



LCC INTERNATIONAL
UNIVERSITY

INVEST IN YOUR

R OWN FUTURE A

AT LCC

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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.

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 it can be done.





**“ I WAS
BLESSED TO
BECOME ONE
OF THE
RECIPIENTS
OF THE
PRESIDENT
LEADERSHIP
SCHOLARSHIP**

”

...

During my first year at LCC, I created a budgeting system that helped me to manage my finances wisely. At the end of my freshman year, I was blessed to become one of the recipients of the President Leadership Scholarship that now covers 100% of tuition fees for the remaining three years of my studies. Although receiving this prestigious scholarship was a huge relief for me and my family,

studying and living in Lithuania still requires financial resources. In order to cover residence hall fees and living expenses, I work as a receptionist in the dorm buildings during the academic year, follow the budgeting habits that I have had since my first year at LCC, and work in the summer.

AISALE SAMARBEKOVA
Sophomore, Kazakhstan

A THREE-STEP FINANCIAL PLAN

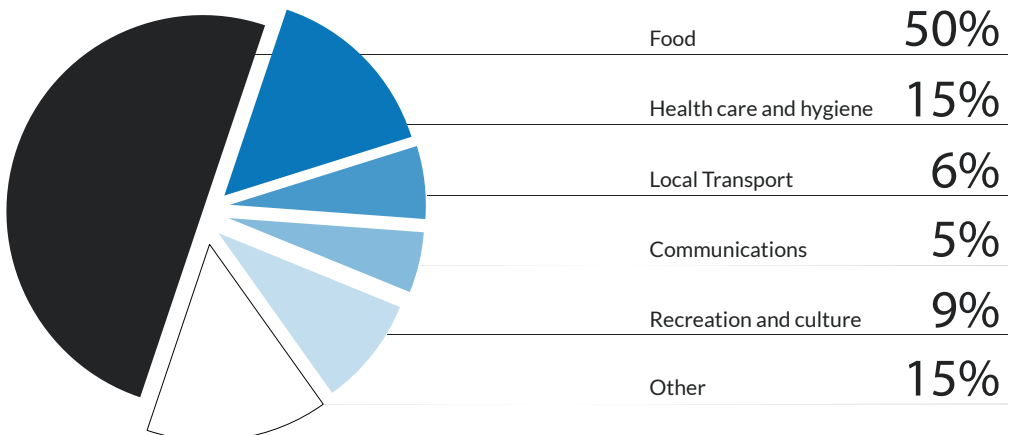
STEP 1

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 2022-2023 year is 3,360 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 270 EUR to 320 EUR. For more details regarding visas, please contact the LCC Migration Office at visa@lcc.lt.

To give an idea 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 (total around 200 EUR a month):



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 several 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. There is no program fee and accommodation and full board are provided. Students have to cover travel and insurance expenses which are later reimbursed by 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 120,000 EUR to our new students in the 2022-2023 year.

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

Your **admission score** (application, high-school grades, TOEFL/IELTS score and interview)

Your family's **financial need**

*Keep reading to find out more about
LCC's Financial Aid programs (p.11)*

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

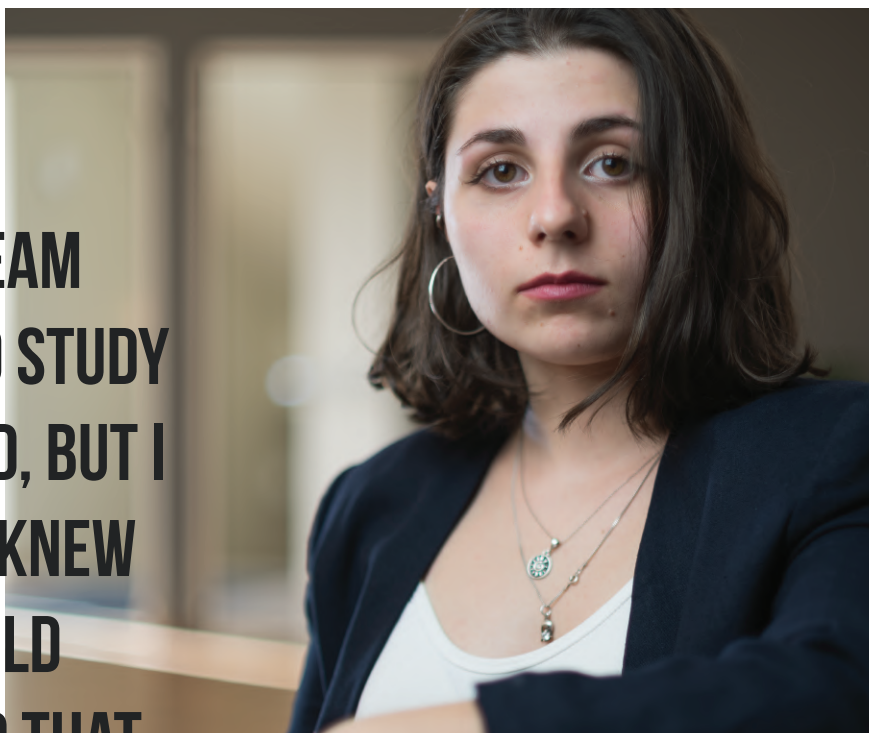
covers the fees you are charged each year for your courses. This loan is paid directly to the university.

