“SNU helped me keep my head above water when nothing else could. There was a tragic accident in my family. I had to come back to a full schedule of nursing classes, and there was this overwhelming outpouring of compassion. My professors cried with me and prayed with me. I heard from people I didn’t even know. I have very strong feelings about this university. If I had been anywhere else I wouldn’t have survived.”

— Sarah Walker, Nursing, Tulsa, Oklahoma

What kind of price tag should you put on an educational journey that will transform your child's life — one that will build her character, expose her to a world of culture, draw her closer to God, and nurture her with unconditional love and support?

As a parent, you can view higher education one of two ways.

Number one, it's just another something you as a parent need to pay for along the road to getting your son or daughter out into the "real world."

Number two, higher education will be your child's most valuable life-long asset.

We here at Southern Nazarene University embrace the latter.

Right up front, we acknowledge that you may pay a bit more for the SNU education, but in doing so, you will be making an eternally-focused investment — one that will impact the faith of your child as it is linked to the demands of his or her professional career.

Equipping your child to navigate with godly wisdom, strength, and character in the 21st century, is an asset that will continue to mature and appreciate in value for years to come.
“A state college may be less expensive, but my resume wouldn’t even compare to the one I’m building now... I look at it this way: if your car breaks down, you can buy low, middle, or high quality parts to fix it. I choose high quality, because I want it to last. That’s why I chose SNU.”

— Jared Hofer, Athletic Training, Oklahoma City, Oklahoma
"THE SPIRIT OF GOD IS ALL AROUND YOU AT SNU. YOU FEEL SAFE HERE, BECAUSE THIS IS
A PLACE TO BELONG. THE EDUCATION IS TOP NOTCH — FROM THE SMALL STUDENT
POPULATION, TO THE RELATIONSHIPS, TO THE HIGH ACADEMIC STANDARDS. I BEGAN
TEACHING MUSIC IN A PUBLIC SCHOOL THIS YEAR, AND I'M INVOLVED IN STUDENT
GOVERNMENT, MENTORING, AND SEVERAL TRAVELING GROUPS, WHICH HAVE PROVIDED ME
WITH CONTACTS THAT MAY LEAD TO A FUTURE JOB."
— RYAN GAGE ('03), MUSIC EDUCATION, MIDWEST CITY, OKLAHOMA

Southern Nazarene University

NET COST VS. GROSS EXPENSE
SNU is one of the most affordable private Christian universities in the nation. Of the 103
member institutions that comprise the Council for Christian Colleges and Universities, SNU ranks
in the top 20% of most affordable schools.

Keep in mind, too, that more than 85% of our students receive some form of financial aid, from
scholarships and grants to loans and work-study programs. Your child may be eligible for one of
many departmental scholarships, ministerial student scholarships, church matching
scholarships, and a broad range of academic scholarships (for those who score 25 or higher
on the ACT or 1130 or more on the SAT).

As you compare the cost of the SNU education with that of state schools, please note that
SNU is only several thousand dollars more when you factor in the "net cost," including
room and board.

COLLEGE FUNDING OVERVIEW
Whether your child will begin college in a year
or two, or further down the road, there are
several points of advice we can offer to help you plan for the future while taking advantage of
significant savings.

1) Start saving now! Regardless of the age of your child, there are always tax advantages
and interest-earning vehicles that can make saving for college a worthwhile investment.

2) Save regularly! Monthly installments that fit your budget can become a significant
investment in your child's college funding sources.

Families meet the cost of a college education from a variety of sources. A combination of
savings, current cash flow, summer job earnings, work-study while in school, need-based grants,
merit-based scholarships and awards, and student loans constitute the manner in which
college expenses are met. Let's examine four basic streams of college funding: parents' long-
term savings, grants, loans, and student income.
SAVINGS*

The primary options in saving for college are:

1. SNU’s Tuition Prepayment Plan — Pay for at least a semester of college at today’s rate and the Tuition Prepayment Plan will then cover the cost of a semester when the child for whom it was purchased attends SNU, thereby offsetting the effect of inflation.

2. 529 Plans — Initially established state-sponsored college savings plans which allow its funds to be applied to college expense, with earnings being free of federal tax (some states also waive their taxes).

3. Roth IRA — This vehicle allows a family to make investments in an account that can be used for both the parent’s retirement and a child’s college education.

4. Coverdell ESA — The Education Savings Account allows families to take advantage of the tax savings found in 529 plans, but with greater investment flexibility.


SNU has joined the Independent 529 Plan, along with over 200 of the nation’s top private colleges and universities. Individuals prepay future tuition at a price less than you would pay today. The money is then managed by TIAA-CREF, and regardless of effects of inflation, SNU guarantees your investment.
TRANSFORMING COMMUNITY...

