

M.A.T. in Early Childhood Education Traditional Program

Program Tuition, Student Fee, Estimated Student Loan Per Term

Term	Semester Hours ¹	Tuition and Fees ²	Estimated Textbook Costs ³	Estimated Student Loan Amount Needed ⁴
Term 1, Year 1	6	\$4,260	\$300	\$4,560
Term 2, Year 1	6	\$4,260	\$300	\$4,560
Term 3, Year 1	6	\$4,260	\$300	\$4,560
Term 4, Year 2	6	\$4,260	\$300	\$4,560
Term 5, Year 2	9	\$5,610	\$450	\$6,060
Term 6, Year 2	6	\$4,260	\$300	\$4,560
Term 7, Year 2	5	\$3,575	\$300	\$3,875
Program Total	44	\$30,485	\$2,250	\$32,735
Estimated Student Loan Repayment (10-year standard schedule)⁴ monthly payment				\$380.77

1 Semester hours per term may vary. Tuition, fees, and estimated student loan maximums may be reduced should semester hours per term decrease and increased if semester hours increase. If eligible, you may be able to borrow an additional loan, up to a maximum of \$6,833 per term when enrolled in three terms per year and up to a maximum of \$5,125 when enrolled in four terms per year.

2 Tuition and student fees listed are effective Summer 2017 through Spring 2018 during which core courses are \$685 per credit hour. Term 1 has only ESL course required. ESL courses have a rate of \$450 per credit hour. Student fees are currently \$150 per term. Please note that additional fees may apply. Tuition and fee rates are subject to change annually, without notice. Visit www.nl.edu/tuition for a comprehensive list of current tuition and fees.

3 Textbook costs are estimated at \$150 per class but may vary per student and actual enrolled classes.

4 The estimated student loan amount you may borrow per term is subject to eligibility and additional terms and conditions. Students must be enrolled at least half-time to be eligible to borrow a Federal student loan. **The estimated student loan amount needed may increase slightly to cover loan origination fees** of 1.068% for Federal Direct Stafford loan (current interest rate is 5.31%) and 4.272% for Federal Direct Graduate PLUS (current interest rate is 6.31%) loans. There are a variety of loan repayment options including, but not limited to, cancellation and forgiveness options. Please read more at <https://studentaid.ed.gov/sa/repay-loans>. Interest rates and origination fees are subject to change without notice.

NLU prides itself on maintaining a low Federal Cohort Default Rate of 3.7%. Please visit our website www.nl.edu/financialaid for more information on financial aid or contact the Office of Student Finance at 888.658.8632 x5350 if you have any questions.



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