

FINANCIAL AID PRORATION GUIDE

2025 - 2026

The Financial Aid Proration Guide is a resource that outlines the CIU Scholarships available for undergraduate online, graduate, and seminary students as well as how aid is prorated for different types of CIU Scholarships based on the number of credit hours taken in a semester. Most degree programs have a Fall, Spring, and Summer semester with the exception of Master of Organizational Leadership (MOL) and Master of Business Administration (MBA) will Fall and Spring semesters. The guide helps to show how financial aid packages may be recalculated by adding or dropping courses in a semester.

Undergraduate Online Programs

CIU Scholarship Amount by Semester Credits	12+ Semester Credits	9-11 Semester Credits	6-8 Semester Credits	3-5 Semester Credits	Maximum Amount per Year if Enrolled 12+ Credits (Fall, Spring, Summer)
Program Scholarship Associate of Arts - Business Administration, General Studies, Healthcare Administration, Human Services Bachelor of Science - Business Administration, General Studies, Healthcare Administration, Human Services, Nursing (RN to BSN)	\$500	\$375	\$250	Not Eligible	\$1,500
Fulltime Ministry Scholarship	\$500	\$375	\$250	Not Eligible	\$1,500
Partner Organization Scholarship	\$500	\$375	\$250	Not Eligible	\$1,500
First Responder Scholarship	\$500	\$375	\$250	Not Eligible	\$1,500
Military Scholarship	\$2,500	\$2,000	\$1,300	\$600	\$7,500
Visit Scholarship	\$250	\$250	\$250	Not Eligible	\$500

Graduate Programs

CIU Scholarship Amount by Semester Credits	9+ Semester Credits	6-8 Semester Credits	3-5 Semester Credits	Maximum Amount per Academic Year
Master of Business Administration (MBA), Master of Organizational Leadership (MOL) Scholarship MBA Concentrations - Finance, Healthcare Administration	\$1,000	\$750	\$500	\$3,000
Seminary Master of Arts, Master of Divinity Scholarship Master of Arts - Bible Exposition, Bible Teaching, Care and Counseling, Chaplaincy, Ministry Studies, Theological Studies Master of Divinity - Bible Exposition, Care and Counseling, Chaplaincy, Ministry Studies, Missiological Studies, Muslim-Christian Relations, Teaching English to Speakers of Other Languages (TESOL)	\$1,000	\$750	\$500	\$3,000
Master of Arts Scholarship Master of Arts - Global Migration, Intercultural Studies, Muslim-Christian Relations, Teaching English to Speakers of Other Languages (TESOL)	\$500	\$375	\$250	\$1,500
Master of Education, Master of Arts in Teaching Scholarship	\$500	\$375	\$250	\$1,500
Pastor or International Missionary Scholarship	\$500	\$375	\$250	\$1,500
Continuing Alumni Scholarship	\$750	\$500	\$250	\$2,250
Partner Organization Scholarship	\$500	\$375	\$250	\$1,500
First Responder Scholarship	\$500	\$375	\$250	\$1,500
Military Master's Scholarship	\$2,500	\$1,750	\$900	\$7,500
Visit Scholarship	\$250	\$250	\$250	\$500

^{*}Seminary Competency-Based Theological Education and Graduate Certificate students do not qualify for scholarships or loans.

Advanced and Doctoral Programs

CIU Scholarship Amount by Semester Credits	7-8 Semester Credits	5-6 Semester Credits	3-4 Semester Credits	Maximum Amount per Academic Year
Program Scholarship Education Specialist				
Doctor of Business Administration (DBA) Doctor of Ministry (DMin) PhD – Organizational Leadership, Counselor Education & Supervision, Educational Leadership	\$500	\$375	\$250	\$1,500
Pastor or International Missionary Scholarship	\$500	\$375	\$250	\$1,500
Continuing Alumni Scholarship	\$750	\$500	\$250	\$2,250
Partner Organization Scholarship	\$500	\$375	\$250	\$1,500
First Responder Scholarship	\$500	\$375	\$250	\$1,500
Military Doctoral Scholarship	\$1,500	\$1,000	\$500	\$4,500
Visit Scholarship	\$250	\$250	\$250	\$500

Federal & State Aid:

- Students must be registered for at least the following semester hours and be degree-seeking to qualify for federal loans:
 - Undergraduate = 6 credit hours
 - o Graduate = 4.5 credit hours
 - Advanced = 1.5 credit hours
- Undergraduate students may be eligible to receive a Federal Pell Grant. The amount is determined by enrollment status, income, dependency, etc.
- Certain SC Resident students may qualify for the South Carolina Tuition Grant, SC LIFE Scholarship, or SC HOPE Scholarship. Undergraduate students
 must be starting in the Fall term and registered for 12 semester hours
- Changes in enrollment status (adding/dropping courses) may affect Federal and State Aid.

Additional Aid Information:

- An active duty, veteran, or spouse may be eligible for military scholarships with available military funding up to the cost of tuition. The awarding of military scholarships is contingent on submission of a DD-214 or other proof of service document that indicates the student was honorably discharged. In the case of active-duty students, they must supply recent orders, LES, or other proof of service. Military IDs are prohibited from being used as proof of military service.
- Student athletes receiving athletic scholarships are not eligible for non-athletic scholarships.
- To be eligible for financial aid, students must meet Satisfactory Academic Progress (SAP).