Lower the Cost of Your Concordia MEd

Between scholarships, grants, and options you may not yet know about, there are plenty of ways to make your education more affordable.
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It takes a hungry mind, passion, and foresight to decide to pursue an MEd while working full time—not to mention a heart of gold, knowing that what you learn will benefit you and your students. That said, money shouldn’t be the reason you pump the brakes.

At Concordia University-Portland, we understand that affordability is top of mind before, during, and after the application process. That’s why we created this guide: to share with you an overview of options and potential opportunities available that could help you better afford your tuition.

Any questions after reading it? We’re standing by. Our team would love to hear what drives you and assist you in reaching your ultimate goals. Let’s do this!
CONCORDIA SCHOLARSHIPS

Start with the most obvious source of funding assistance: Concordia-sponsored scholarships for those who qualify. We like to invest in our students, just as our students invest in those they teach. And as one of the largest and most respected forces in learning today, we’re able to commit to affordability with various opportunities throughout the year. Here, we break down examples of scholarships that are typically offered. Talk with your Enrollment Specialist (ES) to find out what scholarships are currently available and if you qualify within the established scholarship criteria.

IF YOU SUBMIT CERTAIN MATERIALS RIGHT AWAY...

$1,000

Our Priority Scholarship is given to those who submit required materials soon after their first conversation with an ES. It’s based on specific deadlines and start dates, but if you qualify, you’re able to stack this with select other scholarships—which could mean more than $1,000 toward your MEd.

IF YOU APPLY (AND GET ACCEPTED) DURING A SEASONAL SCHOLARSHIP TIME FRAME...

$2,000

Ask your Enrollment Specialist if Concordia is currently offering a “Seasonal Scholarship.” For example, in the fall, we may offer a Back to School Scholarship that entitles every MEd student to a $2,000 scholarship if enrolled into a certain start date.

IF YOU TEACH IN A TITLE I SCHOOL DISTRICT...

$2,000

Teachers working in a verifiable Title I school district may be eligible, pending their program, for our Title I Teacher’s Scholarship.

IF YOU’RE AN ACTIVE DUTY OR VETERAN MILITARY SERVICE MEMBER (OR A SPOUSE OF ONE)...

$3,000

A token of appreciation from Concordia to those who serve or have served our country, this is our way of saying thank you for your courage. (And keep in mind, this is in addition to federal military benefits to which you may be entitled.)

IF YOUR SON OR DAUGHTER ATTENDS A LUTHERAN SCHOOL (OR YOU WORK AT ONE)...

20% OFF

The 20% Lutheran School Partnership Scholarship gives qualified MEd students a 20% discount on tuition, an offer that cannot be combined with other offers.

IF YOU WORK AT CONCORDIA UNIVERSITY SYSTEMS...

20% OFF

The 20% Lutheran Educators and Employees Scholarship is also a 20% discount on tuition, and cannot be combined with other offers.
TUITION REIMBURSEMENT

Many school districts and schools provide financial support for employees in their pursuit of an MEd. For one, it keeps their great teachers on staff. And two, why wouldn’t they want their teachers to continue enhancing their skills? If you’re not sure if yours does, approach your HR office or supervisor and ask.

A FEW TIPS

1) Arrange a meeting between you and your supervisor at a time when neither of you will be distracted by bells ringing or students rushing through the hallways.

2) Explain your plan to earn an online MEd through Concordia, your reasons for doing so, and how it will positively—and immediately—affect your work in the classroom.

3) Ask if your employer offers tuition reimbursement. If they do, find out where you can get all of the details, in writing, so you know exactly how the process works.
Loans, grants, the FAFSA, terms and conditions—when it comes to federal financial aid, the details can seem daunting. As soon as you apply to Concordia, you’ll be assigned a professional financial aid counselor who will advise you on the process. Our counselors will help answer any questions you may have regarding the opportunities available to qualifying students.

Here are a few federal resources to consider.

**HOW MUCH A QUALIFIED GRADUATE STUDENT CAN BORROW**

According to Federal Student Aid, an office of the U.S. Department of Education:

- Up to $20,500 each year in Direct Unsubsidized Loans.
- The remainder of your costs not covered by other aid in Direct PLUS Loans.

**WHAT THE TEACH GRANT DOES FOR ELIGIBLE TEACHERS**

The Teacher Education Assistance for College and Higher Education (TEACH) Grant provides grants of up to a certain amount a year to eligible students who agree to teach for four years at an elementary school, secondary school, or educational service agency that serves students from low-income families. (Great news: at Concordia, the maximum amount a student can receive through the TEACH Grant is $3,736 per year.) Click here for the full list of details, or talk to your financial aid counselor.

**WHAT TAX BENEFITS EXIST FOR GRADUATE STUDENTS**

The Lifetime Learning Credit allows qualified students to claim up to $2,000 per year for college or career school tuition, fees, books, and equipment required for the course and had to be purchased from the school. Click here for more info, or consult with your accountant to determine if this credit applies to you.

