



UNIVERSITY
of MOBILE

SCHOLARSHIP GUIDE



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It's no secret....
COLLEGE IS EXPENSIVE!



In fact, it's one of the largest investments you will make in your lifetime. That's why it is important to know how to maximize your financial aid and make the most of opportunities available to reduce your out-of-pocket costs.

The University of Mobile is providing this complimentary Scholarship Guide as a resource to help you pursue the higher education that can prepare you to fulfill God's purpose for your life.

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Do Your Homework

One way to increase your chances of being awarded a scholarship is to spend the time getting to know what scholarship committees look for in applicants. For example, a particular foundation may award scholarships based on financial need. However, they will have many applications from students with financial need, so they will be looking for something that makes a student stand out from the crowd.

Assess your strengths and weaknesses. Ask yourself:

- What makes me stand out from the crowd?
- Is it a special talent such as athletics or music?
- Do you have excellent grades?
- Are you interested in a particular career field that the scholarship committee wants to encourage?
- Do you have a passion for volunteering with an organization that makes a difference in the lives of children, the elderly or others?
- Are you a leader in your school or church youth group?

Scholarship committees are looking for students with passion who have the determination to succeed in college. They want to invest in the future – your future.

These are just a few of the things that might help a student stand out.

- Spend time during high school learning about yourself.
- Take a short quiz at personalitytype.com to learn about your personality type.
- Do involve yourself in activities and organizations that ignite your passions and help you grow spiritually, socially, and academically. Don't volunteer just to build up your resume.

Some colleges base your scholarship award on your first reported GPA and first set of ACT/SAT test scores or the scores you make prior to their scholarship deadline.

*The University of Mobile bases your scholarship on the best GPA and best test score – no matter how many times you take it! All you have to do is contact your enrollment counselor with the updated information.

You may be eligible for the Alabama State Grant simply for being a resident of the state of Alabama for at least 12 months.

Get Down to Details

Your junior and senior years of high school are the time to get serious about your college search. You should begin visiting college websites – and campuses – to narrow down your choices. While you look for **WHERE** you will go to college, you also will be looking for **HOW** you will afford this next step in your education.

Early in Your Search

Create a resume. This gives teachers and administrators information to use when they write recommendation letters for scholarships. Adventures in Education has a good website at www.aie.org with samples of high school resumes and templates you can use to build your own resume.

Identify your references. Most scholarship applications require letters of reference from people who will recommend you. Identify three to five people who can write letters about your character, academic talents, volunteer activities, leadership and church involvement. These may include your favorite teacher, the teacher in your favorite subject, your pastor or youth leader, a coach or your employer.

Improve ACT/SAT scores. Find out which test is required at the schools you are considering. Take practice tests and study to get the highest score possible. These scores are used by colleges to determine admissions and may be used in deciding the amount of your scholarship award. Both the ACT and SAT websites have sample test questions and tips to help you improve your scores. Look for seminars on test-taking strategies.

Stay organized. Colleges will be sending you lots of letters and brochures. Make a folder for each school you are interested in and keep important information at hand.

Get to know your guidance counselor.

Your high school guidance counselor can keep you informed about scholarships, preview days, testing dates for the ACT, SAT and more.

Stay involved. Your involvement in extracurricular activities could earn you a scholarship! There are many scholarships available for musical talents, leadership, and athletic ability, just to name a few.



Go Rams!
It's a cheer
you hear
across the
University
of Mobile



32
Scholar
Athletes

campus, where outstanding student-athletes compete in one of the largest programs in the National Association of Intercollegiate Athletics. From NAIA team and individual championships to nationally recognized scholar-athletes and scholar teams, the University of Mobile is known for competing at the highest level.

