

Financial Aid – Quick Helps

CLEP

CLEP (College-Level Examination Program) tests cover material usually taught in freshman and sophomore-level college courses. These are much like AP tests, except with these exams, you can earn college credit without taking the actual course. The CLEP is sponsored by the College Board (<http://clep.collegeboard.org/>); however, the College Board cannot award college credit for these tests. Individual colleges evaluate the exam score, assign between 3-12 credit hours per exam, and then record those credits on your permanent transcript. Around 2,900 colleges give credit for the CLEP exams.

The tests are multiple choice and last for 90-120 minutes. For a listing of exam topics, check this link: <https://clep.collegeboard.org/clep-exams>. (For language tests, there may be two parts—one written and one listening.) There are over 2,000 testing sites located at junior/community colleges and public universities. Contact the closest college to learn testing times and to register or check the following website: <http://clep.collegeboard.org/search/test-centers/>. CLEP costs: \$97, plus possible registration fee depending on the testing site. E-mail: CLEP@info.collegeboard.org or phone: 1-800-257-9558 (toll-free in the US).

NOTE: Some colleges may give credit for other foreign languages for which there are no CLEP tests. Check with your college to find out if they are willing to make such accommodations.

Modern States

Modern States, the New York-based charitable organization behind the effort, has funded production of online courses taught by college professors. The courses prepare students for introductory College Level Examination Program (CLEP) exams in Economics, Sociology, Algebra, and other areas. Also, Modern States is paying the CLEP exam fee and scheduling fee for students who enroll in the courses and take the exams. The benefit for participating institutions is that this creates a free on-ramp to college that facilitates learning and earning credits.

<https://modernstates.org/>

DANTES (Defense Activity for Non-Traditional Education Support)

DANTES - Subject Standardized Tests also provide an opportunity for students to obtain college credit. Test subjects are included in the areas of Business, Physical Science, Humanities, Social Science, and Applied Technology. Tests may be taken at military installations and some colleges/universities. There are over 1,500 colleges and universities that recognize the DSST program. Study materials, applications, tests, and other information are available on <http://getcollegecredit.com> or e-mail: getcollegecredit@prometric.com or phone: 1-877-471-9860. Each test costs \$100 and most testing centers charge an administrative fee as well.

Cooperative & Work-Integrated Education (CWIE)/World Association for Cooperative Education (WACE)

You may check to see if any college in which you are interested offers cooperative education. Co-op education is a college program that integrates classroom studies with paid, productive, real-life work experience in a related field. Students get the best of both worlds—a high-quality academic degree and an impressive resumé of practical work experience. A scholarship program is available through co-op and partner colleges/universities. In addition to gaining work experience, you gain self-reliance, maturity, and independence. You become familiar with the work environment and have an opportunity to confirm or revise your career focus. For more information, check out <https://waceinc.org>.

United States Service Academies

The Navy, Air Force, Army, Merchant Marine, and Coast Guard academies offer free tuition, room, and board. To be admitted to the Navy, Air Force, Army, or Merchant Marine academies, you need your US congressman or senator's endorsement. Active duty of up to five years is required after graduation.

Air Force Academy: <http://www.academyadmissions.com>

US Naval Academy: <https://www.usna.edu/homepage.php>

US Coast Guard Academy: <http://www.uscga.edu>

Merchant Marine Academy: <http://www.usmma.edu>

Significant Aid for University/Colleges Below:

- **Antioch College (OH)** - <https://antiochcollege.edu/>
- **Barclay College (KS)**, 607 N. Kingman, Haviland, KS 67059, 1-800-862-0226
<http://www.barclaycollege.edu>, admissions@barclaycollege.edu
- **Curtis Institute of Music (PA)**, 1726 Locust Street, Philadelphia, PA 19103, 1-215-893-5252
<http://www.curtis.edu>, [online application form](#).
- **Deep Springs College (CA - 2-year program)**, 250 Deep Springs Ranch Road, Highway 168, Big Pine, CA 93513, 1-760-872-2000, ext. 33, <http://www.deepsprings.edu>,
apcom@deepsprings.edu
- **Duke University (NC)** - 2080 Duke University Road, Durham, NC 27708, 919-684-8111;
<https://duke.edu/>, undergrad-admissions@duke.edu
- **Macauley Honors College (NY)**, 35 West 67th Street, New York, NY 10023, 1-212-729-2900,
<http://www.macauley.cuny.edu>, info@mhc.cuny.edu
- **MIT (Massachusetts Institute of Technology)** - 77 Massachusetts Avenue, Cambridge, MA 02139, 617-253-1000, <https://web.mit.edu/>, admissions@mit.edu (Tuition free for families who earn less than \$140,000/yr.)
- **Ivy League Schools** ([Stanford](#), [Princeton](#), [Yale](#), [Harvard](#)) - tuition breaks for families who earn less than \$100,000 (started in 2022)
- **Central Christian College of the Bible** (merger of St. Louis Christian College and Central Christian College of the Bible in 2022), 911 Urbandale Drive, Moberly, MO 65270, 1-660-263-3900,
<https://cccb.edu/>, [online email form](#) (also sites in Florence, KY and St. Louis, MO)
- **Webb Institute (NY)**, 298 Crescent Beach Road, Glen Cove, NY 11542-1398, 1-516-671-2213
<http://www.webb.edu>, [online contact form for admissions](#)
- **Olin College of Engineering**, 1000 Olin Way, Needham, MA 02492, 1-781-292-2222,
<http://www.olin.edu>, apply@olin.edu
- **Bethany Global University (formerly Bethany College of Missions)**, 6820 Auto Club Rd., Suite C, Bloomington, MN 55438, 1-952-222-0699, <https://bethanygu.edu/>
e-mail: [online email contact form](#)

