

MICUA

Maryland Independent College  
and University Association



## You Can Afford a Private College

COST & VALUE

*At a Glance*  
2010

## Table of Contents

3	About MICUA
4	Sticker Price Vs. Out of Pocket Cost
6	Student Views
8	High Graduation Rates
10	A Sound Investment
11	Advantages of Private Colleges
12	Baltimore International College
13	Capitol College
14	College of Notre Dame of Maryland
15	Goucher College
16	Hood College
17	Johns Hopkins University
18	Loyola University Maryland
19	Maryland Institute College of Art
20	McDaniel College
21	Mount St. Mary's University
22	St. John's College
23	Sojourner-Douglass College
24	Stevenson University
25	Washington Adventist University
26	Washington College
27	Affiliate Members

## About MICUA

The Maryland Independent College and University Association (MICUA) is a member-driven organization, which exists to advance the interests of independent higher education in Maryland. Consistent with its mission, MICUA administers collaborative efforts, resource sharing, and information exchange to support campus leaders and promote access, affordability, and accountability.



Tina Bjarekull  
*President*

A distinctive and diverse group of 17 private, nonprofit colleges and universities constitutes MICUA's membership. **These 17 institutions offer a broad spectrum of educational opportunities, deliver quality academic programs in all regions of the State, and provide unique academic experiences not available at any public institution in Maryland.** Today, the MICUA member institutions serve more than 63,000 students annually and award nearly one third of all bachelor's, master's, and doctoral degrees conferred by a Maryland institution each year.

### **MARYLAND STUDENT LOAN MARKETPLACE**

In 2009, MICUA launched the Maryland Student Loan Marketplace to help students and their families navigate college financing. To learn more about this free online resource for smart borrowing practices, visit [www.micua.org](http://www.micua.org) or [www.marylandstudentloanmarketplace.com](http://www.marylandstudentloanmarketplace.com).

## Sticker Price Vs. Out of Pocket Cost

While the overall tuition, or “sticker price,” of an independent college or university is often higher than that of a state college or university, private colleges work hard to meet the financial needs of their admitted students, often resulting in lower “out of pocket” expenses for many families.

**Over 80% of full-time students at MICUA colleges and universities receive one or more types of financial aid to make their enrollments possible.**

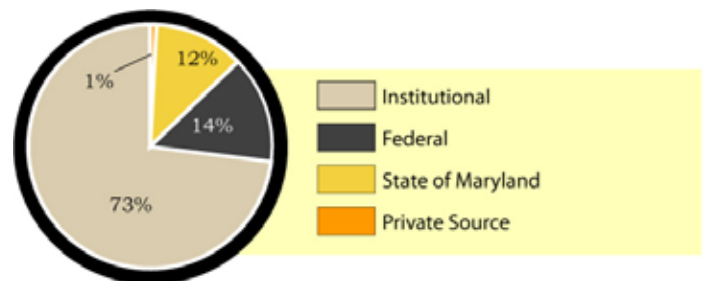
Combining State and federal scholarship programs, low-interest loans, private scholarships, and on-campus employment gives most needy students the resources they need to enroll at their top choice institution. Attending a Maryland independent college or university is possible for students from all economic circumstances. **Students should always contact the financial aid offices of institutions they are considering and learn more about financial aid options before ruling out any colleges based on tuition costs.**



MICUA colleges and universities awarded over \$360 million in institutional and private grants and scholarships during fiscal 2008, with the majority of that aid distributed based on need.

**These institutions provide roughly three times as much financial aid to undergraduate students as the State of Maryland and federal governments combined.**

### SOURCES OF NEED-BASED GRANT AID FOR UNDERGRADUATES AT MICUA STATE-AIDED INSTITUTIONS



Source: Maryland Higher Education Commission (MHEC) S-5 Report, Fiscal 2008

## Student Views



As a nontraditional student who dropped out of high school and entered Towson University after earning a GED, **Daniel Kraft** knew he needed to find a nontraditional program in order to get the most out of his college education. As a curious, self-motivated, and

enthusiastic learner, he was pleased to find St. John's College—it turned out to be exactly right for him. The College's discussion-based program is centered on the great works of Western civilization. "I'm interested in all kinds of subjects and ideas, for their own sake," says Daniel, a freshman. "That's the thing that defines the St. John's program." Daniel couldn't have attended St. John's without the help of the College's need-based financial program.