The University of Mobile offers athletic scholarships in:

- Baseball
- Basketball (men's & women's)
- Bowling
- Competitive Cheerleading
- Cross Country (men's & women's)
- Golf (men's & women's)
- Soccer (men's & women's)
- Softball
- Tennis (men's & women's)
- Track & Field
- Volleyball

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KNOW & BE KNOWN



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Take the Next Step

Visit campus

College Visit Days are good times to visit, when there are activities specifically for high school students. Or, contact the college's admissions office to schedule a time for you and your family to visit. Bring your questions and wear comfortable shoes – you'll be walking and talking across campus! Also, check out the university's website for regular student events that aren't "scheduled visit days" – then schedule your visit to be on campus to check out what college life is like when they aren't prepared for large numbers of visitors. This will give you a good idea of what you can expect as a student. You can sign up for the University of Mobile's special preview day event – UM Day – or schedule a private tour at umobile.edu/visit.

Start applying for scholarships

Check scholarship requirements and apply for any that you feel you may qualify. Typically, students who are resourceful, assertive and persistent, reap the rewards of all their hard work with larger-than-average scholarship offers.

The Final Phase

So much is happening in high school that it's easy to get behind in your search for college financial aid. Here are the main things you need to do to stay on track.

Take your final ACT/SAT. Do your best! Have your scores sent to the schools you are considering. Once UM has an ACT and GPA, you will receive an initial scholarship offer within two weeks.

Pick your top 3-5 schools. By the end of your junior year or before your senior year, you should narrow your choices and focus on learning more about the schools you are most interested in attending.

Visit your top choices. Visit days let you "try out" a campus and get a feel for what it would be like as a college student. You will have a chance to talk with current students, meet professors, check out the residence halls and attend a college event.

Send in your application and high school transcripts. Most of the time your high school registrar or guidance counselor can send the transcript for you.

Once you are accepted, begin financial aid applications. If you are a senior, fill out the Free Application for Federal Student Aid as soon as possible. Sophomores and juniors can do a trial Free Application for Federal Student Aid to learn more about it. Apply for the scholarships at each college and for the outside or private scholarships that you have found. For more info visit www.studentaid.gov.

Fill out the Free Application for Federal Student Aid (FAFSA) online at studentaid.gov. FAFSA will be available for completion in December. This is required for student loans and most financial aid that colleges offer. *Make sure you are not paying for this service at other websites.

You can earn a special UM Visit Day scholarship by visiting campus and enrolling at The University of Mobile. We also post a calendar of events online at umobile.edu and guests are always welcome to attend these activities. Be sure to let us know if you plan to be with us so we can arrange a free meal for you on campus. You can even stay overnight in a residence hall! Sign up for a Visit Day at umobile.edu/visit.

Review your financial aid package. Once you have sent in your application, you will begin receiving scholarship offers from the colleges. You may also have received scholarships from other sources. Review your offer on UM Self-Service. If you have questions, then contact the financial aid office to discuss the details.

Weigh your options. Be sure after receiving scholarship information that you are going over the actual cost and not just the price. Price is the amount the college charges. Cost is the amount that the student and family are actually going to pay after all financial aid has been calculated.

Make your final choice. Once you start receiving acceptance letters, notify the school you have chosen as well as the schools you have decided against.

UM helps with financial aid counseling to give you a clear understanding of all your financial aid offers.

Adventures in Education

Find great resources for writing resumes and getting references!
aie.org



ACT Test

Prepare for the ACT, view test dates, and find your score after taking the test. actstudent.org

SAT Test

Prepare for the SAT, view test dates, and register to take the test. collegeboard.com

Free Scholarship Search

You can find tips on applying for scholarships as well as further grant information. studentaid.gov

Important Questions to Ask Your Top College Choices

Make the most of your visit with college enrollment counselors. Before you go, check to see if your parents or grandparents have a college fund they contributed to that will help with your college expenses. Know what your plan will cover. Then ask these questions; we give you the The University of Mobile answers.

Q: What forms do you require to determine financial aid?

A: Acceptance to The University of Mobile and your Free Application for Federal Student Aid – it is easy!

