

INVEST IN YOUR FUTURE



LCC INTERNATIONAL
UNIVERSITY

EDUCATION IS AN INVESTMENT

Deciding where to go to university is one of the most important decisions you will make in life. Your education affects not only what you do professionally, but also the way you live your life. By making a wise decision now, you will be setting the stage for a future full of opportunities.

Education at LCC International University is more than just a diploma. Our interactive classroom environment and broad curriculum will give you the thinking skills to expand your professional opportunities. You engage in your own learning together with your professors and friends. Joining the university community will link you to a worldwide network of relationships that last long after you graduate. An education with a Christian worldview will challenge you to develop your own life-long values that will influence how you live.

An education is an investment that comes with future rewards. More and more universities throughout Lithuania and the EU are charging tuition. Being a private university, LCC International University charges tuition. Yet around 62% of our students receive some form of financial support, scholarships, stipends or grants. As a student you need to determine if the investment is worth the rewards. Are you interested in investing in an LCC education? Keep reading to find out how.

HOW WILL I PAY FOR MY EDUCATION?

Although investments bring rewards, they also come with costs: time, energy, and money. One of the most obvious questions you may have about studying at LCC International University is “Can I afford it?”. We asked several of our current students how they are able to pay for their LCC education. Their stories may help you understand the many ways that it can be done.

A portrait of a young woman with dark, curly hair, smiling slightly. She is wearing a light-colored, textured sweater and a necklace with a small blue pendant. The background is a soft, out-of-focus grey.

62%

Percentage of student body
receiving Financial Aid



SOFIO RUKHADZE

Hometown: *Tbilisi, Georgia*

Year: *Senior*

At first I was not sure if it was worth it to come all the way from Georgia to study at LCC and invest so much money in my education. But still I decided to take the risk, and since then I have never been happier because LCC showed me that it is worth every cent that I have paid for the past three years. I have had a chance to meet a lot of people from different countries, learn from the best professors and become more open-minded. I have developed my abilities as a leader by having different leadership positions. I also work for LCC's Communications office, a job which has made it possible for me to have an experience in a field that I am interested in. I overcame the difficulty of paying tuition by going to the U.S during the summer and working there. I keep developing as a leader, a good communicator and a person thanks to LCC and my family, who have invested so much time and money in my education.

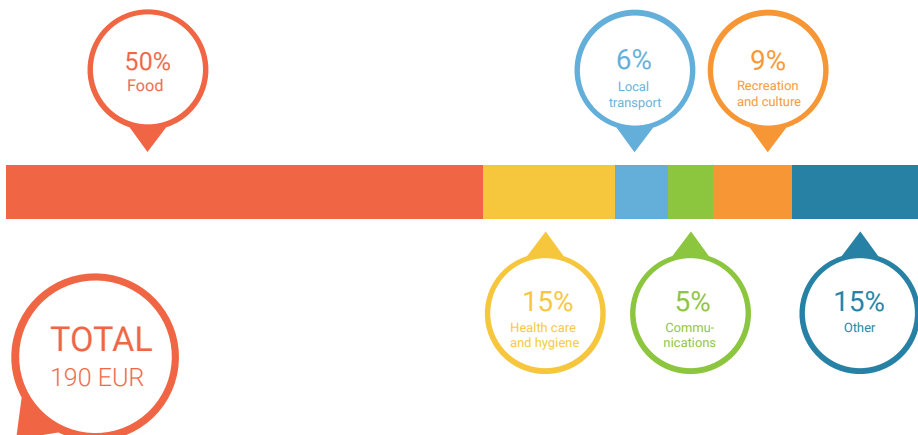
WE SUGGEST YOU CONSIDER 3 STEPS

STEP 1 > BUILD A BUDGET

The first step is to determine the total cost of your educational experience. Often students only consider tuition and housing costs. Don't forget about living expenses and transportation. Do you have other expenses that will continue while you are studying?

The two fixed costs at LCC International University are tuition and housing. Tuition for the 2020-2021 year is 3,180 EUR. If you would like to live in one of LCC's unique Residence Hall communities, LCC offers two housing options on campus: Neumann Hall and Enns Hall. Housing costs are around 450 EUR per semester; however, the price might vary depending on the number of people in your room. Enns Hall is designed to hold primarily first year students. You should also consider the costs of your travel to get to LCC and any expenses for legal documents such as visa, TRP application or insurance. The expenses for visa, TRP application or insurance might range from 314 EUR to 382 EUR. For more details regarding visas, please contact the LCC Migration Office at visa@lcc.lt.