Living Costs Loan

covers living expenses (up to 2,000 EUR a year). This loan is paid directly to students' bank accounts at the start of each semester once they register for their courses.

** Students from Lithuania and EU countries can apply.*

**“MY DREAM
WAS TO STUDY
ABROAD, BUT I
NEVER KNEW
IF I COULD
AFFORD THAT
LUXURY...”**



It only seemed like a dream but after finding LCC I understood that all dreams can come true one day. I first found out about LCC's international community, dorms, education, and beautiful Klaipeda. I decided to do everything to get there, and I do not regret for making that decision. LCC allowed me to meet people from various backgrounds and discover my dream profession. Knowledgeable and kind

professors are always ready to help you. One of the greatest things that I love about LCC is that it gives students a chance to work during their studies and in the summer. I am planning to use this opportunity to benefit my finances and cover my education expenses for next year. LCC is a great place for achieving goals and shaping the future.

HASMIK ASATRYAN
Freshman, Armenia

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 unsure if 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:

3,360 €	Tuition (eur/per year)	
450 €	Rent or LCC housing (eur/per semester)	
200 €	Living expenses (eur/per month)	
	Travel (if applicable)	

KAROLINA RUDŽIONYTĖ
Senior, Lithuania

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 Centralized 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.

**“I CANNOT EXPRESS
MY APPRECIATION
FOR BEING GIVEN
THE OPPORTUNITY
TO STUDY AT LCC
INTERNATIONAL
UNIVERSITY...”**



DETAILS ABOUT FINANCIAL SUPPORT

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

NEED-BASED AID

Need-Based Aid

(Students from certain countries are eligible to apply for a specific type of Need-Based Aid. Country's eligibility is determined based on GDP per Capita and LCC priority markets.)

There are three types of Need-Based Aid. The award is given based on financial need and final admission score (cumulative GPA in consecutive years). 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 & Senior – maximum Financial Aid a student can receive is 60% off of tuition.

MERIT-BASED GRANTS AND SCHOLARSHIPS

President's Leadership Scholarship

(100%, 12 students)

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

(100%, 4 students)

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.

Ukraine Scholar Award

(100%, 4 students)

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.

Caucasus Scholar Award (100%, 4 students)	This grant is given to first year students with the most outstanding academic achievements. Four students from Caucasus area (Armenia, Georgia, Azerbaijan, and Russian Federation) receive a 100% tuition discount for one year.
International Scholar Award (100%, 4 students)	This grant is given to first year students with the most outstanding academic achievements. Four students from Eastern Europe or Central Asia (except: Ukraine, Azerbaijan, Georgia, Armenia, Russian Federation, and Lithuania) receive a 100% tuition discount for one year.
New Market Scholar Award (100%, 8 students)	This grant is given to first-year students who have excelled academically and demonstrated involvement in various leadership activities. Four students per one new target market (8 in total from 2 markets) receive a 100% tuition discount for one year. Four students from Lithuania and four students from Mongolia, China, and/or Indonesia are eligible to apply for 2022-2023 academic year.
Lithuania Scholar Award (100%, 7 students)	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 (50%, 2 students)	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 (50%, 3 students)	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 (50%, 1 student)	This scholarship is for English major students entering their third or fourth year of studies. Its purpose is to reward English major 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 (50%, 1 student)**

This scholarship is for Theology major students entering their third or fourth year of studies. Its purpose is to reward Theology major 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 (50%, 1 student)**

This scholarship is for Psychology major students entering their third or fourth year of studies. Its purpose is to reward Psychology major 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 (50%, 2 students)**

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

**International Relations
Department Scholarship
(50%, 2 students)**

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



62%
OF STUDENTS RECEIVE
FINANCIAL AID



OTHER GRANTS AND SCHOLARSHIPS

Servant Leadership Grant (50%, 2 students)

This grant is awarded to students who exemplify servant leadership and promote involvement in their local communities or LCC. The grant focuses on students who demonstrate care and focus on the needs of others and do so in a self-aware, fair, and selfless manner. Two students receive a 50% of tuition discount during the student's second year of studies.