**Amanda Merson** is from Severn, Maryland, and a member of the Class of 2010 at Loyola University Maryland. Amanda plans to attend graduate school to pursue a degree in higher education administration. Her aid includes a Maryland Senatorial Scholarship, an Evergreen Grant, a Pell Grant, and one or two federal loans. "Without the Loyola grants and other forms of financial aid I have received, I would not have been able to attend Loyola," says Amanda. "The money that is given to Loyola's students has been invaluable. This funding is more than just money for a student's education; the money helps to create the student's experience, because students have greater opportunities for growth and learning at a small private institution than a large state school."



At her mother's urging, **Anjelica Jackson** visited Washington College. "From the moment I stepped onto campus, this felt like home," says the Prince George's county native. "This is a very close-knit community of

people who care about you—just like family." With need-based financial assistance, Anjelica was able to attend the school of her choice. A psychology major in the clinical/counseling track, she plans to pursue graduate studies in marriage and family counseling. She has picked up a second major in business management, in anticipation of one day operating her own family counseling center.

**Morris Johnson** is a Baltimore native and a double-major in sociology and communications at Goucher College. Without financial aid, the dream of attending Goucher College would have been out of reach. Morris is a scholar in the Goucher College Educational Opportunity Program (EOP), which provides economically disadvantaged students from the State of Maryland with a full tuition package, so that they do not have to take out loans during their college years. He receives several scholarships and grants that make it possible for him to attend Goucher, including a Federal Pell Grant and a State grant. According to Morris, "without the financial aid I received, I know my life would be very different right now. It turned my dream to attend college into a reality."

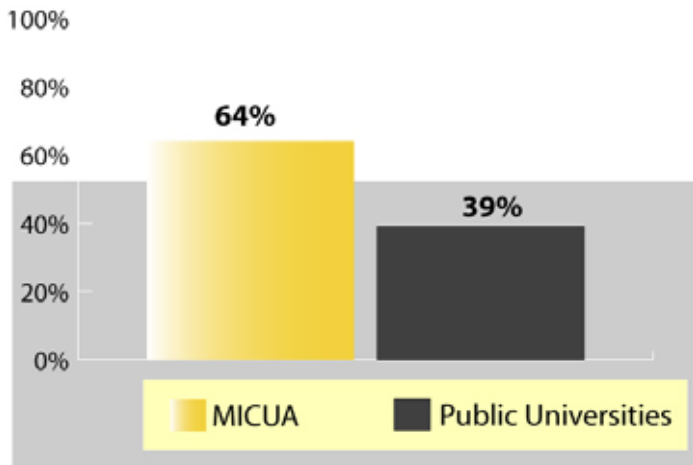


## High Graduation Rates



MICUA has the highest four-year graduation rates in the State. Graduating students in four years saves money for students, parents, and taxpayers.

### FOUR-YEAR GRADUATION RATES



Source: IPEDS graduation rate survey, 2004 entry cohort; analysis by MICUA

**Students who take longer than four years to graduate not only pay more in tuition, but often lose financial aid and are forced to delay entering graduate school or the workforce.**

According to the National Association of Colleges and Employers, the average salary offer to a 2009 bachelor's degree graduate was \$48,633. When students take more than four years to graduate, they forgo these annual earnings.

**One year's lost income = \$48,633**

**Two years' lost income = \$97,266**



## A Sound Investment

Individuals who hold a bachelor's degree typically boost their lifetime earnings by \$800,000 over someone with a high school diploma. The lifetime earnings premium for individuals who hold a master's degree or higher is well over \$1 million.

