



# Tuition and Financial Aid Information for LCC Students

for the 2026–2027 Academic Year

## THE COLLEGE'S PHILOSOPHY OF FAIR PRICING

Luther Classical College is funded by charitable donations and transparent tuition payments, not by government grants or subsidized loans for which taxpayers ultimately bear the hidden costs. By avoiding participation in government-managed financial aid, LCC preserves its institutional autonomy in order to remain faithful to the Holy Scriptures and the Lutheran Confessions. By keeping administrative costs low, the college sets tuition and fees at a level that most families find affordable, so that students can have realistic options for graduating free of debt.

The net tuition that students pay to attend Luther Classical College is roughly on par with the average net payment for in-state public university tuition and is far less than the average net tuition payment for private colleges and universities. Even when adding living expenses, books, and fees, the total annual cost for attaining an education at LCC without government aid remains less than the typical net (post financial aid) cost for government-aided colleges and universities.

## ANNUAL NET COST ESTIMATOR

\$ 13,500	Full-Time Tuition per Year
\$ 600	Fees
\$ 850	Books and Supplies
\$ 4,250	Room
<u>\$ 2,500</u>	Board (including utilities and wifi)
\$ 21,700	COST OF ATTENDANCE BEFORE FINANCIAL AID
<u>\$ -3,375</u>	Estimated LCC Scholarships (=25% of Tuition)
<b>\$ 18,325</b>	<b>"NET COST OF ATTENDANCE"</b>
<b>(assumes full room and board, and books purchased new at retail price; potentially decreased by external scholarships; see <a href="http://www.lutherclassical.org/financial-aid">www.lutherclassical.org/financial-aid</a>)</b>	

Notes from collegeboard.org:

- The average net cost of attendance for public four-year colleges in 2024–2025 was \$20,780.
- The average net cost of attendance for private nonprofit four-year colleges in 2024–2025 was \$36,150.

## DUE DATES

- December 1—Nonrefundable Enrollment Deposit for First-Time Priority Admission Students
- March 1—Application deadline for full consideration for 50%/75%/Full-Tuition Scholarships (see p. 4)
- May 1—Nonrefundable Enrollment Deposit for First-Time Standard Admission Students
- May 15—Nonrefundable Enrollment Deposit for Returning Students
- June 1—Nonrefundable Housing Deposit for First-Time and Returning Students
- June 1—Summer Tuition, Fees, Room, and Board for Latin 131 (if applicable)
- July 1—Summer Tuition, Fees, Room, and Board for Latin 132 (if applicable)
- July 20—Fall Payment Plan Submission (optional)
- August 1— Fall Tuition, Fees, Room, and Board (minus any deposits previously paid)
- December 20—Spring Payment Plan Submission (optional)
- January 1— Spring Tuition, Fees, Room, and Board

## TUITION RATES

Tuition is charged at a “full-time” flat rate for students enrolled in 12 to 18 curricular credits per semester plus up to 3 co-curricular credits (as defined in the Academic Catalog). Students enrolled for an excess of 18 curricular credits or 3 co-curricular credits per semester will be charged for those excess credits at the rate shown below. Students desiring to enroll in more than 21 credits per semester should request special permission from the academic dean.

\$ 250	Nonrefundable Enrollment Deposit (applied toward Fall tuition and fees)
\$ 6,750 <sup>1</sup>	Full-Time Tuition per Semester (Fall or Spring)
\$ 2,400	Summer Tuition for Latin 131–132 (8 credits at \$300/credit)
\$ 575	Per Credit Tuition for Part-Time Enrollment
\$ 300	Per Credit Tuition for Excess Credits (beyond FT limits, as noted above)

## STANDARD FEES

\$ 0	Application for Admission Fee for Priority Admission*
\$ 75	Application for Admission Fee for Standard Admission*
\$ 100	Technology Fee (per Semester)
\$ 200	Activities Fee (per Semester)
FREE	Campus Parking

\*Application fees apply only to first-time students. \$0 Priority Admission rate is effective Aug. 1, 2026 (enrolling for Fall 2027).

