International Student A Guide to Your Financial Aid

2024-2025



INTERNATIONAL STUDENT GUIDE TO FINANCIAL AID

This booklet was designed to serve as a guide to your financial aid offer and to answer your questions about relevant policies and procedures.

Entering Student. While international students are not eligible for federal or state financial assistance, international students are eligible to be considered for scholarships during the Admissions process. Scholarship funds are very limited and highly competitive. International students may apply for ArtCenter scholarships by submitting all admission materials. No special forms or the FAFSA are required. If admitted, and if you indicated you want to be considered, you will be reviewed for a scholarship.

Continuing Student. International students are also eligible to apply for ArtCenter scholarships after enrollment through the ArtCenter Continuing Scholarship Review process. To be eligible you must have a 3.0 grade point average. Funds are limited.

Continuing Scholarship Review. Learn about the requirements to participate in the ArtCenter Continuing Scholarship Review process for Undergraduate Students or Graduate Students at https://inside.artcenter.edu/go/fa. Continuing Scholarship Review is announced at the beginning of each term in most departments.

Being Prepared. Due to limited funding, international students are encouraged to be fully prepared to fund their education and living expenses for the entire length of their time at ArtCenter. International students coming to the U.S. on a student visa will need to demonstrate that they have sufficient funds available to them to support their living costs as well as their educational expenses while in the U.S. It is very important that international applicants plan for their overall financial needs for the entire length of their program.

The best source of financial assistance for international students is often in their home country. Most grants, scholarships, and loans from public and private sources in the United States are restricted to U.S. citizens or permanent residents. Therefore, students should make every effort to identify potential funding sources before coming to the United States.

There are free scholarship databases as well as private, corporate, nonprofit, and government scholarship funds that serve undergraduate international students. EduPASS offers tips and resources to protect students from dishonest organizations.

Review Your Financial Aid Offer

If you have been offered a scholarship, you will be notified by email to review your "offer" on the Financial Aid Dashboard. No action is required to accept your offer. Entering scholarships are renewable each year as outlined in the ArtCenter Scholarship and Grant Policies. Students should take time to review the ArtCenter Scholarship and Grant Policies document found later in this guide for important information about retaining your scholarship or grant.

Changes in your Financial Aid. ArtCenter reserves the right to revise offers at any time due to changes in your enrollment status, your receipt of additional resources including scholarships, information reported to the Financial Aid Office by you or your parents, unintended errors, or other reasons consistent with ArtCenter policy and procedures.

Return of Funds. ArtCenter scholarships are refunded to the programs based on the institutional Tuition Forgiveness Policy. For example, if the College refunds 60 percent of tuition, 60 percent of the scholarship offer is returned to the scholarship fund.

Scholarship. Entering scholarships are renewable each year as outlined in the ArtCenter Scholarship and Grant Policies.

ArtCenter Scholarship and Grant Policies

- Entering Student. In addition to any state or federal programs for which you may be eligible, ArtCenter can consider you for institutional scholarship or grant funds. These are awards that have a high merit component, and the amount of this funding is limited. We believe that all admitted students are deserving; however, as funding is limited, the scholarship awards cannot be offered to all students, and are a symbol of the highest merit.
- Continuing Student. Students who did not receive scholarship on entry or who would like to apply for an
 additional amount may apply through the Continuing Scholarship Review process. This process currently
 takes place each term for most undergraduate programs. Graduate programs vary and are determined by
 each individual department.
- Types of scholarships. These include both the College's own funding and scholarships provided by donors, corporations, and foundations. Students will be considered for both types of scholarship. Beginning Spring 2024, scholarship review applicants will be required to submit the General Application Questionnaire. Recipients of donor scholarships may be asked to create a profile and submit thank-you letters to the donor.
- Merit and Need. Scholarships are awarded based on merit and financial need determined by the FAFSA.
 Merit is determined by the scholarship committee based on portfolio and academic profile. International and Undocumented students do not need to complete the FAFSA to apply for scholarships.