As a general clue of what the monthly expenses will be like, we usually give the following budget so you as an incoming student can better estimate living expenses in Klaipėda:



STEP 2 > IDENTIFY FINANCIAL RESOURCES

The second step is to brainstorm all of the possible financial resources you have available to you. We encourage you to first think of your personal resources. Will your family be able to help you? Do you have a job or can you find one? What about a bank or government loan? Bank loans are now available for students at many banks. In addition, governments and private organizations offer programs that can help you meet your budget. The next two pages contain more details about options you'll want to consider.

LCC CAREER DEVELOPMENT CENTER

Most LCC students find employment during the academic year and the summer to help pay for their education. LCC's Career Development Center (CDC) can assist you in finding employment both on and off campus. The Center serves as a link between you and potential employers.

ON-CAMPUS EMPLOYMENT

LCC currently employs around 40 students on campus in various areas. Campus jobs are usually available for students coming from countries within the European Union. Most are for 10 to 25 hours a week in positions such as office assistants, receptionists, and Michealsen Center assistants. Students who have applied for Financial Aid and have demonstrated need are given priority when hiring decisions are made.

OFF-CAMPUS EMPLOYMENT

LCC's Career Development Center works with a number of companies and organizations to locate jobs for current students. These jobs usually are tutors, administrators, translators, assistants, babysitters, housekeepers.

SUMMER JOBS

Summer opportunities can also include work/travel experiences in the USA and West Europe. Work and Travel programs offered by companies that partner with LCC provide students with an opportunity to spend the summer abroad while working and enjoying a new culture as well. Usually these programs require students to pay a certain program fee, but the students' earnings over the summer then allow them to recover the fee as well as bring enough savings to pay for their tuition at LCC International University.

OPTIONS TO CONSIDER

Work and Travel USA: the most popular summer work exchange program for students. Participants work for up to 4 months for the US host companies/employers.

Both EU and non-EU full-time students can apply for this program. There is a deferred payment option for the program fee for students who have financial difficulties.

Canada: there is an opportunity to spend your summer (or longer) in Canada through the IEC program. Only certain country nationals can apply.

Greece: summer jobs in hotels, resorts, cafés for 3-4 months. Both EU and non-EU full time students can apply for this program. No program fee, accommodation and full board provided. Students have to cover travel and insurance expenses which are later reimbursed by a 100-150 EUR issued at the end of the 3 month training period.

LCC INTERNATIONAL UNIVERSITY FINANCIAL SUPPORT

Each year LCC offers more than 450,000 EUR in Financial Aid to our students. Currently 62% of all LCC students receive financial support of some sort. We plan on offering around 150,000 EUR to our new students in the 2020-2021 year.

All students are eligible to receive financial grants after submitting the Need Based Aid application form. Financial grant recipients are selected according to the following criteria:

- Your academic results from secondary school
- Your admission score (application, high-school grades, TOEFL score and interview)
- Your family's financial need

Keep reading to find out more information about LCC's Financial Aid program.

BANK LOANS

More and more banks are offering loans for university education. LCC students have successfully applied for loans from several banks in their home countries. Therefore, please consider contacting your local banks if you are interested in getting a bank loan.

GOVERNMENT-SPONSORED LOANS*

Tuition Fee Loan - covers the fees you are charged each year for your courses. This loan is paid directly to the university.

Living Costs Loan - covers the living expenses (maximum amount 1,900 EUR a year). This loan is paid directly to students' bank account at the start of each semester, once they register for their courses.

* Students from Lithuania and Latvia can apply



ČEMERKA VYTAUTAS

Hometown: *Klaipėda, Lithuania*

Year: *Freshman*





After I finished school in Ireland in 2016, I took a few gap years. During those years I worked and gained a lot of life experience. I learned independence and responsibility, which in my opinion, everyone should make an opportunity to learn for themselves. Those years were crucial for me in understanding how important it is to get a proper education. As I considered studying again, I noticed that tuition fees in Ireland are high, and I would not be able to pay the cost alone. I continued searching and later discovered a school very appealing to me -- LCC International University, a liberal arts university in Lithuania. LCC offered a chance for me to come back to the country of my birth and make something of myself. I am in my freshman year and already love the LCC community, the campus and the faculty here. LCC offers a smaller tuition cost and endless opportunities upon finishing my studies.

