



LCC INTERNATIONAL  
UNIVERSITY

**INVEST**  
IN YOUR FUTURE



## 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 70% 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.



## LINA AUKŠORIŪTĖ

*Hometown: Klaipėda, Lithuania*  
*Year: Senior*

During my freshman year that I spent in PRIME (Pre-requisite Intensive Module of English), my parents supported me as much as they could. After that year, however, I had to look for a summer job so that I would be able to take care of my tuition. I heard of a job offer on-campus in the Human Resources department that would allow me to work as a Student Assistant for the whole summer. It did not take long before I was accepted for that job, and thus I had a chance to save money for my studies.

Besides that, over the summer I applied for and then received the Church Partnership Grant, which guaranteed me a 50% tuition discount for one year. Thus, I would say without hesitation that it is realistic to have a job at LCC, as well as it is possible to receive scholarships for studies. I am genuinely thankful for this University that provides its students with so many different options and opportunities.

# 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 2017-2018 year is 2,856 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 434 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](mailto: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 Klaipeda:

<b>Food</b>	<b>94 EUR</b>	<b>50%</b>
<b>Health care and hygiene</b>	<b>29 EUR</b>	<b>15%</b>
<b>Local transport</b>	<b>12 EUR</b>	<b>6%</b>
<b>Communications</b>	<b>9 EUR</b>	<b>5%</b>
<b>Recreation and culture</b>	<b>17 EUR</b>	<b>9%</b>
<b>Miscellaneous goods and services</b>	<b>29 EUR</b>	<b>15%</b>
<b>Total</b>	<b>190 EUR</b>	<b>100%</b>



## 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.

**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.

**Finland:** non-EU nationals are allowed to work in the agriculture, forestry sectors without a work permit for up to 3 months. Berry-picking months are usually between June and August.

**United Arab Emirates:** an option for those that want to take summer and possibly Fall semester to work abroad. It is open for all Russian speakers. The job contract is for 6 - 12 months and includes work in the hotel & hospitality sector.

## LCC INTERNATIONAL UNIVERSITY FINANCIAL SUPPORT

Each year LCC offers more than 351,652 EUR in Financial Aid to our students. Currently 67% of all LCC students receive financial support of some sort. We plan on offering around 60,000 EUR to our new students in the 2017-2018 year.

All students are eligible to receive financial grants after submitting the Financial 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 1,883 EUR a year). This loan is paid directly to students' bank account at the start of each semester, once they register for their courses.

# JONAS PREISAITIS

**Hometown:** *Klaipėda, Lithuania*

**Year:** *Sophomore*

In 2009 I graduated from a high school in the USA with high hopes to attend an ivy league University after finishing my community college studies. Once I got my 2 year college degree it wasn't long before I realized that I wouldn't be able to afford any university without going into huge dept. I instead decided to wait, wait indefinitely for my situation to change hoping that maybe university prices in the USA would decrease or maybe I could find an opportunity to continue my studies abroad.

As of today the price of studies in the USA continues to rise, however I found an alternative to study here at LCC and transfer my credits so that my prior years of college studies wouldn't go to waste. Being a native of Lithuania I found it a great opportunity to come back to my home country and finish my studies for a fraction of the price. I was very excited to hear about the opportunity to receive a scholarship here at LCC for outstanding leadership skills which I was awarded due to my previous experience. I am very pleased with my current living situation, the Christian ethos that LCC embodies, and of course the excellent professors that show extraordinary care for their students.



## 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:

	AMOUNT NEEDED <i>(indicate as necessary)</i>	YOURSELF AND/OR PARENTS/BENEFACTORS
Tuition	2,856 EUR	
Rent or LCC housing <i>(if applicable)</i> (estimate 434 EUR/per semester)		
Living expenses (estimate 190 EUR per month for food & healthcare)		
Travel <i>(if applicable)</i>		



# DETAILS ABOUT FINANCIAL SUPPORT

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

## NEED BASED GRANTS

### Need Based Grant

This grant is awarded if you demonstrate financial need. The grant 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

### 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.

### 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.

### Academic Scholarship

This scholarship is awarded to students (one from each year - second, third and fourth) with the highest GPA from the previous year, unless they have received another financial grant. The award is a 50% tuition discount.

### Ukraine Scholar Award

This grant is given to first year students with the most outstanding academic achievements. Four students from Ukraine receive a 90% tuition discount for one year.

### Moldova Scholar Award

This grant is given to first year students with the most outstanding academic achievements. Two students from Moldova receive a 90% tuition discount for one year.

### Russian Federation Scholar Award

This grant is given to first year students with the most outstanding academic achievements. Two students from Russian Federation receive a 90% tuition discount for one year.

### **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, Moldova, Russian Federation and Lithuania) receive a 90% tuition discount for one year.