Scholarship Conditions

- **Priority Deadline.** Domestic students should meet the FAFSA priority deadline of March 2nd each year and in all cases must have a complete file before a scholarship can be awarded for an upcoming term. <u>Scholarships</u> will not be awarded for a retroactive term.
- Grade Point Average Requirement. Undergraduate students must achieve a 2.5 cumulative grade point average (GPA) each term to maintain their scholarship. Graduate students must achieve a 3.0 cumulative grade point average (GPA) each term to maintain their scholarship. These GPAs represent the minimum requirements for remaining in good academic standing with the College. Students whose cumulative GPA falls below these levels are given one "warning" term and one "probation" term to bring their cumulative GPA back up to the minimum required levels. Failure to bring grades back up will result in the forfeiture of scholarship awards. Exceptions may only be made through an appeal process with the Financial Aid Office.
- Terms Off. Students cannot take more than two consecutive terms off. This includes time off for internships
 that are not for credit. In the event that a student takes more than two consecutive terms off, the scholarship
 award will be forfeited. If the student is good academic standing, the student may appeal for reinstatement of
 their previous scholarship by contacting the Financial Aid Office before their returning term. Appeals are not
 guaranteed.
- Duration. There are time limitations on ArtCenter scholarships. Credit requirements vary by major and are subject to change. Students holding ArtCenter scholarships enrolled in BFA degree programs are entitled to maintain their scholarship for a maximum of nine terms. Students in BS degree programs may hold the scholarship for ten terms due to the larger credit requirement for graduation. Graduate students may hold their scholarship for the approved length of their program plus one additional term. These specified amounts of time are the normal time frame in which students complete the program or are capable of completing the

program. Entering scholarships are generally held for the length of time specified above, unless stipulated otherwise. Students who are awarded scholarship through the continuing student scholarship process will hold the funds no longer than the maximum duration required to complete the program, <u>unless specified for a shorter time</u>. The duration cannot exceed the College's time limitation policy. A full term is counted as one term, and If a student enrolls in an ArtCenter Lite term, it will be counted as half a term.

• Amounts and Limits. Typically, the amount of ArtCenter Scholarship a student receives cannot exceed the cost of tuition for the term. Scholarship amounts are pro-rated for part-time terms based on the number of units for which students are enrolled. For 6-8 units, students will receive 50% and for 9-11 units 75% of the normal scholarship amount. Scholarships will be disbursed based on the unit total at the end of the Add-Drop period. Scholarships will not be disbursed for students enrolled in less than 6 units.

Private Loans

Private Educational Loans. If you need additional funds to help cover your payment, you may be eligible for a private educational loan. These are loans initiated directly by the student with a lender, and have varying requirements, interest rates, and terms. <u>International students will often need a U.S. co-signer</u>.

- The loans are offered by private lending institutions to help bridge the gap between the cost of education and the amount of financial aid received.
- Lenders require that students have a good credit score and most require a U.S. co-signer with good credit.
- In order to compare terms, interest rates and possibly increase your chances for approval, you may want to apply to several lenders at the same time.
- ArtCenter provides a list of lenders from which students have elected to borrow over the last three
 years at https://inside.artcenter.edu/go/privateloans
- You are not required to use a lender from this list. We will process loans from any eligible lender you select.

Other Resources for International Students. For your convenience we have prepared a list of resources and outside scholarships for International students that can be found on the ArtCenter Financial Aid Website. Resources are listed as a service only and are not authenticated by ArtCenter at: https://inside.artcenter.edu/qo/fa

Select International Student Resources

UNDERSTAND YOUR COSTS AND PAYMENT OPTIONS

Cost of Attendance. Every student who receives financial aid is assigned an estimated Cost of Attendance (COA), also referred to as a student budget. The student budget gives you an estimate of the cost to attend ArtCenter. This means your actual expenses may differ from what is listed. The COA includes <u>Direct Costs</u> (tuition and fees), and <u>Indirect Costs</u> (other expenses).

Tuition and Fees

Fall 2024 through Summer 2025 Tuition and Fees per term are estimated at the time of this printing.

Estimated Full Time Undergraduate Tuition (per term): \$26,543
Estimated Full Time Graduate Tuition (per term): \$28,052
Estimated Universal Access Fee (required each term): \$542

Direct Costs (Billed by ArtCenter)

Tuition and Fees are <u>direct costs</u> that will be billed to you by ArtCenter for each semester you attend. Tuition and fees are the only set costs.

Fees: The Universal Access Fee (UAF) covers specialized costs associated with technology and equipment usage that facilitate learning and making specific to art and design education across departments. This includes, but is not limited to, software access and licensing and usage of the Shops and 3D Modeling labs, computer labs, Educational Media Equipment Center, and the support, upgrades, and maintenance related to providing such resources. Due to increased demand for these critical services, the proliferation of digital making across all departments, and expanded multimodal course offerings, periodic adjustments to the UAF may be necessary to ensure that students have access to critical, specialized tools necessary for their development and learning.

Indirect Costs (Estimated)

<u>Indirect costs</u> are paid by the student. Your indirect costs will vary depending on your individual classes and lifestyle and include books, course materials, supplies and equipment, housing, food, transportation, and personal expenses. You should estimate the amount you will need for these items.

We have included an estimated amount in the following budget. Students can help to lower their cost of living expenses by living at home, sharing an apartment or room with another student, eating meals at home, and by using public transportation.

