A Guide to Your Financial Aid

2023-2024



A GUIDE TO YOUR FINANCIAL AID 2023-2024

This booklet was designed to serve as a quide to your financial aid offer and to answer your questions about relevant policies and procedures. ArtCenter is committed to providing financial aid to eligible students and providing access to our educational programs.

Domestic Students. Most financial aid is based on "need" or financial eligibility as determined from the information you and your family submitted on the Free Application for Federal Student Aid (FAFSA). U.S. citizens, permanent residents, and eligible non-citizens who file a FAFSA will be presented with an "offer" of financial aid once their eligibility has been determined. Your "offer" will detail the types of aid available to you. For more information, review this guide.

International Students. For more information, review the <u>International Student Guide to Financial Aid on</u> Inside, Art Center, edu. Most of the financial aid information in this guide is intended for U.S. students, as it outlines federal and state financial aid programs as well as ArtCenter scholarships. International students should not complete the FAFSA and are not eligible for federal or state financial aid, but are eligible to be considered for scholarships during the Admissions process or apply for a private loan with a U.S. co-signer. The International Student Guide will provide more relevant information than this document.

STEP ONE: APPY FOR FINANCIAL AID EACH ACADEMIC YEAR TO RECEIVE YOUR **FINANCIAL AID OFFER**

To receive your financial aid offer, you must complete the FAFSA application each academic year. The FAFSA becomes available on October 1st for the following academic year (e.g., the 2023-2024 FAFSA became available October 1, 2022).

If additional documents or information is needed to prepare your financial aid offer, you will be notified on vour Financial Aid Dashboard on Inside and email communications will be sent to your ArtCenter email address.

An "offer" of Financial Aid will be prepared for admitted and continuing students who have completed a current FAFSA listing ArtCenter on the list of schools. Your eligibility for financial aid will be determined based on the information you submitted on the FAFSA. If your situation has changed since the tax year reported on the FAFSA or you have other special or unusual circumstances, please reach out to the Financial Aid Office to request an adjustment. Please note requesting an adjustment will not guarantee a change in your financial aid offer. All financial aid programs listed on your "offer" are explained in this guide. Remember, students must file a FAFSA each academic year.

This "offer" will show your cost of attendance (COA) or budget, and your estimated awards (scholarships, grants, loans, and/or work-study) for a projected period of attendance (usually 2 semesters at a time). At ArtCenter, you can choose to attend two or three semesters per year, so you will need to estimate your own budget accordingly.

If you are offered an ArtCenter scholarship, it will be listed on your "offer" and on "My Awards" both found on the ArtCenter Financial Aid Dashboard on Inside. Scholarship recipients should take time to review the ArtCenter Grant and Scholarship Policies document found later in this quide for important information about retaining your scholarship or grant. Review Step Three of this guide for information about accepting the financial aid you may have been offered.

How Your Financial Aid Offer Is Determined

1. Estimated Family Contribution (EFC). Your estimated family contribution (EFC) is calculated through a federally mandated formula from the data you submitted on the FAFSA, including income, assets, number in your family, and number in college.

Your EFC appears on the Student Aid Report (SAR) that you receive from the federal processor after you complete your FAFSA. The EFC is not the amount you need to pay; it is a formula used by the federal government to establish your financial need.

- **2. Budget and Cost of Attendance.** ArtCenter sets a yearly budget or cost of attendance (COA) to help you anticipate what it may cost for you to attend. This COA includes Direct Costs and Indirect Costs.
 - Direct Costs Direct costs are costs billed directly by ArtCenter. Tuition and fees are the only set
 costs, and you will be billed online each semester that you attend. You may review your account
 statement upon registration on the Inside.ArtCenter Student Account Dashboard.
 - Indirect Costs Indirect costs are costs that are NOT billed by ArtCenter, but that students may incur as a result of being enrolled in school. Your indirect costs will vary depending on your individual classes and your lifestyle. You will control your own cost of rent, food, and transportation, and 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 sharing an apartment or room with another student, eating meals at home, and by using public transportation. Students who have questions about their budget expenses should meet with a financial aid counselor to discuss their situation.

2023-2024 Undergraduate Student Cost of Attendance per Term - Estimate Updated 10/17/2022

Tuition and Fees – Direct Cost Estimated	\$25,803
Room and Board – (with parents \$4,500)	Off campus \$8,636
Books and Supplies	\$2,000
Transportation	\$1,494
Personal/Miscellaneous	\$1,968
Loan Fees	30
Total Budget per term	\$39,931

2023-2024 Graduate Student Cost of Attendance per Term – Estimate Updated 10/17/2022

Tuition and Fees – Direct Cost Estimated	\$27,242
Room and Board – (with parents \$4,500)	Off campus \$8,636
Books and Supplies	\$2,000
Transportation	\$1,494
Personal/Miscellaneous	\$1,968
Loan Fees	30
Total Budget per term	\$41,370

For your yearly budget, multiply the figures above by the number of terms you plan to attend in 2023-2024.

Tuition Increases

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 and has, for the past six years, successfully limited this change to the long-term rate of inflation, or 3.4% at the time of this printing. Please consider this as a part of your financial planning.

3. Your Financial Need. Your financial need is the difference between the budget (cost of attendance) and your Estimated Family Contribution (EFC) determined on the FAFSA. In order to be eligible for most financial aid you must demonstrate financial need according to the FAFSA. Scholarships are based on a combination of need and merit and determined upon entering ArtCenter.