### LIFETIME EARNINGS POTENTIAL BY EDUCATIONAL ATTAINMENT



Source: The College Board, *Education Pays*, 2007



## Advantages of Private Colleges



### PRIVATE COLLEGES OFFER DISTINCT ADVANTAGES:

#### INCREASED ENGAGEMENT

Students attending private institutions are more likely to feel part of a learning community and engaged in campus life.

#### SMALLER CLASSES

Most private schools offer lower professor-student ratios than public universities. The average class size for a MICUA institution is 17 students.

#### MORE ACCESS TO PROFESSORS

Professors at private colleges frequently engage one-on-one with their students. Office appointments are easy to make and students routinely meet directly with their professors, not teaching assistants.

#### GREATER COURSE AVAILABILITY

At most private colleges your chances of taking required classes each semester are higher than they are at many public universities. This alone can spell the difference between graduating with the Class of '14 or '15.

## Baltimore International College

## Capitol College



Baltimore International College is the region's leading institution for culinary arts and hospitality management degrees. The College offers certificates, as well as associate and bachelor's degrees. In addition, BIC awards a Master of Science degree in International Hospitality Management, the first of its kind in Maryland. The College serves a wide range of

students, including many non-traditional career changers, and offers a study-abroad practicum in Ireland.

FOUNDED: 1972

CARNEGIE DESIGNATION: Special Focus Institutions—  
Other special-focus institutions

MAIN CAMPUS: Baltimore City

ANNUAL ENROLLMENT 2008-2009: 664

17 COMMERCE STREET  
BALTIMORE, MD 21202  
410-752-4710  
WWW.BIC.EDU

Roger Chylinski  
*President*



Capitol College is the only independent college in Maryland dedicated to engineering, computer science, IT, and business. Full-time undergraduate students are eligible for a five-year tuition lock and job guarantee. Capitol College guarantees its qualified bachelor's degree graduates placement in a high-technology or

information technology job with a competitive salary within 90 days of graduation. Capitol is one of a select number of colleges that has been designated a National Center of Academic Excellence in Information Assurance Education by the National Security Agency and Department of Defense.

FOUNDED: 1927

CARNEGIE DESIGNATION: Special Focus Institutions—  
Other technology-related schools

MAIN CAMPUS: Prince George's County

ANNUAL ENROLLMENT 2008-2009: 1,033

11301 SPRINGFIELD ROAD  
LAUREL, MD 20708  
301-369-2800  
WWW.CAPITOL-COLLEGE.EDU

Michael Wood  
*President*



## College of Notre Dame of Maryland

## Goucher College



College of Notre Dame is recognized for its commitment to a liberal arts education, including strong teacher preparation and nursing degree programs and small class sizes. The Women's College, the first Catholic college for women in the United States to award the four-year baccalaureate degree, offers 27 majors and is *the* women's college in

Maryland. Notre Dame was named to the "Great Schools, Great Prices" listing in *America's Best Colleges 2010*. In fall 2009 the College welcomed its inaugural class to the School of Pharmacy. Weekend and Accelerated colleges offer part-time programs for working women and men. Graduate Studies in education, nursing, management, communication, and liberal studies provide students with a focused contemporary curriculum.

FOUNDED: 1873

CARNEGIE DESIGNATION: Master's Colleges and Universities (larger programs)

MAIN CAMPUS: Baltimore City

ANNUAL ENROLLMENT 2008-2009: 4,053

4701 NORTH CHARLES STREET  
BALTIMORE, MD 21210  
410-435-0100  
WWW.NDM.EDU



Mary Pat Seurkamp  
*President*



Goucher is the first liberal arts college in the nation to require all undergraduate students to study abroad, whether for a three-week intensive course, semester, or year-long program in one of nearly 30 countries. The College provides a special travel stipend for every undergraduate

and is teaching its students to engage the world as true global citizens. *Newsweek* named Goucher "Most Happy" of its "Hot Schools of 2004." Education expert Loren Pope featured Goucher in his book, *Colleges that Change Lives*, calling Goucher "one of the best kept secrets of top-quality coed colleges."