Basketball Grant (up to 90%, 19 students)

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 90% housing fees discount, and the grant may be available for a maximum of five years.

Social Impact and Peace Grant (50%, 2 students)

The Social Impact and Peace Grant is intended for second- or third-year students who are standing up for a positive social change. The award amount is a 50% tuition discount for one year for two students. The grant will provide support to students, who have a demonstrated interest in social justice and advocacy, as well as a demonstrated commitment of care and compassion toward others.

Resident Assistantship Grant (free residence, 17 students)

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.

Sibling Grant

Students who study at LCC together with their brother or sister are eligible for a Sibling Grant (the discount is applicable for students and their siblings for as long as both are studying at the same time).

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.

**“LCC OFFERED
A CHANCE FOR
ME TO COME
BACK TO THE
COUNTRY OF
MY BIRTH...”**



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 sophomore year, and I love the LCC community, the campus and the faculty here. LCC offers a smaller tuition cost and endless opportunities upon finishing my studies.

VYTAUTAS ČEMERKA
Sophomore, Lithuania

HOW LCC CALCULATES FINANCIAL NEED

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

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*

**YOUR NEED-BASED
AID WILL BE
ADJUSTED TO
YOUR PERSONAL
SITUATION.**



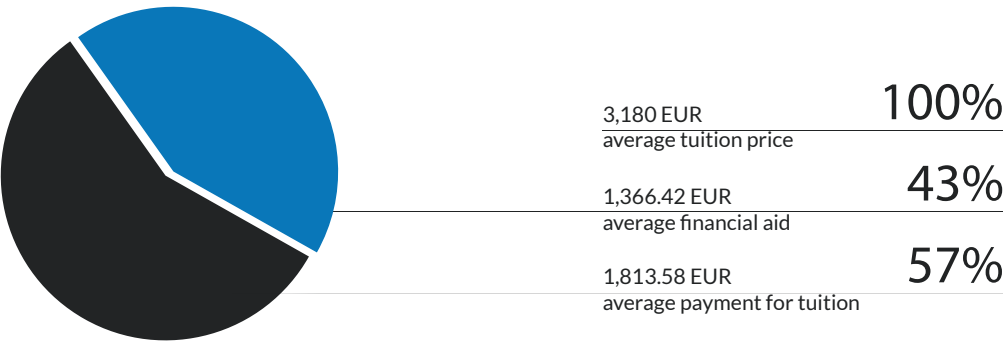
FORMULA FOR DETERMINING WHAT NEED-BASED AID YOU COULD RECEIVE

LCC International University Need-Based Aid are awarded based on your financial need and academic status. We use the following table as a guide in determining the **Need-Based Aid (%)** for all incoming students:

Financial Need (%)	Admission 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%

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

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



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.

You can apply for Need-Based Aid in the following years of your studies:

As a **Prospective student** you apply prior your admission to LCC for your Freshmen year;

In your **Freshmen year**, you apply for your Sophomore year;

In your **Sophomore year**, you apply for your Junior and Senior years of studies.

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 decision might be revised if your family faces financial problems such as loss of income, emergency expenses, or a shortfall in your own predicted summer savings.

Financial Aid is only available for students under 25 years of age.

Financial Aid is available for students who are seeking the first Bachelor's degree only.





**7 OUT OF 10
APPLICANTS RECEIVE
NEED-BASED AID**

HOW TO APPLY FOR NEED-BASED AID?

STEP 1

Check your country's **eligibility** and fill out a specific type of the Need-Based Aid **application form** with your parents or other family members.

STEP 2

Submit required documents:

Income tax declaration form of year 2021 *(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 Need-Based Aid application)*

STEP 3

After filling out the application and collecting all the needed documents, **submit them all together on the online application form** before the required deadlines and wait for feedback on your application.

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/tuition-and-fees/bank-transfer-information

FALL 2022 PAYMENTS

Full Payment

As a new student at LCC International University you will have to pay a deposit of 300 EUR by June 15 (for international students) or July 15 (for LT students). The deposit will be credited toward your tuition payment. Full payment for the Fall 2022 semester is due by August 20.

Payment Schedule

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, 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 Need-Based Aid

We hope you'll seriously consider applying for LCC Need-Based Aid. You can access the application form on 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 are more funds available the earlier you apply. We will accept applications until May 15, 2022, but there are no guarantees that you will get 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. Most 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.



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www.lcc.lt/tuition-and-fees