## MUSIC LESSON FEES

\$ 200	Nonrefundable per Credit Fee for Individual Music Lessons**
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\*\*See “\*LCC Music Scholarship (Application Required)” for a potential discount of music lesson tuition.

## BOOKS

The retail price for the required books for Year One is about \$850. Actual cost to students may be less as a result of promotional discounts or the availability of used copies. A list of books required for each course is posted to the learning management site (LMS) by April 1 (for the coming Summer Session and Fall Semester) and November 1 (for the coming Spring Semester).

## ROOM & BOARD

LCC housing options include student residences located on the Hickory Street Campus, boarding with Homestay families, and living in LCC-managed rental properties.

LCC encourages students to prepare their own affordable and nourishing meals, both individually and in cooperation with roommates. The Beech Street Campus includes a kitchen for storing and preparing lunch items. Some Homestay families offer breakfast and dinner; others provide kitchen amenities for students, as does the Otto House.

See LCC’s *Student Handbook* for further information.

\$ 2,125	Per Semester for Housing (each of the options above is the same price)
\$ 1,250	Per Semester for Board (available with selected Homestay families)

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1 Students who enter in the Fall 2025 semester, enroll full-time during the Spring 2026 semester, and continue as full-time students during the 2026–2027 academic year will pay a discounted “trailblazer” tuition rate of \$9,500 for 2026–2027, or \$4,750 per semester. In view of this special discount, “trailblazer” students will be eligible for some, but not all, of the scholarships listed later in this document. See note 2.

## DEPOSITS

To reserve a seat in class and, if applicable, LCC-managed housing, students pay the following deposits (or down payments).

\$ 250	Nonrefundable Enrollment Deposit (down payment on tuition and fees)
\$ 250	Nonrefundable Housing Deposit (down payment on rent)

## PAYMENT METHODS

Student may pay for tuition and fees by either check, bank transfer, or credit/debit card (processing fees may apply). Students paying by bank transfer or credit/debit card may enroll in an automated payment program to ensure timely payment of tuition and fees for each new semester. See “Payment Plans,” below, for more information.

## PAYMENT PLANS

All students bills must be paid in full by August 1 (fall semester) or January 1 (spring semester) unless an approved payment plan is on file. To enroll in the monthly payment plan option, contact the registrar prior to July 20 for fall semester or December 20 for spring semester.

Students on payment plans authorize Luther Classical College to deduct one-fifth of the student’s tuition and other educational costs each month from a checking/savings account or a debit/credit card. This option allows students and their parent(s) to distribute each semester’s cost over five-month periods from August through December or from January through May. The student/parent understands the payment will be deducted on the 1st of each month. Payment plans will be charged a 1% convenience fee to be paid evenly over the duration of the payment plan.

If no payment has been made or payment plan filed on or before August 1 or January 1, a second notice will be sent via email to the registered student letting him know that he has 48 hours to make full payment or file a payment plan to avoid a disruption in enrollment and housing. Students who have not paid their balance or made acceptable arrangements by that time will be charged a 3% late fee and a hold will be placed on the student’s account. Students with a hold on their account are unable to register for future courses, receive a transcript, or receive their diplomas until their financial obligations have been satisfied. If a payment is returned for insufficient funds, a \$30 fee will be charged to the student’s account for failed payment.

Payments made for tuition and other educational costs are not considered tax-deductible donations.

## REFUNDS

The Application Fee (paid by incoming first-year Standard Admission students), Enrollment Deposit, Housing Deposit, and Individual Music Lesson Fee are nonrefundable. In extenuating circumstances (such as prolonged medical leave or military deployment), a student may defer enrollment until the following academic year, in which case these payments will remain as a credit on that student’s account to offset future charges.