STEP 3 > MAKE A PLAN

What do you need to do to meet your educational budget? Make a plan. Do you need to look for a job? Do you need to apply for loans or financial assistance? Maybe you need to talk to your family about how they may be able to help you.

Are you not sure you will have financial resources to cover your educational costs? Contact our Admissions staff. They are experienced in working with students who have limited funds. They may be able to help you with some new ideas for meeting your budget needs.

Before searching for new ways of receiving money, make a list of all your costs on the budget planning worksheet and see how much your family can contribute towards your education:

	Tuition	> 3,180 EUR/per year
	Rent or LCC housing	> 450 EUR/per semester (estimate)
	Living expenses	> 190 EUR/per month
	Travel (if applicable)	

DETAILS ABOUT FINANCIAL SUPPORT

LCC offers various types of grants to prospective and returning students. These are:

NEED BASED AID

Need Based Aid

This aid is awarded if you demonstrate financial need. Need based aid ranges from 10% to up to 90% off of tuition. The maximum amount of Financial Aid a student can receive has predefined limits based on your university year:

Freshmen – maximum Financial Aid a student can receive is 90% off of tuition.

Sophomore – maximum Financial Aid a student can receive is 80% off of tuition.

Junior – maximum Financial Aid a student can receive is 70% off of tuition.

Senior – maximum Financial Aid a student can receive is 60% off of tuition.

MERIT BASED GRANTS AND SCHOLARSHIPS

100%

12
students

President's Leadership Scholarship

This scholarship is awarded to students who demonstrate leadership in all areas of student life: academics and co-curricular activities. The scholarship is given to up to four students. Each student receives a 100% tuition discount at the end of their first year for their three remaining years of study. GPA and leadership performance are reviewed annually for the students to maintain the scholarship in their subsequent years.

100%



Kenneth and Helen Penner Scholarship

This scholarship is awarded to the top incoming freshman student. The award amount is 100% tuition discount for one student for four years. GPA and leadership performance are reviewed annually for the student to maintain the scholarship in the subsequent years. The awarded student will be granted an internship in the President's Office for 10 hours a week.

100%



Ukraine Scholar Award

This grant is given to first year students with the most outstanding academic achievements. Four students from Ukraine receive a 100% tuition discount for one year.

100%



Caucasus Scholar Award

This grant is given to first year students with the most outstanding academic achievements. Four students from Caucasus area receive a 100% tuition discount for one year.

100%



International Scholar Award

This grant is given to first year students with the most outstanding academic achievements. Four students from Eastern Europe or Central Asia (except: Ukraine, Georgia, Armenia, Azerbaijan, Lithuania) receive a 100% tuition discount for one year.

100%

17
students

Lithuania Scholar Award

This grant is given to Lithuanian students who receive the Government Study Stipend from the Ministry of Education (by applying through LAMA BPO). The Lithuania Scholar Award will cover the difference between the LCC tuition fee and the Study Stipend amount. The award is applied for four years as long as the Study Stipend criteria are met.

50%



LCC Leadership Scholarship

This scholarship is given to first year students who exemplify leadership and service in their schools and communities. Two students receive a 50% tuition discount for one year.

50%



Business Department Scholarship

This scholarship is for International Business Administration major students entering their third or fourth year of studies. Its purpose is to reward business students who have excelled academically and demonstrated hard work and ethical behavior in class. The award amount is a 50% tuition discount for three students.

50%



English Department Scholarship

This scholarship is for English major students entering their third or fourth year of studies. Its purpose is to reward English students who have excelled academically and demonstrated hard work and ethical behavior in class. The award amount is a 50% tuition discount for one student.

50%



Theology Department Scholarship

This scholarship is for Theology major students entering their third or fourth year of studies. Its purpose is to reward theology students who have excelled academically and demonstrated hard work and ethical behavior in class. The award amount is a 50% tuition discount for one student.

