

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
- **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 Money inside a 529 plan grows tax-free, and money can be withdrawn tax-free for qualified education expenses.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