If a student adds or drops a course by the end of the first week of classes, then any resulting difference in tuition will be posted to the next monthly billing statement.

If a student withdraws entirely from the college, tuition and fees in excess of the non-refundable payments mentioned above will be refunded according to the following proration:

Before the first day of classes .....	100%
Thereafter, through the first Friday of classes .....	80%
Thereafter, through the second Friday of classes .....	70%
Thereafter, through the third Friday of classes .....	60%
Thereafter, through the fourth Friday of classes .....	50%
Thereafter, through the fifth Friday of classes .....	25%
Thereafter, through the tenth Friday of classes .....	5%
Thereafter .....	No Refund

If a student withdraws from some courses but remains enrolled in other courses after the first week of classes, then any resulting difference in tuition will be refunded according to the proration schedule shown above.

INTERNAL SCHOLARSHIP OPPORTUNITIES

Through the generous support of its donors, LCC provides the following scholarships.<sup>2</sup> Additional scholarships and grants may also be available. Accepted students who are finalizing their college choice should ask the Admissions Director for the most up-to-date information.

*\*\*50%, 75%, and Full-Tuition Scholarships*

A limited number of **50%**, **75%**, and **full-tuition** scholarships are available to qualifying students who apply by **March 1**. Recipients will be selected on the combined basis of standardized test scores, application essays, application interviews, pastoral references, and financial need. All applicants are automatically screened for eligibility upon admission. Finalists may be contacted by an LCC representative for an additional essay or interview to complete the selection process. Awards will be announced by **April 15**.

*\*LCC Academic Merit Scholarship (Automatic Award)*

Academic merit scholarships will be awarded automatically to all applicants who score within the following ranges on one or more of the standardized tests indicated. LCC will consider each applicant’s highest composite score on record as of June 30. For the ACT, LCC will consider the applicant’s “superscore composite.”

Tier I Academic Merit Scholarship .....	<b>\$1,687.50 (25% of tuition) per semester</b>
(104+ CLT, 34+ ACT, or 1490+ SAT)	
Tier II Academic Merit Scholarship .....	<b>\$1,350.00 (20% of tuition) per semester</b>
(98–103 CLT, 32–33 ACT, or 1420–1480 SAT)	
Tier III Academic Merit Scholarship .....	<b>\$1,012.50 (15% of tuition) per semester</b>
(93–97 CLT, 30–31 ACT, or 1360–1410 SAT)	
Tier IV Academic Merit Scholarship .....	<b>\$675.00 (10% of tuition) per semester</b>
(86–92 CLT, 28–29 ACT, or 1300–1350 SAT)	
Tier V Academic Merit Scholarship .....	<b>\$337.50 (5% of tuition) per semester</b>
(78–85 CLT, 25–27 ACT, or 1200–1290 SAT)	

Each academic merit scholarship is automatically renewed from the first to the second semester.

As a condition of maintaining these scholarships after the second semester, LCC Merit Scholars must satisfy the criteria of “President’s List” (for Tiers I and II) or “Dean’s List” (for Tiers III through IV) for each semester preceding the scholarship renewal. If a recipient of a Tier I or Tier II Academic Merit Scholarship fails to satisfy the criteria for “President’s List” but instead satisfies the criteria for “Dean’s List,” then that student’s scholarship will be renewed at the amount indicated above for Tier III. If a recipient of a Tier I through Tier IV scholarship does not meet the “Dean’s List” criteria, then the scholarship will be renewed at the amount indicated above for Tier V. If a Tier I through Tier IV scholar’s GPA improves in a subsequent semester, then the scholarship amount will be restored up to the original amount according to those same criteria. There is no minimum GPA for maintaining a Tier V scholarship. See the Academic Catalog for further details.

2 Scholarships marked \* are available to all eligible full-time students. Those marked \*\* are available to students subject to the regular 2026–2027 tuition rate, but not to students paying the discounted “trailblazer” rate as defined in note 1. Scholarship amounts applied to “trailblazer” students will be prorated. For example, a 10% scholarship awarded to a trailblazer student is valued at 10% x \$4,750 tuition per semester = \$475.