Q: What are the deadlines to submit forms?

A: There is no deadline, however, applying early can help maximize your financial aid opportunities.

Q: Can I increase my eligibility if I retake the ACT/SAT?

A: Yes.

Q: Do you use weighted or unweighted GPAs in your calculations?

A: Unweighted.

Q: Are the scholarships you offer renewable from year to year?

A: Yes, most are automatically renewed.

Q: What are the GPA requirements to renew a scholarship?

A: The academic scholarships have annual GPA requirements ranging from 2.0 to 3.25.

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Filing the Free Application for Federal Student Aid (FAFSA)

Just what is a FAFSA?

It's the Free Application for Federal Student Aid, and you can file it online.

It is important to file the FAFSA even if you think your parents earn too much money for you to be eligible for need-based financial aid. Yes, the FAFSA evaluates you and your family's income – but that is not the only factor. They will also look at taxes paid and age of parents. Schools like The University of Mobile use this information to determine if there are other institutional scholarships you may be eligible to receive. There are many myths about the FAFSA – if you assume that you are not eligible for financial aid, you are accepting those myths. Most colleges require this form to be submitted before considering you for financial aid. In fact, the FAFSA is required for federal student loans and federal college work-study programs.

FAFSA Tips

- File the FAFSA online at **studentaid.gov** for fast results. The University of Mobile will generally have the results in 4 days.
- The FAFSA uses information your parents will have when they file their income taxes. File taxes early so you can file the FAFSA early and receive your college's financial aid award package quickly.
- Check with your accountant before filing your income taxes to be sure that, as a full-time student, you are required to file.
- FSA ID username and password are required for both a student and a parent. Keep this in a safe place, as it is used from year to year. **fsaid.gov**
- Read questions carefully and don't leave any field blank.
- Utilize the Data Retrieval Tool on the FAFSA to lessen your chances of being selected for verification. This will link your FAFSA to the IRS and import your tax information automatically.
- Don't worry if you are selected for a process called verification. About 1/3 of all FAFSA filers are selected for this process by the Department of Education. It simply means additional paperwork will be requested from the school's Financial Aid Office before any federal aid can be dispersed. The paperwork you will be asked to provide may include:
 - Parents tax return transcript
 - Students tax return transcript
 - Verification Worksheet
 - W2 forms for parents and students (if non-tax filer)

Financial aid 101

College financial aid has a vocabulary all its own.

Key Terms

Merit-based Scholarships

Typically awarded for academic achievements, special talents, leadership potential or athletic ability.

Need-based Scholarships

Scholarships awarded based on financial need as identified by the FAFSA and other documentation.

Institutional Scholarships

Scholarships awarded by a specific college to a student planning to attend that college. For example, The University of Mobile offers institutional scholarships for academic talent based on a student's grade point average and ACT/SAT score, as well as for transfer students, those with vocal or instrumental musical talents, and students with athletic ability, among others.

Federal College Work-Study

Campus job for qualified students. Most work-study jobs are 10 hours a week on campus. Filing the FAFSA is required to determine eligibility.

Grants

Funds that do not have to be repaid. Most grants are need-based, and you must file the FAFSA to determine if you are eligible.

Student Aid Index

The Student Aid Index (SAI) is an eligibility index number that a college's or career school's financial aid office uses to determine how much federal student aid the student would receive if the student attended the school. This number results from the information that the student provides in their FAFSA form.

Financial Aid Wizard

Visit this web site to get an EFC based on your current information. **studentaid.gov**



**Web
Resources**

Free Application for Federal Student Aid

You may visit this website to see exactly what information you will need to complete the form, special announcements, and federal deadlines. Look for the FAFSA4caster to estimate your eligibility for federal student aid. **studentaid.gov**

The University of Mobile **FAFSA Code 001029**



Web Resources

Financial Aid Search Through the Web

Review nationwide scholarship opportunities that you may qualify for.
fastweb.com

Scholarship Calculator

Calculate the award you may be eligible for at University of Mobile by visiting
umobile.edu/calculator

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Different People, Different Opportunities

Finding money for college isn't one-size-fits-all. Every person's financial situation, talents and plans are different – and so is every student's financial aid package. There are many opportunities for funding that are available, based on a variety of factors such as your grades, test scores, talents, interests and financial situation.

