Payment plans
CBS encourages students to take a biblical view of debt and to pay their full tuition at the time of registration. A deferred tuition payment plan through Nelnet Business Solutions, however, exists to help those students who cannot pay their full tuition at registration and have balances of $300 or more. The options are flexible and more options are available the earlier the student registers for courses. Students pay a $25 service fee in addition to monthly tuition and fee payments.

“"A wise man will hear and increase in learning and a man of understanding will acquire wise counsel...”
Proverbs 1:5 (NASB)
INVESTING IN YOUR FUTURE

The Student Financial Services Office often hears “How can I afford to attend college at CBS?” It is our desire that this brochure provides you with a fundamental understanding of the financial elements of a CBS education—the issues of cost as well as what assistance may be available to you. If you need more information call our offices at 832.252.4602 or stop by during normal business hours. Our office looks forward to working with you!

Estimated Costs
2010-2011 (Annual Cost)

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<table>
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<tbody>
<tr>
<td>Tuition (Full-Time*)</td>
<td>$8,424.00</td>
</tr>
<tr>
<td>Fees (Full-Time*)</td>
<td>$360.00</td>
</tr>
<tr>
<td>Total</td>
<td>$8,784.00</td>
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*This rate is for a traditional bachelor student enrolling in 12 credit hours for each term (Fall, Spring and Summer).

Fees listed represent the general service fee for the college. Additional fees may be assessed for special circumstances where appropriate.

What is Financial Aid?
Financial aid is money that is given, paid or borrowed that can be used to pay for your educational expenses while in college.

Types of Aid
A financial aid award package will be created from several sources, including the federal government, state agencies, private organizations, churches and CBS.

Types of aid available include the following:
- **Grants** - aid that is awarded that is generally based on financial need but does not require repayment.
- **Scholarships** - aid that is awarded that is based on need, merit or other criteria that does not require repayment.
- **Loans** - aid that is awarded and requires repayment.

Key Steps in the Financial Aid Process

Admission
Complete the College’s online application, pay your application fee and meet with your enrollment advisor to complete the remaining admission requirements. Students must be in a degree program in order to receive federal aid however some institutional aid is available for those in certificate programs.

FAFSA
Complete a Free Application for Federal Student Aid (FAFSA) available online at www.fafsa.ed.gov. Be sure you sign the FAFSA with your PIN and use the CBS school code of 034224-00. CBS also requires an internal financial aid application to be completed online at myfa.cbshouston.edu as well. All application information must be completed in time to meet the deadlines so you are encouraged to apply early.

Scholarships
Complete the scholarship application(s) for which you may be eligible. All scholarship applications are provided online. Applications received after the deadline will not be given priority consideration in the awarding of aid.

Student Aid Report
Review the Student Aid Report you receive from the Department of Education for accuracy and make any necessary corrections. If no corrections are necessary, keep the Student Aid Report for future reference.

Verification
If you are selected for verification based on the information you provided on your FAFSA or other sources, please respond promptly for the request for additional information.

Award Letter
Once CBS receives all of the information our office will process the information and send you an award letter with your estimated financial aid for the academic year. If loans are part of your award package you will have some additional steps to complete so please respond to the e-mail request to complete the loan application.