### **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.

### **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.

### **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.

### **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.

### **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.

### **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.

### **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.

### **International Relations 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.



**67%**

Percentage of student  
body receiving  
Financial Aid



## KAROLINA KIERAITĖ

*Hometown: Vilnius, Lithuania*

*Year: Senior*

The main struggle that would have prevented me from studying at LCC was finances. But here I am - thanks to all who made it possible. I got to know that there were opportunities to apply for financial aid and government scholarships. I was offered financial aid from LCC and received a government study stipend. Together they covered all of my tuition. The LCC staff was really helpful with the search for financial help. LCC also provided a payment plan. I still get some support from my parents and I work a little bit. I couldn't ask for better and more motivating conditions to keep good grades, and I'm thankful for the student-friendly approach of the University staff.

# OTHER GRANTS AND SCHOLARSHIPS

## **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.

## **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.

## **Basketball Scholarship**

This scholarship 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 scholarship may be available for a maximum of five years.

## **Peace Studies Scholarship**

This scholarship 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.

## **Alumni Scholarship**

This scholarship is awarded to two students selected by LCC distinguished alumni recipients. The Alumni Scholarship 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.

## **Resident Assistantship Grant**

This scholarship 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.

# KAISHAURI GIORGI

*Hometown: Tbilisi, Georgia  
Year: Sophomore*

One goal I have in mind as a university student is to not let feasibility challenges deter my passion for receiving quality education. For this very reason, I am a part of LCC community, a place which embraces and rewards me for all my strengths and achievements. At the end of my freshman year, I received a President's Leadership Scholarship which will cover 100% of the tuition for my second, third and fourth year studies. I am able to pay for living expenses by working in summers. Meanwhile, I know that none of my efforts to maintain excellent academic standing and student life engagement will go to waste. LCC has an abundance of opportunities for motivated students who are in need of financial help.





For more information on the grants offered by and through LCC, visit [www.lcc.it/bachelors-financing-planning](http://www.lcc.it/bachelors-financing-planning)

## 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)

# FORMULA FOR DETERMINING WHAT FINANCIAL GRANT YOU COULD RECEIVE

LCC International University Need Based Grants are awarded based on your financial need and academic status. We use the following table to determine the Need Based Grants 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 Grant 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 Grants are given for **one year**. Each year you may re-apply for Financial 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 Grant 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.

# HOW TO APPLY FOR LCC FINANCIAL AID?

Fill out the application with your parents or other family members. Don't forget to sign the application: both you and your parents or spouse need to sign it.

Submit required documents:

- Income tax declaration form of year 2016 (for Lithuanians only)
- Yearly salary letter (according to the situation: both parents and/or yours and spouse)
- Other documents if needed (for more information please refer to the Financial Aid application)

After filling out the application and collecting all the needed documents, send them as a package to the LCC Admissions Office by the required deadlines.

## PAYMENT PROCEDURES

You will pay LCC tuition and housing fees for each semester separately. Full payments are made twice a year before the semester:

- August 20 is the deadline for Fall semester
- December 20 is the deadline for Spring semester

If you are also enrolled in Summer classes, then you will pay for these classes separately prior to the Summer session. For more information please refer to [www.lcc.lt/payment-procedures/](http://www.lcc.lt/payment-procedures/).

## FALL 2017 PAYMENTS

As a new student at LCC International University you will have to pay a deposit of 150 EUR by **June 15** (for non-EU students) or **July 15** (for EU students). The deposit will be credited toward your tuition payment. Full payment for the Fall 2017 semester is due by **August 20**.

In case you find it difficult to pay in full, you can apply for the Payment Schedule. It will allow you to divide your tuition and housing fees into three equal parts, each installment being due by the following dates:

- August 15
- September 15
- October 15

Note: The administrative fee for the Payment Schedule is 17 EUR and it will be added to your financial statement after you have submitted the Payment Schedule Registration Form.

If you have issues paying tuition on time, you need to talk to either Student Financial Services or Admissions Counselors prior to the deadline.



# 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 FINANCIAL AID

We hope you'll seriously consider applying for LCC Financial Aid. You can download the application form from the LCC webpage [www.lcc.it/bachelors-financing-planning](http://www.lcc.it/bachelors-financing-planning) 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, 2016**, but there are no guarantees that you will get enough Financial Aid if you apply after this deadline.

## HOW DOES LCC USE MY TUITION MONEY?

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.

## WHERE DOES FINANCIAL AID COME FROM?

The President of LCC, together with the Senior Development Officer, make personal visits and send 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.

## DID YOU KNOW THAT?

**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.



**MORE INFO**

**[www.lcc.lt/student-financial-services](http://www.lcc.lt/student-financial-services)**

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 Admissions Office staff.