2024-2025 Estimated Undergraduate Student Cost of Attendance

Full Time Tuition (Direct)	Fall and Spring	
	(2 Terms)	
Tuition	53,086	
Fees	1,084	
Total Tuition and Fees	54,170	
Off Campus Housing and Food	19,632	(At home - \$10,216)
Books, Course Materials, Supplies	,	, , ,
and Equipment	4,000	
Transportation	3,098	
Miscellaneous Personal Expenses	4,098	
Loan Fees	60	
Total Estimated Expenses	30,888	
Total Cost of Attendance	85,058	

2024-2025 Estimated Graduate Student Cost of Attendance

Full Time Tuition (Direct)	Fall and Spring	
	(2 Terms)	
Tuition	56,104	
Fees	1,084	
Total Tuition and Fees	57,188	
Off Campus Housing and Food Books, Course Materials, Supplies	19,632	(At home - \$10,216)
and Equipment	4,000	
Transportation	3,098	
Miscellaneous Personal Expenses	4,098	
Loan Fees	60	
Total Estimated Expenses	30,888	
Total Cost of Attendance	88,076	

These figures are based on estimated expenses for a student enrolled in the fall and spring semesters of the 2024-2025 academic year. If you plan to take summer term, you must complete a separate application in the spring and we will update your cost of attendance to include summer, as well.

Tuition Increases

Note: As the College continues to strive toward the highest level of education, increases in tuition typically occur once a year, in the fall semester. The College works to keep these increases as low as possible. Please consider this as a part of your financial planning.

TUITION PAYMENT DUE

Tuition and fees are due and payable Friday of the first week of class.

Financial aid (Scholarship) will be credited to your account and deducted from the amount due. If you are expecting scholarship or other financial aid, please only pay the amount that is not covered by your aid. This can be viewed on the Student Finance Dashboard at https://inside.artcenter.edu.

Installment Tuition Payment Plan. The ArtCenter Student Accounts Office offers a payment plan that allows students to divide their tuition payments into monthly installments. The payment option is available for a non-refundable set up fee of \$75. Account information is available 24 hours a day on Inside.ArtCenter for current students. Students who have not paid tuition and fees in full by Friday of week 1 will automatically be enrolled in the Payment Plan.

Refunds on tuition overpayments are available only after tuition and fees are paid in full, and your account has a credit balance.

Tuition may be paid online by credit card, ACH, wire, or by check. Payments are made on the Student Finance Dashboard at https://inside.artcenter.edu. Alert: Please note that a non-refundable Service Fee of 2.85% will be charged for ALL payments by credit/debit cards.

Select the ACH-eCheck in the payment method to avoid the Service Fee

Students will not be able to register for the next term until the prior term balance is paid in full. If you have any questions, please contact studentaccounts@artcenter.edu.

For more information, visit the Student Accounts (<u>Cashier</u>) inside page, email: studentaccounts@artcenter.edu or call 626 396-2332



Student Authorization to Release Information

Family Education Rights and Privacy Act (FERPA) of 1974

Instructions: Carefully review the information below. After completing the form, submit it to the ArtCenter College of Design office/staff you are authorizing to release information.

As a student enrolled in a degree-granting program at ArtCenter (also referred to on this form as "the College"), you are hereby informed that a United States law known as the Federal Educational Right and Privacy Act (or FERPA) identifies you as the primary owner of data that are defined as "educational records," regardless of your age, nationality/citizenship, and/or your financial arrangements with the College. Educational records are defined as personally identifiable data that are maintained by the College (such as course grades, attendance, grade point average, financial aid application, scholarship awards, enrollment status in each term, on-campus employment payroll, etc.).

The College does NOT require your consent to disclose the following data that it defines under this law as "directory information:" name, ArtCenter e-mail address, degree program, enrollment status (full-time or part-time, and dates of enrollment), honors and awards received from the College, and most recent previous educational institution attended.

In accordance with FERPA, ArtCenter must obtain written consent from a student before releasing educational records of that student to a third party. Such written consent must be signed and dated by the student, specify the records to be released, state the purpose of the release, and identify the

party or class or parties to whom the relea	se may be made.		
Student Name (PRINT)		Student ID #	
hereby give my written consent to ArtCent	er to disclose, make accessible, and furnish the	following information upon request (s	elect all that apply):
Financial Aid Records	Academic Records		
Accounting Records (tuition, paym	ent, account balance) Other:		
Purpose of release:			
Release to (recipient):		Relationship to Student:	
Name Address:			
Street	City	State	Zip
Telephone:	E-mail Address:		
Release to (recipient):		Relationship to Student:	
Name Address:			
Street	City	State	Zip
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