



# 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

\$ 7,500	Full-Time Tuition per Year
\$ 600	Fees
\$ 850	Books and Supplies
\$ 4,250	Room (including utilities and wifi)
\$ <u>2,500</u>	Board
<b>\$ 15,700</b>	<b>COST OF ATTENDANCE BEFORE FINANCIAL AID*</b>

\*Assumes full room and board, and books purchased new at retail price; potentially decreased by scholarships; see [www.lutherclassical.org/financial-aid](http://www.lutherclassical.org/financial-aid)

Notes from [collegeboard.org](http://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
- May 1—Nonrefundable Enrollment Deposit for First-Time Standard Admission Students and Returning Students
- June 1—Nonrefundable Housing Deposit for First-Time and Returning Students
- 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)
\$ 3,750	Full-Time Tuition per Semester (Fall or Spring)
\$ 575	Per Credit Tuition for Part-Time Enrollment
\$ 150	Per Credit Tuition for Auditing a Course*
\$ 300	Per Credit Tuition for Excess Credits (beyond FT limits, as noted above)

\*Students enrolled full-time may audit up to 4 credits per semester at no additional charge.

## 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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## 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 for students by April 1 (for the coming Summer Session, when applicable, and Fall Semester) and November 1 (for the coming Spring Semester).

## ROOM & BOARD

LCC-managed housing is all-male or all-female. All LCC housing options feature fully furnished rooms. Students may or may not have a student roommate, depending on capacity.

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. All LCC housing options provide kitchen amenities for students.

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 some housing options)

\*Housing costs, effective Fall 2026

## 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

Students 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, any resulting difference in tuition will be billed or refunded in a timely manner.

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. Students who withdraw entirely from the college while on a payment plan remain financially responsible for any remaining balance due after reducing their original invoice 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. 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.

##### ***LCC Merit Scholarship***

A select number of merit-based scholarships are available to incoming students at Luther Classical College. These awards can range from \$1,000 to full tuition. All applications will be automatically considered, taking into account high school (or college) GPA, Latin Placement Exam results, standardized test scores, application essays, pastoral recommendation, and personal interview.

Merit scholarships are automatically renewed for the next semester, provided the student maintains full-time enrollment and is in “Good Standing.” Merit scholarships are automatically reinstated after a student who fell out of “Good Standing” resumes “Good Standing.”

##### ***LCC Leadership Scholarship***

A select number of leadership scholarships will be awarded to incoming and current students who exemplify Christian culture through leadership and service in student life at LCC and in the community.

Leadership scholarships are awarded for one academic year and can be renewed or newly granted to returning students dependent upon the student’s involvement and contribution to student culture at LCC at the recommendation of the Dean of Students.

##### ***Scholars’ Congregation Scholarship (Automatic Award)***

Confessional Lutheran congregations that support LCC with annual giving of \$2,500 or more are considered Scholars’ Congregations. A student whose home congregation qualifies as a Scholars’ Congregation during the fiscal year (July-June) preceding the student’s current year of enrollment will automatically receive a Scholars’ Congregation Scholarship.

Congregational giving of \$5,000+ during the previous fiscal year .....	<b>\$375.00 per semester</b>
Congregational giving of \$ 2,500-\$4,999 during the previous fiscal year .....	<b>\$187.50 per semester</b>

This scholarship is automatically renewed at the applicable level for returning students who remain in “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.

### ***Zacchaeus Fund (Need-Based Aid)***

The Zacchaeus Fund was established at LCC to fulfill the command of scripture to “bear one another’s burdens” (Galatians 6:2). Students experiencing financial hardship may apply for need-based financial assistance from the Zacchaeus Fund by completing a Financial Aid Application. Distributions from the Zacchaeus Fund are made at the discretion of the Student Accounts Manager in consultation with the Student Retention Committee. Questions regarding need-based financial aid should be directed to the Student Accounts Manager.

### 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 are available for students on campus, such as the following: Latin tutor, resident assistant, library aide, teaching assistant, and facilities assistant.

### 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.

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 Student Accounts Manager)*

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