The Work College Consortium (<http://www.workcolleges.org>) consists of nine colleges (five* of which are Christian) where students have on-campus jobs to reduce student debt and receive practical career preparation:

- *• **Berea College**, Berea, KY 40404
<http://www.berea.edu>, e-mail: askadmissions@bera.edu, 1-800-326-5948
- *• **College of the Ozarks**, PO Box 17, Point Lookout, MO 65726
<http://www.cofo.edu>, [online e-mail contact form](#), 1-800-222-0525
- **Alice Lloyd College**, 100 Purpose Road, Pippa Passes, KY 41844
<http://www.alc.edu>, e-mail: admissions@alc.edu, 1-888-280-4252
- **Blackburn College** (not completely free), 700 College Ave., Carlinville, IL 62626
<http://www.blackburn.edu>, info@blackburn.edu, 1-800-233-3550
- *• **Paul Quinn College**, 3837 Simpson Stuart Road, Dallas, TX 75241; <https://paulquinn.edu/>, admissions@pqc.edu, 214-376-1000
- *• **Kuyper College**, 3333 East Beltline Avenue NE, Grand Rapids, MI 4952; <https://www.kuyper.edu/>; Admissions: [online email form](#); 1-616-222-3000
- **Sterling College** (agricultural), PO Box 72, Craftsbury Common, VT 05827
<http://www.sterlingcollege.edu>, e-mail: admissions@sterlingcollege.edu, 1-802-586-7711
- **Warren Wilson College**, PO Box 9000, Asheville, NC 28815
<http://www.warren-wilson.edu>, e-mail: admit@warren-wilson.edu, 1-800-934-3536

Trade School

The Williamson College of Trades, a three-year post high school institution where “students learn a trade, study a variety of general education courses, and gain practical experience through hands-on training.” Students only pay for personal tools and a few fees. 106 South New Middletown Road, Media, PA 19063,
<http://www.williamson.edu>, e-mail: [online form](#), 1-610-566-1776.

Tuition Equalization Grant (Texas, Oklahoma, and Georgia are examples)

Georgia:

<https://www.gafutures.org/hope-state-aid-programs/scholarships-grants/georgia-tuition-equalization-grant/>

Oklahoma:

https://secure.okcollegestart.org/Financial_Aid_Planning/Oklahoma_Grants/Oklahoma_Tuition_Equalization_Grant.aspx

Texas: <http://www.collegeforalltexas.com/apps/financialaid/tofa2.cfm?ID=534>

Residency in other states can also provide grants:

Examples:

- **South Carolina Tuition Grant** - <https://sctuitiongrants.org/faq/> (up to \$4800 depending on need)
- **CAL Grants (California)** - <https://www.csac.ca.gov/cal-grants>

Financial Aid Calculator:

Online calculators can be very helpful in preparing the FAFSA for submission. University websites provide a “Net Price” calculator to help parents & students with actual costs.

- **SAI Calculator (formerly Expected Family Contribution):**
<https://thecollegeinvestor.com/43805/student-aid-index-sai-chart/>

Information Needed to Complete the FAFSA

- Income tax return or estimate
- W-2 forms & records of interest earned
- Records of untaxed income
- Current bank statements
- Current mortgage information
- Business and farm information
- Records of investments
- Parents' social security numbers
- Student's driver's license and social security number

Free FAFSA & Federal Aid Helps: [Federal Student Aid](#)

The American Opportunity and Lifetime Learning Credits

These are tax credits rather than scholarships. See the yearly tax information packet from your organization or look [Education Credits AOTC LLC | Internal Revenue Service](#)

Other Awards

Christian Missionary Scholarship for students attending Calvin, Dordt, Hope, Kuyper, Trinity Christian, or Wheaton: [Christian Missionary Scholarship Foundation](#)

[Grant Edward Allen Scholarship](#) for Wycliffe MKs attending Georgia Tech: (up to \$2,000/yr.)

