## Cost of Attendance Full Year/Full Time

### Direct Costs
**PAID DIRECTLY TO PNCA**
Direct costs include tuition, fees (activity and technology), ArtHouse charges if you are living in ArtHouse campus housing, and health insurance if you are utilizing the health insurance offered through PNCA. These costs are billed directly to your student account and are due to PNCA with all other costs.

<table>
<thead>
<tr>
<th>Direct Costs</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$41,769</td>
</tr>
<tr>
<td>Student Activity Fees</td>
<td>$300</td>
</tr>
<tr>
<td>Student Activity Fees</td>
<td>$700</td>
</tr>
<tr>
<td>*Health Insurance</td>
<td>$3,247</td>
</tr>
</tbody>
</table>

*If you have private health insurance, you can opt-out of PNCA’s health insurance plan by providing proof of coverage prior to the beginning of each term.

### Indirect Costs
**ESTIMATED PERSONAL EXPENSES**
Indirect costs are education-related expenses that PNCA does not charge for directly. Rather, we create an expenses budget for you based on annual cost of living surveys. We add these expenses to your direct cost of attendance to demonstrate your total cost of attendance for one year.

<table>
<thead>
<tr>
<th>Indirect Costs</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Room &amp; Board</strong></td>
<td>$17,156</td>
</tr>
<tr>
<td>Books + Supplies</td>
<td>$1,200</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,350</td>
</tr>
<tr>
<td>Miscellaneous Expenses</td>
<td>$1,500</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>$132</td>
</tr>
</tbody>
</table>

**If you reside in ArtHouse, your room expenses will be paid directly to PNCA.**

### Total Annual Cost of Attendance $67,354
Understanding Your College Finance Plan

SCHOLARSHIPS
A source of gift aid from PNCA or private sources. Scholarships may be awarded on both merit and financial need. Scholarships do not need to be repaid. We highly encourage all students to explore private scholarships September–January so that you do not miss any deadlines or opportunities.

FEDERAL WORK STUDY
The Federal Work-Study (FWS) program provides on-campus employment opportunities for students who demonstrate financial need.

Available Work-Study positions are posted online at PNCA JobWorks (jobworks.pnca.edu) two weeks before the beginning of the academic year.

Work-Study jobs are available on a first-come, first-serve basis. Wages are paid directly to the student biweekly in the form of a check until all funds have been earned.

If you are interested in a work-study position, contact the Financial Aid office to determine your eligibility.

DIRECT LOANS
Loans are borrowed funds that the student must repay. Credit approval is not required. In order to be eligible for Direct Loan funding. Borrowers must complete the following at www.studentaid.gov:

• Entrance Counseling
• The Master Promissory Note for Direct Loans

PLUS LOANS
Federal PLUS Loans are borrowed funds that the parent must repay. Credit approval is required to obtain a PLUS Loan. The PLUS Loan is an optional fund source and may be included in your aid offer. PLUS Loan borrowers must complete:

• Parent PLUS Loan request form available for the Financial Aid Office
• A PLUS Loan Application and Master Promissory Note at studentaid.gov

For current interest rates and origination fees, visit: studentaid.gov/understand-aid/types/loans/interest-rates

GRANTS
A source of gift aid from PNCA and federal or state governments. Grants are offered based on financial need. Grants do not need to be repaid.

PNCA GRANT
A need-based grant offered to students who demonstrate sufficient financial need. Students must file the FAFSA to be considered for this grant. The PNCA Grant is renewable as long as the student continues to demonstrate sufficient financial need.

PELL GRANT
A need-based federal grant offered to students who exhibit financial need as determined by the FAFSA.

FSEOG
A need-based federal grant offered to students who exhibit exceptional need with priority given to those who are also receiving a Federal Pell Grant.

Students who have a valid FAFSA on file by the designated deadline will be given priority for this limited funding.

OREGON OPPORTUNITY GRANT
A need-based grant available to Oregon residents attending college within the state. Eligibility criteria and grant amounts are determined by the State of Oregon. For more info, go to oregonstudentaid.gov

A valid FAFSA must be submitted to the institution in order to be eligible for federal and state aid. If you are interested in federal aid funding you will need to submit a completed and valid 2021-2022 FAFSA for the academic year. If federal aid funding is not listed on your college financing plan it is likely that your FAFSA was not received for the academic year.

