federal Parent PLUS Loan may be eligible for additional unsubsidized funds according to the following schedule:

| Freshmen/Sophomores | $4,000 |
| Juniors/Seniors | $5,000 |

Federal Parent PLUS Loans
Credit worthy parents may borrow up to the full cost of education minus any other aid for the student. Current interest rates and origination fees are available at studentloans.gov. Parents may apply at the same website. If parents are denied a Parent PLUS loan due to adverse credit, the student may be eligible for additional federal unsubsidized student loan funding.

Non-Federal Educational Loans
Students needing additional funds may pursue private student loans. Interest rates and fees are based on credit history; the better the credit, the lower the interest rate and fees. A credit-worthy co-signer is usually required. Visit harding.edu/finaid.

Loan Forgiveness Programs
Loan forgiveness and flexible repayment opportunities may be available for federal student loans, depending on the chosen career. Refer to harding.edu/finaid for additional information on available loan forgiveness programs.
Price of Attendance for 2018-19

The following are estimates only for tuition and fees that will apply to most students enrolled at Harding University for the 2018-19 year.

Actual fees may increase annually. Tuition is charged per credit hour. The estimates are based on 15 hours per semester. Other fees may be assessed to students in particular courses. Books are additional.

Refer to the Harding online academic catalog for actual prices for the 2018-19 school year and for a complete listing of fees.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition ($648/hour)</td>
<td>$9,720</td>
</tr>
<tr>
<td>Technology &amp; Activity Fee</td>
<td>$250</td>
</tr>
<tr>
<td>First Year Experience Fee</td>
<td>$195</td>
</tr>
<tr>
<td>Standard Room and Meal Plan (190 meals + $225 DCB)</td>
<td>$3,522</td>
</tr>
</tbody>
</table>

Total | $13,687 | $27,179 |

Net Price Calculator Instructions

For many families, financial aid can greatly reduce the price of attendance. To estimate eligibility for financial aid prior to applying, complete Harding’s Net Price Calculator posted at harding.edu/finaid.

1. Go to harding.edu/finaid
2. Click on the link “Net Price Calculator”
3. Be prepared to enter the following student information:
   - High School GPA
   - State of U.S. Residency
   - Family Income ($__________)
   - (additional instructions about income available online)
   - ACT Test Composite (if applicable)
   - SAT Critical Reading and Math Sum (if applicable)
4. Submit to receive immediate results

Net Price Calculator Examples

This section contains examples of Net Price Calculator results for families with varied financial resources. Actual aid can vary depending on the student’s credentials and the family’s specific financial situation.

### Package 1

- **Price of Attendance:** $27,179
- **Grants/Scholarships:** $16,420
- **Net Price (after grants/scholarships):** $10,759
- Available Loans: *$8,759*
- Available Work Study: $2,000
- **Net Price (after grants, scholarships, work study, and loans):** $0

College Class: First-Time Freshman
High School GPA: 3.0
State of U.S. Residency: Florida
Low Income Family (Expected Family Contribution of 0)
Highest Test Score: 1100 SAT Math & Reading Sum

### Package 2

- **Price of Attendance:** $27,179
- **Grants/Scholarships:** $7,000
- **Net Price (after grants/scholarships):** $20,179
- Available Loans: *$18,179*
- Available Work Study: $2,000
- **Net Price (after grants, scholarships, work study, and loans):** $0

College Class: First-Time Freshman
High School GPA: 3.0
State of U.S. Residency: Texas
Middle Income Family (Expected Family Contribution of $8,000)
Highest Test Score: 22 on ACT

### Package 3

- **Price of Attendance:** $27,179
- **Grants/Scholarships:** $4,000
- **Net Price (after grants/scholarships):** $23,179
- Available Loans: *$21,179*
- Available Work Study: $2,000
- **Net Price (after grants, scholarships, work study, and loans):** $0

College Class: First-Time Freshman
High School GPA: 3.0
State of U.S. Residency: Oklahoma
Upper Income Family (Expected Family Contribution of $16,000)
Highest Test Score: 22 on ACT

* Loan amount includes student loans and parent loans.
Application Process

Determining Eligibility
Most applicants are awarded work study and loans as well as need-based grants and academic-based scholarships for those who qualify. Through a combination of these aid programs, students and families are generally able to obtain the resources necessary to pay the full cost of attending Harding University.

Award Notification
After we receive all required financial aid and admission information, our office will “package” the student’s financial aid, which means that we will determine all the aid that the student is eligible for and will itemize the types and amounts of aid to be offered. Anytime a change is made to a student’s financial aid, the student’s Pipeline account will be updated.

Student Checklist

- Submit the application for admission to Harding at harding.edu/admissions.
- Apply for federal financial aid at fafsa.gov after Oct. 1 (prior to enrollment).
  - Obtain Federal Student Aid ID (FSA ID) for student and one parent by going to fsaid.ed.gov. Keep them for future use.
  - Complete the Free Application for Federal Student Aid (FAFSA) at fafsa.gov. Within the FAFSA, use the IRS Data Retrieval Tool. Harding's priority deadline is Feb. 15.
- Accept and review financial aid offers. Accept your financial aid package and complete any additional requirements in Pipeline, Harding’s internet portal.
  A. Login to Pipeline (pipeline.harding.edu).
  C. Select appropriate academic year from dropdown menu.
- How do I set up my Pipeline account? Pipeline is only for admitted students.
  A. Go to pipeline.harding.edu.
  B. Click on “Student Access.”
    - Follow instructions to “Activate My Account,” or go to password.harding.edu/activate.aspx.
    - Contact Student Support at 501-279-4545 if you require further assistance.
- Apply for parent PLUS loans or other loans to cover any remaining costs through harding.edu/finaid.
- Visit our website at harding.edu/finaid to locate resources such as scholarship searches, forms, and current information and instructions.

Notice of Student Responsibilities
Federal laws require that students complete federal financial aid requirements, including loan counseling and Master Promissory Notes. It is illegal for parents to complete these requirements for the student.

For more information, contact us:
Financial Aid Services
915 E. Market Ave., Box 12282
Searcy, AR 72149-5615
PHONE: 501-279-4257 or 800-477-3243
FAX: 501-279-5438
EMAIL: finaid@harding.edu
WEBSITE: harding.edu/finaid
FACEBOOK: /HUfinaid
TWITTER: @HardingFinAid

Harding University is accredited by the Higher Learning Commission (hlcommission.org; 312-263-0456, 800-621-7440).