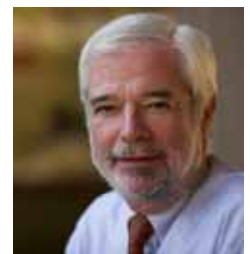
FOUNDED: 1885

CARNEGIE DESIGNATION: Baccalaureate Colleges—Arts & Sciences

MAIN CAMPUS: Baltimore County

ANNUAL ENROLLMENT 2008-2009: 3,081

1021 DULANEY VALLEY ROAD  
TOWSON, MD 21204  
410-337-6000  
WWW.GOUCHER.EDU



Sanford Ungar  
*President*

## Hood College



Providing university-quality instruction in a vibrant, coeducational, small-college environment, Hood College has a century-long history of offering numerous majors in the liberal arts tradition. Hood's dedicated faculty and small classes contribute to an exceptional learning experience. The *U.S. News & World Report*

college guide gives high marks to Hood for quality and affordability, calling it a great college at a great price, and *The Princeton Review* named Hood one of the best colleges in the Mid-Atlantic.

FOUNDED: 1893

CARNEGIE DESIGNATION: Master's Colleges and Universities (medium programs)

MAIN CAMPUS: Frederick County

ANNUAL ENROLLMENT 2008-2009: 2,965

401 ROSEMONT AVENUE  
FREDERICK, MD 21701  
301-663-3131  
WWW.HOOD.EDU

Ronald Volpe  
*President*



## Johns Hopkins University



Johns Hopkins University was the first research university in the U.S., founded in 1876 to educate students and advance human knowledge through discovery and scholarship. Today, Johns Hopkins includes nine academic and research divisions, and numerous centers, institutes, and

affiliated entities. The Johns Hopkins institutions have an international reputation for excellence in education, research, and health care. For 30 years, Johns Hopkins University has topped the nation in spending on scientific and medical research, now attracting more than \$1.5 billion in research grants annually and sharing its inventions and discoveries with businesses, many in Maryland, through nearly 750 technology-transfer licenses.

FOUNDED: 1876

CARNEGIE DESIGNATION: Research Universities (very high research activity)

MAIN CAMPUS: Baltimore City

ANNUAL ENROLLMENT 2008-2009: 24,599

3400 NORTH CHARLES STREET  
BALTIMORE, MD 21218  
410-516-8000  
WWW.JHU.EDU

Ronald Daniels  
*President*



## Loyola University Maryland

## Maryland Institute College of Art



Loyola University Maryland has a national reputation for excellence in the Jesuit tradition of the liberal arts at the undergraduate level and extensive professional programs at the graduate level. Loyola University Maryland comprises three distinct schools: Loyola College, home to the University's arts and sciences programs; the Sellinger School of Business and

Management; and the School of Education. A Loyola education is the foundation for a rich and meaningful intellectual life and prepares students to learn, lead, and serve in a diverse and changing world.

FOUNDED: 1852

CARNEGIE DESIGNATION: Master's Colleges and Universities (larger programs)

MAIN CAMPUS: Baltimore City

ANNUAL ENROLLMENT 2008-2009: 6,745

4501 NORTH CHARLES STREET  
BALTIMORE, MD 21210  
410-617-2000  
WWW.LOYOLA.EDU



Rev. Brian Linnane, S.J.  
*President*



Maryland Institute College of Art is the oldest independent, degree-granting art college in the nation and is consistently ranked as one of the nation's top colleges for study in the visual arts. As Maryland's only college of art and design, MICA has contributed to whole industries in the State—graphic design, advertising, and

computer game design—which have grown up around the availability of talented MICA graduates. The College is also a leader nationally in the field of community arts, offering community-based programs for children, youth, adults, and elders.