**\*\*Stodium Latinae Scholarship (Automatic Award)**

Students who score well on LCC's Latin Placement Exam will be awarded an automatic scholarship according to the following tiers. The scholarship is based on the percentage of questions answered correctly for each section (vocabulary and grammar) at the level indicated (Latin 131 or Latin 132). Students are eligible whether they have completed the indicated course at LCC or prepared for the placement exam by other methods of study. This scholarship is automatically renewed for returning full-time students until BA graduation.

Tier I: Score of 90–100% for Latin 132. .... **\$675.00 (10% of tuition) per semester**  
Tier II: Score of 85–89% for Latin 132 or 90–100% for Latin 131. .... **\$337.50 (5% of tuition) per semester**

**\*LCC Music Scholarship (Application Required)**

Students who actively develop individual musical talents for voice or instrument and show a willingness to use their skill in service to the church may apply for a scholarship **waiving 50% of the Individual Music Lesson Fee** for individual music lessons (see "Music Lesson Fees" on p. 2). Application materials will be available each January. Music scholarships are automatically renewed for the continuing students, contingent upon satisfactory performance in the most recent semester of music lessons.

**\*Scholars' Congregation Scholarship (Automatic Award)**

The supporting congregations of LCC include Tier I Scholars' Congregations (donating \$5,000+ annually to LCC) and Tier II Scholars' Congregations (donating \$2,500 to \$4,999 annually to LCC).

Each student whose home church was a Scholars' Congregation during the fiscal year (July–June) preceding the current academic year will automatically receive a Scholars' Congregation Scholarship as follows:

Tier I Scholars' Congregation ..... **\$675.00 (10% of tuition) per semester**  
Tier II Scholars' Congregation ..... **\$337.50 (5% of tuition) per semester**

This scholarship is automatically renewed at the applicable tier for returning students who remain in academic good standing and whose home congregation continues supporting LCC as a Scholars' Congregation. Similarly, a returning student becomes newly eligible for this scholarship if the home congregation becomes a Scholar's Congregation during the fiscal year preceding the academic year in which the scholarship is granted.

Congregational membership is determined on the basis of membership records as of June 1 preceding the academic year to which the scholarship is applied, with the expectation that the student also should be a legal resident proximate to that congregation as evidenced by a driver's license, utility bill, or similar documentation. For example, a student relocating to Casper, Wyoming, will be considered a member of a Casper-area supporting congregation only if he meets both the church membership and legal residency requirements by June 1.

**\*Scholars' Congregation Matching Scholarship**

LCC will match a scholarship awarded by a scholars' congregation to one of its member students dollar-for-dollar up to **\$2,000** per student per year. The congregation must also qualify as a Tier I or Tier II Scholars' Congregation and its additional scholarship contribution for a specified student must be paid to LCC by July 1 to qualify for the fall semester or December 1 to qualify for the spring semester.

**\*Sibling Scholarship (Automatic Award)**

LCC recognizes the unique financial challenge faced by families with more than one child in college at a time. Therefore, LCC grants an automatic **10% tuition scholarship (\$675/semester)** to each sibling when two or more siblings (as "dependent children" within the same household for federal tax purposes) enroll full-time at LCC for the same semester.

*\*\*Church Worker–Dependent Scholarship (Automatic Award)*

Any students who is a “dependent child” (for federal tax purposes) of one or more rostered church workers within The Lutheran Church—Missouri Synod and/or of one or more teachers certified by the Consortium for Classical Lutheran Education will receive an automatic scholarship for **10% of tuition**.

*\*\*First-Generation Lutheran Scholarship (Automatic Award)*

Any student who was not born into a Lutheran family but has since then joined a confessional Lutheran congregation will, upon confirmation from his pastor that he is a first-generation Lutheran, receive an automatic scholarship for **10% of tuition**.