All Federal aid is considered estimated until FAFSA data has been reviewed and finalized. Federal Pell Grant amounts are subject to change based on updates from the U.S. Department of Education. The Federal Pell Grant is also subject change if there is an adjustment to Expected Family Contribution as a result of the verification process.
Financial Aid Checklist

- Complete YOUR 2021/2022 FAFSA at FAFSA.ED.GOV
- Apply for external scholarships
  1. For Oregon Residents, visit OREGONSTUDENTAID.GOV
  2. Utilize the scholarship guide on the Financial Page at PNCA.EDU
  3. Check the Financial Aid Homeroom page for scholarship opportunities
- Review your College Financing Plan
- Calculate and compare your costs — plan for out of pocket expenses
- Review required document emails for information about required financial aid forms
- Complete and submit all required documents by June 30, 2021
- Complete the additional steps required to receive Direct Loans and PLUS loans.
  - Submit a Parent PLUS Loan request form available for the Financial Aid Office
  - Complete a PLUS Loan Application and Master Promissory Note at studentaid.gov
- Complete Direct Loan Entrance Counseling and a Master Promissory Note for Subsidized and Unsubsidized Direct Loans at studentaid.gov
- Complete the verification process in order to finalize estimate aid
- Complete a privacy release (FERPA) for anyone that you would like to have access to discuss financial aid
- Check your Self-Registration account

PLANNING FOR YOUR UNMET COST

- Research Private (Alternative) Loans at www.elmselect.com
- Set up a semester based payment Plan (5 Payments) by emailing studentaccounts@pnca.edu
- Utilize your 529 Plan/Educational plan
- Scholarships, scholarships, scholarships!!!
How does my loan get paid?

1. If all required documents have been provided, and your financial aid package is complete, your aid will be posted to your student account balance balance at the beginning of each semester.

2. Payment arrangements for outstanding balances are due one week prior to the start of classes.

3. Federal funds will not be disbursed if you have an incomplete financial aid file.

4. If your financial aid exceeds your charges, the credit balance will be refunded to you by check after the Add/Drop period (first two weeks of classes).

5. If you have an outstanding balance at the end of Add/Drop and have not made payment arrangements with Student Accounts, you will be disenrolled.

Your financial aid offer is subject to the following conditions:

Your aid offer is only valid if you have been officially admitted to the Bachelor of Fine Arts program at Pacific Northwest College of Art and you continue to make satisfactory academic progress towards your degree.

Your aid offer is based upon full-time enrollment. If your enrollment status changes at any time, it will affect your aid offer. Please notify PNCA’s Financial Aid Office immediately if you intend to enroll for less than full-time.

Pacific Northwest College of Art may adjust your financial aid package to reflect changes in financial circumstances such as new resources, outside awards and scholarships. If a change in your aid package is required, we will send you a revised College Financing Plan. All aid offers are contingent upon continued availability of funds.

Aid from government and private sources are dependent upon receipt of funds from those agencies. All federal aid is offered on the understanding that you do not owe a refund or repayment on a federal grant, and are not in default on any federal loan. You are responsible for any additional application processes needed to receive these funds.

Please refer to the “Guidelines for 2021–2022 Undergraduate Renewable Scholarships” for specific information regarding your PNCA scholarships and grants. This document was provided with your admissions letter.

If you have any questions regarding your financial aid offer please contact the Financial Aid Office at financialaid@pnca.edu. You must make Satisfactory Academic Progress (SAP) to receive financial aid.

You must maintain a 2.0 GPA and complete 67% of all classes. Students who fall below these benchmarks will be disqualified from receiving financial aid and must appeal for reinstatement. More information on Satisfactory Academic Progress requirements can be found in the financial aid section of the Undergraduate Student Handbook and on the PNCA website.

Students who are receiving funds through a campus employment program, such as Federal Work Study, receive paychecks as they earn their funds.

If your FAFSA doesn’t accurately reflect your ability to pay for school, or you feel there are extenuating personal or financial circumstances which should be taken into consideration when calculating your financial aid, you have the right to request a review from the Director of Financial Aid.

For your request to be considered, you must submit a Professional Judgment Request and provide supporting documentation to the Financial Aid Office. You can request the form by contacting the Financial Aid Office. A completed request does not guarantee an aid adjustment and all decisions are final and cannot be appealed.

If you completely withdraw from the College, your tuition and institutional aid will be refunded/reduced according to the schedule posted in your Student Handbook. Federal aid received is subject to a Return of Title IV Funds (R2T4) calculation. Any unearned aid must be returned to the U. S. Department of Education. Additional information is available in the Student Handbook or by request.
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**: $42,769
- **Health Insurance**
  - Will you be covered by a private plan?
  - Enter $0 If not, enter $3,247
- **ArtHouse Student Housing**
  - Shared Studio - $9,406
  - Shared Room in Quad - $10,676
  - Private Room in Quad - $15,307
- **ArtHouse Application Fee**: $35
- **ArtHouse Security Deposit**: $300
- **ArtHouse Renter’s Insurance**: $160
- **ArtHouse Program Fees**: $150

**Direct Costs (1) $**

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
- **Loan Fees**: $132

**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.

**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. $_________

**State Aid**
State aid is generally only available to student who have graduated from Oregon state high schools.

- **Oregon Opportunity Grant** $_________
- **Oregon State Scholarship** $_________

**Federal Grant Aid**

- **Federal Pell Grant** $_________
- **FSEOG Grant** $_________

**Federal Self-Help Aid**

- **Federal Work-Study** $_________
- **Federal Direct Subsidized Loan** $_________
- **Federal Direct Unsubsidized Loan** $_________
- **Federal Direct Parent PLUS Loan** $_________

**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.

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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