50%



Psychology Department Scholarship

This scholarship is for Psychology major students entering their third or fourth year of studies. Its purpose is to reward psychology students who have excelled academically and demonstrated hard work and ethical behavior in class. The award amount is a 50% tuition discount for one student.

50%



Communication Department Scholarship

This scholarship is for Communication major students entering their third or fourth year of studies. Its purpose is to reward communication students who have excelled academically and demonstrated hard work and ethical behavior in class. The award amount is a 50% tuition discount for one student.

50%



International Relations Department Scholarship

This scholarship is for International Relations major students entering their third or fourth year of studies. Its purpose is to reward international relations students who have excelled academically and demonstrated hard work and ethical behavior in class. The award amount is a 50% tuition discount for one student.

RUDŽIONYTĖ KAROLINA

Hometown: *Vilnius, Lithuania*

Year: *Sophomore*

I cannot express my appreciation for being given the opportunity to study at LCC International University. I had known about LCC for several years but had not applied to study here, as I could not afford the cost of a private university. A friend of mine, an LCC alumna, told me that LCC offered different options to help with educational costs and sponsored study programs. I was provided with application information about the Government Study Stipend and applied. When the initial response came back, the application was denied. However, I did not give up. Many people were praying with me to receive these funds. Thanks to LAMA BPO (Association of Lithuanian Higher Education Institutions for Centralised Admissions), which allows an opportunity to reapply, the second time was a success. I was awarded a Government Study Stipend which covers the majority of tuition costs for all four years, as long as my grades stay on track. Additionally, LCC offered to cover the remaining tuition costs for me as a Government Scholarship recipient. My focus now is on my studies, which I truly enjoy. I am grateful for the funds provided through the Government Scholarship and from the generous donors who give to LCC International University.



OTHER GRANTS AND SCHOLARSHIPS

50%



Church Partnership Grant

This grant is given to first year students who are active members/participants in a church, which has a working relationship with LCC International University. Two students receive a 50% tuition discount for one year.

up to 90%



Basketball Grant

This grant is given to the students, by the basketball coach's recommendation, who meet team expectations which include behavioral, academic and team commitments. Students may receive up to 90% tuition and a 50% housing fees discount, and the grant may be available for a maximum of five years.

50%



Peace Studies Grant

This grant is intended for third year students who have chosen the Conflict Studies module. The award amount is a 50% tuition discount for two years for one student.

1,159 EUR



Alumni Grant

This grant is awarded to two students selected by LCC distinguished alumni recipients. The Alumni Grant is intended for second year students within any major. Each student receives 1,159 EUR to cover tuition expenses for their third year of studies at LCC International University.

FREE
RESIDENCE



Resident Assistantship Grant

This grant is awarded to 17 students selected by LCC's Residence Life staff. If a student has a position as a Resident Assistant he/she is granted the benefit of living in the residence hall for free.

20%



Georgia Grant

This grant is given to incoming freshmen who live in Georgia. Georgia Grant is 20% tuition discount for the first academic year. Its purpose is to reward students from Georgia. The students must be enrolled in full time BA program and have finished local highschool in Georgia. All incoming freshmen who meet the above criteria are guaranteed an automatic award of this grant.

Sibling Grant

Students who study at LCC together with their brother or sister are eligible for a Sibling Grant.

If siblings enter LCC during different years:

For the first year of simultaneous study - the first child will get a 10% tuition discount, the second child - a 40% tuition discount.

For the future years of simultaneous study - both siblings will get a 10% tuition discount.

If siblings enter LCC simultaneously:

For the first year of simultaneous study - a 25% tuition discount will be applicable for each sibling.

For the future years of simultaneous study - both siblings will get a 10% tuition discount.

The discount is applicable for students and their siblings for as long as both are studying at the same time.

DIADIUK YULIIA

Hometown: Dnipro, Ukraine

Year: Sophomore

LCC became a home away from home for me throughout my freshman year. This university provides various opportunities for personal growth within its innovative learning environment. The academic program at LCC helped me to recognize and use my personal strengths and learn to make improvements in my areas of weakness. Additionally, the liberal arts style of education teaches me to think more open-minded and stimulates my critical thinking skills. I am even able to make time for socializing and work on leadership development while staying focused on academics. Being awarded the LCC President's Leadership Scholarship and with the help of Student Financial Services I do not worry about tuition costs or finding summer work opportunities help to cover the costs of my education. LCC students have the opportunity to receive an elevated college experience while growing spiritually, personally and academically to achieve their highest potential.