Telios Law Sojourner Scholarship: [Scholarships](#) (\$1000/year renewable) (January 15, 2026 deadline)

Columbia International University (SC) – CIU partners with like-minded organizations and offers employees of partner agencies and their dependents \$500 per semester for F/T students; \$250 for part-time students. Contact Admissions Office at (800) 777-2227, ext. 50236, or see the website.

<http://www.ciu.edu/about-ciu/community-news-and-resources/community-partners>

DIU (Dallas International University) - 50% off for BA-seeking students who are children of those serving/working full-time for faith-based non-profit sending agencies. <https://www.diu.edu/>

Lancaster Bible College: TCK/MK scholarship up to \$7,000/year.

<https://www.lbc.edu/undergraduate/financial-aid/>

Liberty University (VA) – MK Scholarship started spring 2015 and can provide partial or full tuition scholarships to children of missionaries serving overseas from participating missions and who are US citizens. <https://www.liberty.edu/student-financial-services/scholarships/missionary-scholarships/>

Patrick Henry College (VA): Hudson P. Shedd Scholarship for National Security and Intelligence Studies. Up to \$5,000 single award (for a school year), with multiple awards as funds available permit. Selection of up to two scholarships per year for students in the Strategic Intelligence Major at Patrick Henry College, based on academic performance. Preference given in the financial need category to applicants whose parents are active missionaries. <https://www.phc.edu/si-scholarship>

Regent University (VA) – offers a 15% discount for Wycliffe USA staff (paid or support), spouses and dependents <https://www.regent.edu/corporate-partners/wycliffe/>

Wycliffe USA's chart of Tuition Discounts: [Tuition Discounts & Scholarships List](#)

Wycliffe USA's MK Scholarship: Deadline is March 1 of each year. (Two basic forms: Strong Scholarship for college freshman, Barnett & Moore Scholarships for sophomore-senior students). Look for Wycliffe USA's December Touchpoint messages or email mkscholarships_usa@Wycliffe.org

[SIL's College Prep Handbook and High School to Occupation Handbook](#)

Christian Colleges may have scholarships for dependents of Christian workers or church matching grants.

[Gap Year Resources](#) (for those planning to take a year off before college): some options below

<http://www.gapyearassociation.org/gap-year-to-college/>

- International Studies Abroad/Gap Year: [ISA Gap Year Programs](#)
- USA Gap Year Fairs & Programs: [USA Gap Year Fairs: Programs](#)
- Torchbearers International School: [Torchbearers International - Bible schools and conferences](#)
- Pais Movement: [Home - Pais Movement](#)
- DTS (YWAM): [Discipleship Training School](#)
- OM Ships International: [OM Ships International](#)
- [OneLife Institute](#)
- [Cru Gap Year](#)
- [Entermission](#)
- [Summit Gap Year](#)
- [Impact 360 Institute](#)
- [Timber Lee Gap Year](#)
- [Joshua Wilderness Institute Gap Year](#)
- [Word of Life Gap Year](#)

Sample Letter to Petition State Residency

ATTN: Office of Admissions
University of Texas
123 Sam Houston Road
Collegetown, TX 75123

October 12, 20__

Dear Office of Admissions:

I am writing on behalf of Mr. & Mrs. *Joe Doe* who are members of _____. Their *son/daughter*, _____, is making application to your university and plans to begin in the fall of 20____. As their Personnel Director, I am writing to petition state residency for Mr. & Mrs. *Doe's son/daughter* on their behalf.

Due to the nature of our organization's primary task, many of our members are assigned to overseas locations to serve for a given time period. Mr. & Mrs. *Doe* are serving in _____. When they return to the US on furlough, they reside in *Texas*. They (*use as many of the following criteria as possible*)

- *Own a home in Texas and pay state property taxes*
- *Have Texas driver's licenses or motor vehicle registration*
- *Are registered to vote in Texas*
- *Pay state income tax (if that applies in your state)*

We appreciate your kind attention to this matter and consideration for state residency status for _____ (*student's name*). If you have any further questions, contact me by e-mail at ***michael_hearsay@sil.org***.

Sincerely,

Michael Hearsay
Human Resources Director for _____ (*country*)
(agency of representative)

Italics represent items that need to be personalized