**WHERE TO GO FOR MORE DETAILS**

Federal Student Aid’s website, Facebook page, and Twitter account are all great places to find more information about federal aid.
EXTERNAL SCHOLARSHIPS

External scholarships, sometimes referred to as “outside scholarships,” are not just for undergraduates! You may be pleased to know this: there are a lot of scholarships out there (not associated with Concordia) to help prospective graduate students and/or currently enrolled graduate students pay for their degree. If you qualify for and win an outside scholarship, we will apply the award on top of your Concordia scholarships for extra savings.

Here’s an assortment of what has been offered in the past. (Please note, there may have been changes since this information was compiled, and each one includes specific terms and conditions not listed here.)

EDWYNA WHEADON POSTGRADUATE TRAINING SCHOLARSHIP FUND
The National Council of Teachers of English (NCTE) awards one $500 scholarship per year to support postgraduate training. Applicants are required to be teachers of English/Language Arts in a publicly funded institution.
READ MORE

ACS-HACH POST-BACCALAUREATE TEACHER SCHOLARSHIP
Recipients of this American Chemical Society (ACS)-sponsored scholarship receive up to $6,000 for full-time study or up to $3,000 for part-time study toward the completion of their MEd or secondary chemistry/science certification.
READ MORE

TEACHER.ORG’S “INSPIRE OUR FUTURE” $500 SCHOLARSHIP
In 2017, Teacher.org sought to support an experienced teacher who is continuing their education (or a teacher candidate who has just begun the process) by offering a $500 scholarship to help pay for their education and other expenses.
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THE RUTH CRYMES TESOL FELLOWSHIP FOR GRADUATE STUDY
TESOL awarded one current graduate student with $1,500 and a convention registration to support their development of projects with direct application to ESOL classroom instruction.
READ MORE

WHERE TO LOOK FOR SCHOLARSHIPS:
In addition to simply Googling terms specific to you and your interests, take a look at scholarships.com, fastweb.com, and teacher.org, among others.
ADDITIONAL OPTIONS

Scholarships, grants, and reimbursements aren’t the only ways students can make their graduate degree more affordable. Some students consider the additional ideas listed below, depending on their preferences, needs, and circumstances.

RESEARCH PRIVATE LOANS
Should you wish to take out a private loan, check out ELMSelect—a tool that provides comparisons of products and lenders.

TAKE ADVANTAGE OF TEACHER DISCOUNTS
If you feel the need to upgrade, say, your internet access, computer, or headphones, remember that many retailers offer special discounts for teachers. Just be sure to ask wherever you shop.

TAP INTO YOUR COLLEGE SAVINGS PLAN
Do you have money remaining in a college savings plan that, perhaps, your parents set up for you? Find out if those funds can be used toward graduate school. (FYI: Concordia is a 529-eligible institution.)

CHOOSE OUR PAYMENT PLAN OPTION
For students who prefer to pay their tuition costs in installments, we offer a Payment Plan option. Installments are determined when you sign up for the plan. For additional details, reach out to our Student Accounts Office.
What’s Next

Ultimately, how you choose to fund your education is a personal decision. But if you need clarification or further information on your options, your financial aid counselor at Concordia will certainly help.

Every day, you challenge your students to seek the answers to their questions and to find solutions to every problem; we know you will do the same, and we are here to help you do what it takes to pursue your dreams, so you can help your students live theirs.

We’re here to keep you on that path, so that hopefully this time next year, we’ll see you and your online peers in Portland for commencement!

NOW IMAGINE YOU...
(A hypothetical situation below)

- RECEIVE THE PRIORITY SCHOLARSHIP FROM CONCORDIA
- CASH IN ON OUR SEASONAL SCHOLARSHIP OFFER
- QUALIFY FOR THE TEACH GRANT
- WIN AN EXTERNAL SCHOLARSHIP FOR YOUR INTEREST IN STEAM
- PUT THE REMAINDER OF YOUR COLLEGE SAVINGS PLAN TOWARD YOUR MEd
- GET REIMBURSED FROM YOUR EMPLOYER

$12,000

In this scenario, one year of funding help (plus free required textbooks that Concordia may offer at the time you apply)

DO YOUR HOMEWORK: Find out what your real total is, so you’ll be one step closer to earning your MEd.

Concordia’s MEd programs are $697 per credit; depending on the program you choose, the cost of attendance is between $20,910 and $24,395. The average scholarship for a Concordia online student is $2,535 (2014-2017 data).

Concordia scholarships mentioned in this guide are available during the 2017-2018 academic year and are subject to change. Be sure to consult with your financial aid counselor to discuss your particular circumstances and what you may qualify for in terms of aid.
Regionally accredited, nonprofit, private, and founded upon Lutheran values of grace, education, and open discourse, Concordia University has been preparing transformative leaders from our Portland, Oregon campus since 1905.

The convenience of 100 percent online, clearly defined coursework—paired with realistic deadlines and the ability to immediately apply what you learn in your classroom—makes our MEd programs ideal for busy lifestyles. And the potential career benefits—from higher pay to promotions—are second only to the reward of having an everlasting impact on the lives of your students.

Join our community of over 10,000 College of Education alumni, and let’s change the world through education, together.

FOR MORE INFORMATION, VISIT US ONLINE OR REACH OUT TO YOUR ENROLLMENT SPECIALIST AT ANY TIME.