HOW DOES LCC CALCULATE FINANCIAL NEED?

While calculating your financial need, we take into consideration the following factors:



Your family's total income and savings (official income, savings, loans, etc.)



Your family's total expenses per year (based on the number of family members)



Your expenses for studying at LCC International University (to stay for 8 months)

For more information on the grants offered by and through LCC, visit www.lcc.lt/tuition-and-fees



FORMULA FOR DETERMINING WHAT NEED BASED AID YOU COULD RECEIVE

LCC International University Need Based Aid are awarded based on your financial need and academic status. We use the following table to determine the Need Based Aid for all incoming students:

FINANCIAL NEED %	ADMISSIONS SCORE			
	0-70 %	70-80 %	80-90 %	90-100 %
0 - 20 %	none	none	30 %	40 %
20 - 40 %	none	20 %	40 %	50 %
40 - 60 %	none	30 %	50 %	60 %
60 - 80 %	20 %	40 %	60 %	80 %
80 - 100 %	30 %	50 %	70 %	90 %

Just to illustrate what it was like for students last year:



Your Need Based Aid will be adjusted to your personal situation. Awards are given based on availability of funds.

GENERAL LCC FINANCIAL AID POLICIES

All Financial Aid is awarded based on availability of funds. Therefore, it is important for you and your family to take primary responsibility for meeting the cost of education at LCC International University.

Need Based Aid are given for **one year**. Each year you may re-apply for Need Based Aid by submitting a new application and documents.

Financial Aid is allocated to your account over two semesters, Fall and Spring. It cannot be applied to Summer session courses. If you are placed on probation (final grade is 6 /10 or lower) after the Fall semester, your grant allocated for the Spring semester is withdrawn.

A Need Based Aid might be revisited if your family faces financial problems such as loss of income, emergency expenses, or a shortfall in your own predicted summer savings.

USEFUL INFORMATION

WHO SHOULD I TALK TO IF I HAVE QUESTIONS?

First of all, don't hesitate to call or email our Admissions staff. They'll be able to answer any questions you have about the information in this brochure. They also might have advice for you about LCC scholarships, bank loans, or other sources for funding.

APPLYING FOR LCC NEED BASED AID

We hope you'll seriously consider applying for LCC Need Based Aid. You can download the application form from the LCC webpage www.lcc.lt/tuition-and-fees or ask your Admissions Counselors. The form requires some additional documents, so please be sure to contact us if you have questions or need help.

We encourage you to apply early as there will be more funds available. We will accept applications until **April 15, 2020**, but there are no guarantees that you will get enough Financial Aid if you apply after this deadline.



DID YOU KNOW THAT?

As a non-profit institution we spend all our revenue each year on providing a quality educational experience for our students. We do not make a profit.

The money you pay only covers half of the total cost of your education.

Each year LCC International University generates approximately half of its operating budget from sources other than tuition. The majority of this funding comes from individuals and organizations in Western Europe and North America.

The cost of LCC's buildings, furniture and technology has been entirely funded by external donations.

This assistance, which comes from organizations and individuals in the USA, Canada and Western Europe, means that we do not pass these costs on to you as a student. The money you pay goes directly towards your educational costs alone: textbooks, library resources, student services, salaries, and campus operating costs.

The President of LCC makes personal visits and sends letters of appeal to current and potential donors in order to ask them for donations.

Currently, we have many donors who give in a range of \$20-400 a month and we also have a few who give above \$50,000 a year. Most of our donations come from our former and current board members as well as former and current faculty and staff. Alumni giving is becoming stronger each year. In addition, many donations come from people who learn about LCC from the university's stakeholders and become passionate about its mission.

We recognize that financing your education can be challenging and we want to work with you to make LCC International University education possible for you. For more information or for answers to your questions, contact our Admission Office staff.

STUDENT FINANCIAL SERVICES

 sfs@lcc.lt

 +370 46 310 460

 Kretingos g.36, Klaipėda, Lithuania



[www.lcc.lt
/tuition-and-fees](http://www.lcc.lt/tuition-and-fees)