FOUNDED: 1826

CARNEGIE DESIGNATION: Special Focus Institutions—Schools of art, music, and design

MAIN CAMPUS: Baltimore City

ANNUAL ENROLLMENT 2008-2009: 2,611

1300 WEST MOUNT ROYAL AVENUE  
BALTIMORE, MD 21217  
410-669-9200  
WWW.MICA.EDU



Fred Lazarus IV  
*President*

## McDaniel College

## Mount St. Mary's University



One of the oldest private colleges in Maryland, McDaniel College is ranked as one of the selective national liberal arts colleges by the Carnegie Foundation for the Advancement of Teaching. From its beginnings, McDaniel College offered entrance to all students without regard to race, religion, gender, or

national or ethnic origin. It became the first coeducational college south of the Mason-Dixon Line, and one of the first coeducational colleges in the nation. McDaniel College is one of 40 liberal arts colleges recognized in Loren Pope's book, *Colleges that Change Lives*.

FOUNDED: 1867

CARNEGIE DESIGNATION: Baccalaureate Colleges—Arts & Sciences

MAIN CAMPUS: Carroll County

ANNUAL ENROLLMENT 2008-2009: 5,028

2 COLLEGE HILL  
WESTMINSTER, MD 21157  
410-848-7000  
WWW.MCDANIEL.EDU

Joan Develin Coley  
*President*



Mount St. Mary's University is a distinctive Catholic academic community that celebrated its bicentennial in 2008. With a nationally recognized core curriculum, the Mount's academic program offers depth, substance, and success. From conducting professional level research in the

sciences to a robust honors program, students acquire solid intellectual competencies and hands-on experiences. Year after year, the Mount continues to earn top rankings in *U.S. News & World Report's* annual summary.

FOUNDED: 1808

CARNEGIE DESIGNATION: Master's Colleges and Universities (medium programs)

MAIN CAMPUS: Frederick County

ANNUAL ENROLLMENT 2008-2009: 2,328

16300 OLD EMMITSBURG ROAD  
EMMITSBURG, MD 21727  
301-447-6122  
WWW.MSMARY.EDU

Thomas Powell  
*President*



## St. John's College



St. John's College is an independent, coeducational four-year liberal arts college known for a distinctive curriculum centered on the seminal works of Western civilization. The College was chartered by the State of Maryland in 1784. A recent report of a joint

accreditation team from the Middle States Commission on Higher Education and the American Academy of Liberal Education concluded, "St. John's College deserves its reputation as one of the best and most distinctive institutions in the United States, indeed the world."

FOUNDED: 1784

CARNEGIE DESIGNATION: Baccalaureate Colleges—Arts & Sciences

MAIN CAMPUS: Anne Arundel County

ANNUAL ENROLLMENT 2008-2009: 636

P.O. Box 2800  
ANNAPOLIS, MD 21404  
410-263-2317  
WWW.SJCA.EDU

Christopher Nelson  
*President*



## Sojourner-Douglass College



Sojourner-Douglass College offers certificate programs, as well as baccalaureate and master's degrees in the applied arts and sciences. The College demonstrates its dedication to providing working adult learners with the support system they need to thrive in a college program.

Sojourner-Douglass's distinguishing characteristics include evening and Saturday classes that allow working adults to participate in a full-time or part-time program of study and a child drop-in center on campus staffed to supervise children of students attending classes. To render the College accessible to its student base of working adults, Sojourner-Douglass College has a strategy of keeping tuition low and is the lowest cost independent college in Maryland.

FOUNDED: 1980

CARNEGIE DESIGNATION: Baccalaureate Colleges—Diverse Fields

MAIN CAMPUS: Baltimore City

ANNUAL ENROLLMENT 2008-2009: 1,777

500 NORTH CAROLINE STREET  
BALTIMORE, MD 21205  
410-276-0306  
WWW.SDC.EDU

Charles Simmons  
*President*



## Stevenson University

## Washington Adventist University



Stevenson University (formerly Villa Julie College) provides a distinctive career-focused undergraduate education as well as a growing graduate and professional school for working adults. Based in Stevenson and Owings Mills, the University offers education that extends beyond the campus, as students gain valuable

experience in the working world by participating in internships, paid co-operative education programs, community service events, and study-abroad programs. The goal throughout is to provide an education that grooms all students for employment or graduate study. During the last five years, on average 95% of Stevenson graduates earned jobs or continued their education within six months of graduation.