Start your scholarship search with your high school guidance counselor and college admissions counselor. These professionals can be a great resource for national, regional and local scholarships.

The web is a great resource for scholarships. Sites such as FastWeb.com let you create your profile and find scholarships that fit your talents and college plans.

Look Close To Home

You may find scholarships available in your local community. One advantage to applying for scholarships close to home is that fewer people will be applying for them – and that increases your chances for getting them! You can go online to research many opportunities, or get a list of area businesses from your local Chamber of Commerce and check out their websites for scholarships. Keep an eye on local media – many organizations will announce the deadline to apply for scholarships, and they will publicize the winners of scholarships.

Some places to check for scholarship opportunities are:

Volunteer Organizations

Places you have volunteered during your high school career may have scholarships available to help you during your college career.

Employers

Many companies that employ high school students offer scholarships to employees. Also, your parents' employers may have special scholarships for dependents of employees.

Churches – Often, individual churches and state or regional denominational organizations offer scholarships.

Labor Unions

Members and dependents may be eligible for scholarships.

Non-profit Organizations

Scholarships may be available for students interested in pursuing careers that coincide with the organization's goals.

Your High School

There are schools that may offer scholarships to students with high academic achievements or who meet certain criteria.

Ways to Pay

When you have figured out the amount of institutional scholarships you will receive from the college, plus any scholarships and grants you will receive from other sources, it's time to do the math. Just subtract the money you're receiving from the cost of tuition, room and board. Be sure to include other expenses such as books and spending money.

That's the amount you will pay out-of-pocket or through a student loan, or a combination of the two.

Most colleges have a payment plan that allows you to spread out the annual cost of college throughout the year. For example, the The University of Mobile payment plan through Tuition Management Systems lets you spread out your payments over a 10-month or 12-month period. That way, you avoid big lump-sum payments at the beginning of each semester, and you can fit the payments into your monthly budget.

The Federal Direct Loan program provides low-interest loans of varying amounts to U.S. citizens or permanent residents enrolled in college half- or full-time. Students who complete the FAFSA are eligible for student loans.

There are also loan opportunities for parents, and additional opportunities for students through the Parent Plus Loan and private loans.

Beware of Scams!

If a scholarship offer sounds too good to be true, it probably is! Avoid offers that guarantee scholarships, or require application or loan fees. Watch for "free seminars" that are really sales pitches in disguise, or scholarship prizes that require you to pay a fee to claim the prize.

The main investment you should make in your search for scholarships is the investment of your time as you search and apply for aid.

Parent Plus Loan

Review rate information and apply for a Parent Plus Loan. studentaid.gov



**Web
Resources**

The University of Mobile Payment Plan

Read about and set up your own payment plan. on UM Self-Service

Common Scholarship Scams

Learn about the scams that are currently out there and what to watch for.

finaid.org/scholarships/scams.phtml



College is an Investment

The University of Mobile is a great value when comparing the average cost of attendance for other four-year private universities in the state of Alabama, throughout the southern region and nationally. Why is The University of Mobile so affordable? We are committed to providing a private Christian education for as many men and women as possible, believing that The University of Mobile offers a unique combination of academic excellence, leadership experiences and opportunity for spiritual growth that prepares our graduates to make a real difference in the world. It's part of our philosophy of "Higher Education for a Higher Purpose."

The College Sticker Price

Have you ever looked at the annual cost of tuition for a college that interests you, then quickly decided that the school was beyond your reach? Far too many students and their families never go beyond the published sticker price for a college. As a result, they may not realize that attending the college of their dreams may very well be possible.