GRANTS
Students receive grants from federal, state, private, and university sources. Grant awards are based upon financial need or upon a student’s scholastic achievement, skill, or potential.

1. Pell Grants — Primary need-based federal grant program. Student eligibility is calculated by formula drawn from the FAFSA form completed by parents, available through SNU.

2. State Grants — Oklahoma makes grant money available to students through two programs, Oklahoma Higher Learning Access Program (OHLAP) and Oklahoma Tuition Aid Grant (OTAG). Awards are need-based; enrollment must occur in high school (SNU or high school guidance counselors have information).

3. SNU Grants — The university offers a variety of academic grants based upon ACT/SAT scores as well as certain performance-based awards (e.g., music, athletics, leadership). Contact the SNU Office of Admissions for details.

4. Private Grants — Hometown service clubs, businesses, and non-profit organizations assist worthy students by granting awards to young men and women of their community. Contact the SNU Office of Admissions for details.

To discover financial options available to you as you invest in your child’s future, we invite you to contact the Office of Admissions or the Office of Financial Assistance at 800.648.9899, or at www.snu.edu.
"The SNU education is a springboard into all kinds of opportunities — like internships, special programs, and research within your major. I've gained crucial experience with field research at our rain-forest campus in Costa Rica. This will help me when I do my graduate work in tropical biology."
— Brad Christoffersen ('03), Biology, Lake Jackson, Texas

**LOANS**
Both the federal government and private banking have established student loan programs that allow a student or family to secure a loan for part or all of an education; in many instances, repayment begins after graduation. 5.6% of a family's assets are generally calculated as being used for a child's education. After that, a family may wish to pursue one of these loan programs.

1. Perkins Loans — Issued through the university at a rate lower than other personal loans. Interest is not due until after graduation.

2. Stafford Loans — Acquired through a bank, the subsidized Stafford loan does not require payment until after graduation.

3. PLUS Loans — Parents initiate a government-sponsored, low interest loan for their child's education.

**STUDENT INCOME**
While the amount of financial assistance a student is eligible to receive (financial need) takes into account 35% of a child's savings, too few students actively participate in saving for their college experience. Student contributions toward college expense should be part of a family's savings plan.

1. Summer and School Year Employment — Students can find employment and earn the remaining portion of their college expense. (The SNU Career Services Office provides leads for on- and off-campus employment.)

2. Work Study — A federally subsidized program that provides salaried pay to qualified students who work during their college experience.
HISTORY: Founded in 1899, SNU is the third oldest private four-year liberal arts institution in Oklahoma. It is one of 10 Nazarene colleges in the U.S., Canada, and Africa.

COMMUNITY: SNU’s 35-acre campus features fountains, a community mall area, sculptures, large shade trees, and open green space. Athletic fields and horsemanship facilities are located on an additional 165 acres, nearby.

LOCATION: SNU students enjoy the university’s relaxing, safe, convenient setting in Bethany, Oklahoma (population: 22,000), just west of Oklahoma City (population: 1 million).

SIZE: 2,200+ students.

STUDENT-FACULTY RATIO: 18:1.

FACULTY: Comprised of caring individuals who offer one-on-one attention and an open door office policy. Doctoral degrees are held by 80% of the full-time teaching faculty.

UNDERGRADUATE PROGRAMS

CLUBS/ORGANIZATIONS: Dozens active on campus, including honor societies, academic clubs, social groups, religious clubs, drama and musical groups, literary clubs, and political organizations.

ATHLETICS: A member of the NAIA and theSooner Athletic Conference, SNU fields 18 teams and one of the most impressive lists of championships in the country, including national titles, runner-up, and final four appearances in basketball, track, football, golf, and soccer.

CRIMSON STORM ATHLETICS

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RESIDENCE LIFE: Seven residence halls, each with cable TV, high-speed Internet access, and sophisticated ID security systems.

FINANCIAL AID: About 85% of SNU’s students receive financial assistance in the form of scholarships, grants, loans, and work-study programs. The average financial aid package equals more than 30% of each student’s college expense.

MEMBERSHIP: SNU is a proud member of the Council for Christian Colleges & Universities (CCCU) — whose mission is to advance the cause of Christ-centered higher education and to help its member institutions to transform lives by faithfully relating scholarship and service to biblical truth.

OUTCOMES: SNU graduates enjoy extremely high acceptance rates into the nation’s finest law, medical, and dental schools — and physician assistant programs.

ACCREDITATION: SNU is a member of the North Central Association of Colleges and Secondary Schools with accreditation through its Master’s program. It is accredited by the National Council for the Accreditation of Teacher Education, the Oklahoma Board of Nursing, the National Association of Schools of Music, and the National League for Nursing. SNU is a member of the Oklahoma Independent College Foundation, the Oklahoma Association of Independent Colleges and Universities, and the American Association of Colleges for Teacher Education.

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