COST of ATTENDANCE WORKSHEET

This worksheet is to assist you in better understanding your costs for the 2021-2022 academic year. Have questions or need help? We’re here for you! Email us at financialaid@pnca.edu. We can also set up a Zoom video call for in-depth financial aid counseling.

Direct Costs
Direct Costs are billed to your student account and paid directly to PNCA. Amounts are for the full 2021/2022 academic year (nine months) at full time (12-18 credit) enrollment.

Full Time Tuition & Fees $ 42,341
Health Insurance
Will you be covered by a private plan? Enter $0 if not, enter $3,247

Direct Costs (1) Total $ ________

Indirect Costs

Think of indirect costs as more of a budget. While you are in school, you will incur living expenses. Your lifestyle choices will dictate your actual indirect costs. You may or may not spend this much, or you may spend more. The amounts listed below are based on USDA averages.

Room & Board (if not in ArtHouse) $ 17,156
Books & Supplies $ 1,200
Transportation $ 1,350
Miscellaneous/Other $ 1,500
Indirect Costs (2) $ ________

Add your Direct Costs (1) to your Indirect Costs (2) to get your

TOTAL COST OF ATTENDANCE $ ________

Financial Aid
Financial aid is money to help pay for college. Institutional grants and scholarships, Federal and state grant, work-study, and loans. Refer to your College Financing Plan and PNCA scholarship notices to complete this worksheet. Currently the Post-Baccalaureate program at PNCA is not considered federal aid eligible. Funding will primarily be scholarships, private loans and personal funding.

Institutional Aid
Enter the total amount of grants and/or scholarships offered by PNCA.

Name: $ __________
Name: $ __________
Name: $ __________
Name: $ __________

Outside Scholarships
Outside scholarships are gifts that are awarded by external businesses. $ ________

TOTAL FINANCIAL AID $ ________

*See page 2 for information

TOTAL COST OF ATTENDANCE $ ________
- TOTAL FINANCIAL AID $ ________
= BALANCE DUE $ ________
This is the total amount it will cost you to attend PNCA for the 2021-2022 academic year.
Options to fund your remaining costs:

- **Direct PLUS Loans**
  - The U.S. Department of Education makes Direct PLUS Loans to eligible parents through schools participating in the Direct Loan Program.
  - A Direct PLUS Loan is commonly referred to as a parent PLUS loan when made to a parent borrower.
  - To receive a parent PLUS loan, you must
    - be the biological or adoptive parent (or in some cases, the stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school.
    - not have an adverse credit history (unless you meet certain additional requirements)
    - and meet the general eligibility requirements for federal student aid.
  - **Note:** Grandparents (unless they have legally adopted the dependent student) and legal guardians are not eligible to receive parent PLUS loans, even if they have had primary responsibility for raising the student.

- **Private Student Education Loan (if eligible)**
  - Private loans are made by organizations such as banks, credit unions, and state-based or state-affiliated organizations, and have terms and conditions that are set by the lender. Private student loans are generally more expensive than federal student loans. For more information visit [www.elmselect.com](http://www.elmselect.com)

- **PNCA Payment Plan**
  - Contact PNCA’s Student Accounts Office for payment plan options at (503) 821-8974 or studentaccounts@pnca.edu.

- **Work-Study Job (if eligible)**
  - Federal Work-Study provides part-time jobs for students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student's course of study.

- **Military or VA Benefits (if eligible)**
  - VA benefits, which include the Post-9/11 GI Bill, Montgomery GI Bill (MGIB), and the Reserve GI Bill, are available for active duty, reserve, and veterans to help with education costs. The Bill can provide education benefits for: College degree programs including Associate, Bachelor, and advanced degree programs.

- **529 College Savings Plans**
  - A 529 plan is an investment account that offers tax breaks when the money is used for qualified education expenses like tuition, fees, books and other supplies, and room and board. Money inside a 529 plan grows tax-free, and money can be withdrawn tax-free for qualified education expenses.

You must have funding secured or a payment plan in place by **August 26th, 2021** to attend PNCA during the 2021-2022 academic year.

Please contact PNCA’s Financial Aid Office if you need assistance: financialaid@pnca.edu