FOUNDED: 1947

CARNEGIE DESIGNATION: Baccalaureate Colleges—Diverse Fields

MAIN CAMPUS: Baltimore County

ANNUAL ENROLLMENT 2008-2009: 3,904

1525 GREENSPRING VALLEY ROAD  
STEVENSON, MD 21153  
410-486-7000  
WWW.STEVENSON.EDU



Kevin Manning  
*President*



Washington Adventist University (formerly Columbia Union College) is the only four-year college with a main campus in Montgomery County. The University plays a unique role in serving the area's high percentage of immigrant students.

*U.S. News & World*

*Report* has rated WAU as one of the most diverse institutions in the nation, with students of color making up 66% of total enrollment. WAU's School of Graduate and Professional Studies provides opportunities for working adults to earn a bachelor's or master's degree in a variety of fields.

FOUNDED: 1904

CARNEGIE DESIGNATION: Baccalaureate Colleges—Diverse Fields

MAIN CAMPUS: Montgomery County

ANNUAL ENROLLMENT 2008-2009: 1,401


7600 FLOWER AVENUE  
TAKOMA PARK, MD 20912  
301-891-4000  
WWW.WAU.EDU



Weymouth Spence  
*President*

## Washington College

## Affiliate Members



Washington College was founded under the patronage of George Washington as the first college chartered in the new nation. Two hundred years later, the college curriculum remains focused on the duties of citizenship, placing special emphasis on leadership training and service programs as central pieces of

its educational experience. Located on the Chester River, which feeds into the Chesapeake Bay, Washington College provides an outdoor classroom for students interested in history, anthropology, biology, chemistry, and environmental studies. Washington College has been recognized by *The Princeton Review* as one of the best Mid-Atlantic colleges and by *Washington Post* education columnist Jay Matthews as one of the "Hidden Gems" in higher education.

FOUNDED: 1782

CARNEGIE DESIGNATION: Baccalaureate Colleges—Arts & Sciences

MAIN CAMPUS: Kent County

ANNUAL ENROLLMENT 2008-2009: 1,452

300 WASHINGTON AVENUE  
CHESTERTOWN, MD 21620  
410-778-2800  
WWW.WASHCOLL.EDU



Baird Tipson  
*President*

### Ner Israel Rabbinical College

Founded in 1933, Ner Israel Rabbinical College is one of the foremost centers of Torah learning in the world. (*The College receives no direct State aid.*)

CARNEGIE DESIGNATION: Special Focus Institutions—Theological seminaries, Bible colleges, and other faith-related institutions

400 MOUNT WILSON LANE  
BALTIMORE, MD 21208  
410-484-7200  
WWW.NIRC.EDU



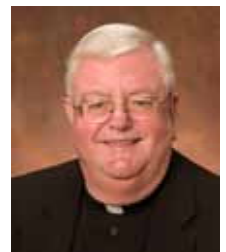
Rabbi Sheftel Neuberger  
*President*

### St. Mary's Seminary & University

Founded in 1791, the primary purpose of St. Mary's Seminary & University is to provide an outstanding spiritual, intellectual, and pastoral preparation of candidates for Roman Catholic priesthood. (*The University receives no direct State aid.*)

CARNEGIE DESIGNATION: Special Focus Institutions—Theological seminaries, Bible colleges, and other faith-related institutions

5400 ROLAND AVENUE  
BALTIMORE, MD 21210  
410-323-3200  
WWW.STMARYS.EDU



Rev. Thomas Hurst, S.S.  
*President Rector*



Maryland Independent College  
and University Association

---

60 WEST STREET  
SUITE 201  
ANNAPOLIS, MD 21401  
[www.micua.org](http://www.micua.org)

PRSR T STANDARD  
U.S. POSTAGE  
**PAID**  
PERMIT #273  
ANNAPOLIS, MD

**ADDRESS SERVICE REQUESTED**