The truth is, most students receive some form of financial assistance to make their college dream a reality. As a result, few students actually pay out-of-pocket for the full annual tuition cost.

Your financial aid package may include academic, leadership, athletic or talent-base scholarships awarded by the college you plan to attend. There is also the possibility of scholarships through community organizations, employers and foundations. You may also apply for grants, loans and work-study programs that can help lower your out-of-pocket college cost.

Example of The University of Mobile Costs and Financial Aid

Tuition Cost per year	+ \$25,320
Room & Board per year	+ 11,470
Fees per year	+ 1,590
Total cost per year	= \$38,380

DEDUCTIONS

Alabama School of the Arts	- \$2,500
Founders Merit Scholarship	- 11,000
Room and Board Grant	- 1,000
Outside organization scholarship	- 3,000
Visit Scholarship	- 500
Federal Direct Loan	- 5,500
Remaining Cost After Deductions	= \$14,880

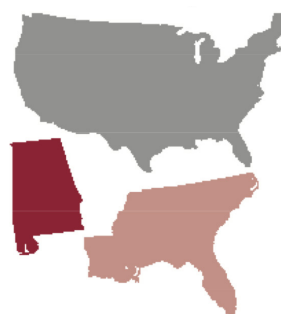
Payment Options

Don't forget your payment options using your prepaid tuition plan, Parent Plus loan and The University of Mobile monthly payment plans to cover the remaining costs.

*At UM, students receive a financial aid package that's personalized with the annual cost along with the grants, scholarships and loans you qualify to receive. We will also include the applications that you need to complete and a special tool that will help you add up the cost and then subtract all the aid possibilities. This tool is called the Cost Estimator. We also set up a special time to talk with every family by phone or in person to walk you through this package of material. That way, we can explain in more detail what other forms you need to complete and explore all other possible scholarship and financial assistance opportunities.

The Best College for You

Cost Comparison Average Total Costs for Private, Non-profit, Four-year Colleges



NATIONAL AVG.: \$45,370
UM: 30% LESS

SOUTHERN: \$39,870
UM: 20% LESS

SIMILAR AL. COLLEGES: \$39,027
UM: 20% LESS

UM's Total Cost: \$31,810

*Trends in College Pricing 2020-2021

BEST VALUE Regional Colleges in ALABAMA

2021 U.S. News & World Report

**FOCUS
FRIDAYS**
4-day
Academic Week



**#1 Best Dorms
in Alabama**



**BEST
VALUE
Colleges
in Alabama**

2021 Niche.com

**TOP
10**
Best Value
COLLEGES
in Alabama

2021 Niche.com

**99%
RECEIVE
Financial Aid
\$14,163**

AVERAGE UM
Scholarship Award
\$19,693
AVERAGE TOTAL
Financial Aid Package

Start Your College Search at The University of Mobile

If you're looking for a Christian university with a quality academic program, outstanding and caring faculty and a beautiful campus that is just an hour from Gulf Coast beaches...

If you want new campus housing in a safe environment at a college that is among "America's Best Christian Colleges" and "America's 100 Best College Buys"...

If you expect to have fun at college and grow spiritually while you are preparing to be the best in your chosen career field...

We invite you to put The University of Mobile at the top of your college choice list.

Learn more about The University of Mobile by visiting our website at umobile.edu.

Call your personal admissions counselor at **800.WIN.RAMS** or **251.442.2222** or meet your personal admissions counselor online at umobile.edu/enrollmentcounselor

Schedule a campus visit at umobile.edu/visitcampus

#1 Best Small College in Alabama

2021 Niche.com

#1 Best College Dorms in Alabama

2021 Niche.com

Best Regional Colleges in the South

2021 U.S. News & World Report

Best Value Regional Colleges in the South

2021 US News & World Report

#17 Best College Campuses in America

2021 Niche.com

#20 Best College Dorms in America

2021 Niche.com







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