*\*Zacchaeus Compassion Scholarship*

LCC sets apart a limited amount of money each year as a means to “bear one another’s burdens, and so fulfill the law of Christ.” (Galatians 6:2) Funds may be disbursed at the discretion of the financial aid coordinator to provide compassionate relief to students who have less financial support than the typical student or who encounter unexpected life events beyond their control that materially change their financial resources, such as high medical bills or loss of employment in the family. The Zacchaeus Compassion Scholarship seeks to ensure that such students can continue their education into the next semester. Inquiries should be directed to the financial aid coordinator.

RENEWAL OF SCHOLARSHIPS AND GRANTS

All scholarships are automatically renewable for full-time returning students under the conditions and at the rate then in effect. Specific guidelines apply to the renewal of certain scholarships, as noted above.

COMBINATION OF MULTIPLE SCHOLARSHIPS

A student may receive more than one tuition scholarship, for **combined total of up to 100% of tuition**. In addition, each student may receive up to two LCC Music Scholarship awards per semester plus a need-based allotment from the Zacchaeus Compassion Scholarship Fund. The 50%/75%/Full-Tuition Scholarships include all eligible tuition scholarships (e.g., 10% Academic Merit Scholarship + 5% Studium Latinae Scholarship = 15% subtotal, to which is added 35% if that student is awarded a 50% Tuition Scholarship).

EXTERNAL SCHOLARSHIPS, TAX CREDITS, ETC.

LCC maintains a list of third parties that offer scholarships appropriate to LCC students. LCC students also may be eligible for various tax credits associated with college expenses. See [www.lutherclassical.org/financial-aid](http://www.lutherclassical.org/financial-aid).

CAMPUS EMPLOYMENT OPPORTUNITIES

A variety of part-time jobs will be available for students on campus, such as the following: Latin tutor, resident assistant, library assistant, groundskeeping assistant, and janitor.

THE STUDENT’S RESPONSIBILITY FOR FINANCIAL STEWARDSHIP

LCC encourages prospective students to talk with their parents about prudent methods of financial stewardship as they plan to accumulate savings before college, to seek gainful employment during the college years, and to pay any college-related debt in a timely and responsible manner after graduation. As a general rule, students should limit their work schedules to ten or fifteen hours per week when classes are in session, foreseeing the future financial value of their present commitment to completing their studies diligently. Faithful students earn strong letters of recommendation from their professors, which may enhance employment opportunities both during their collegiate summers and after graduation.

As students talk with their extended families and baptismal sponsors about their reasons for choosing Luther Classical College, they should request prayers for financial prudence and invite donations toward their textbooks or other incidental expenses. For example, some online booksellers offer a “wish list” feature by which students may specify the books needed for their classes so that friends and family can offer to purchase those books as birthday or Christmas gifts. Students also may encourage their home congregations to support LCC as Scholars’ Congregations. (See “\*Scholars’ Congregation Scholarship (Automatic Award),” above.)

Developing Christian communities centered in charitable stewardship ultimately will produce a blessed union of material and spiritual benefits that by far outpace any apparent monetary gain that the standard “financial aid” bureaucracy promises. If a secular college education is worth anything at all, it is “daily bread,” and ultimately God is the Giver. A Christian education, coming as God’s answer to more than just the Fourth Petition, is priceless, but God’s generosity is boundless. For this reason, students are wise to pursue college financing first and foremost as a spiritual discipline of learning to trust each day anew in Christ, who has given Himself for their salvation and certainly will provide for their lesser needs as well. While the rest of the world chases after government “entitlements,” Luther Classical College graduates will, with grateful and joyous hearts, pursue new opportunities to share the blessings they have received with their congregations, their communities, and the next generation of students—in their own families and beyond.

#### CONTACT INFORMATION

*Mrs. Megan Mullet (Registrar and Financial Aid Coordinator)*

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