STEP TWO: REVIEW THE AMOUNTS AND TYPES OF AID IN YOUR FINANCIAL AID PACKAGE

- **1. What is a financial aid "package"?** In the world of financial aid, all the types of aid for which you are eligible or are being offered are bundled together in one format called a "financial aid package". This term refers to the total amount and types of aid you are offered, including sources from federal, state and institutional funds.
 - A financial aid package or financial aid offer usually consists of one or more of the following types of funds based on eligibility: grants, scholarships, student loans, and/or student employment.
 - An ArtCenter undergraduate offer may consist of Institutional Scholarships or Grants, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (SEOG), State Cal Grants, Federal Direct Loans, or Federal Work-Study.
 - Graduate students are not eligible for federal or state grants but may be awarded Institutional Scholarships or Grants, Federal Direct Loans, or Federal Work-Study.
- **2.** How your "package" of aid is determined. Your package of aid includes all the forms of aid we can offer and for which you are eligible. The following factors are considered when determing your aid package:
 - Financial Need. Your financial need from the FAFSA determines your eligibility for federal and state programs such as the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study, Federal Direct Loans, and Cal Grant. Your income, assets, number in your family, number in college, and if you are a dependent student, the income and assets of your parents, determine your financial need. If your situation has changed since you submitted your FAFSA or you have other special or unusual circumstances, please reach out to the Financial Aid Office to request an adjustment. Please note requesting an adjustment will not guarantee a change in your financial aid offer.
 - Your age and dependency status. For undergraduate students, your age will most likely be the determining factor
 in your dependency status; however, students who are under 24 may be considered independent based on other
 factors such as marital status. Independent students (over age 24) qualify for aid based on their own income and
 assets and parental information is excluded, which may result in higher aid eligibility. Independent students are
 also eligible for higher Direct Unsubsidized Stafford loan amounts than dependent students.
 - Prior bachelor's degree. A student with a prior bachelor's degree is not eligible for Pell, SEOG, or the Cal Grant.
 - Grade level. Your grade level determines the amount of your annual federal loan eligibility. Loan amounts normally increase with each progressive grade level.
 - Prior federal loan debt. The federal government places cumulative limits on the amount of Federal Stafford Loans
 you may borrow. If you have borrowed federal loans while attending another school, you may run out of federal
 loan eligibility before you complete your degree at ArtCenter. Therefore, it is advisable for transfer students to
 meet with a counselor to review their loan indebtedness and plan for the future. Many transfer students find they
 need additional resources to complete their degree such as a private loan.
 - The amount of financial aid you receive may never exceed the cost of attendance (COA) for the same period.

STEP THREE: RECEIVING YOUR FINANCIAL AID

1. Access your Financial Aid Dashboard. Students may review requested documents, print their financial aid offer, and accept or decline their financial aid on the Financial Aid Dashboard at

https://inside.artcenter.edu/go/fa. If any documents are required, please upload the documents to the secure Dropbox location here: https://www.dropbox.com/request/Y7dVOIEJood9056kdyZi (copy and paste URL into web browser) as soon as possible to avoid costly delays in receiving your financial aid.

- 2. Review your offer. Once you have accessed the ArtCenter Financial Aid Dashboard, review your financial aid offer.
- **3. Accept or Decline your aid.** Accepting your financial aid is easy. First, go to "My Awards" on the Dashboard. Review each type of aid offered. You will need to accept or decline each federal loan and/or work study. Gift aid such as scholarships or grants are automatically accepted for you.
- 4. Begin the Loan Process. Domestic students who will borrow federal loans should complete the following steps as early as possible, <u>and at least 45 days before the semester begins to ensure timely disbursement of your loans.</u>

All Students - Direct Stafford Loan

1. Accept your Loans on the ArtCenter Financial Aid Dashboard to begin processing

All "First Time" Borrowers - Direct Stafford Loan

- 1. Accept your Loans on the ArtCenter Financial Aid Dashboard to begin processing
- 2. Complete an MPN for a Federal Direct Subsidized/Unsubsidized Loan at: https://studentaid.gov/mpn/
- 3. Complete Loan Entrance Counseling at: https://studentaid.gov/entrance-counseling/

<u>Graduate Students Only – Direct Graduate PLUS Loan Option</u>

- 1. Complete a PLUS Request and enter the amount you wish to borrow at: https://studentaid.gov/plus-app/
- 2. Complete a Graduate PLUS MPN at: https://studentaid.gov/mpn/
- 3. Complete Graduate Loan Entrance Counseling at: https://studentaid.gov/entrance-counseling/

Graduate student borrowers who would like to borrow a PLUS Loan in addition to the Unsubsidized Stafford Loan should review PLUS Loan information beginning on page 13 of this guide. You must complete a PLUS Request, MPN, and Graduate Loan Entrance Counseling at: https://studentaid.gov/entrance-counseling/. PLUS Loans are credit based and the application will inform you if you are approved or denied. If denied, you have the option to appeal the credit decision with new information or obtain an endorser (co-signer).

Parent - Direct PLUS Loan

- 1. Complete a PLUS Request and enter the amount you wish to borrow at: https://studentaid.gov/plus-app/
- 2. Complete a Parent PLUS MPN at: https://studentaid.gov/mpn/

Parent borrowers who would like to borrow a Parent PLUS Loan should review PLUS Loan information beginning on page 14 of this guide. You must complete a PLUS Request in the name of the parent borrower and an MPN at https://studentaid.gov/plus-app/. PLUS Loans are credit based and the application will inform you if you are approved or denied. If denied, you have the option to appeal the credit decision with new information or obtain an endorser (co-signer).

5. Federal Work Study (FWS) Employment. A Federal Work Study allocation offers an opportunity to work part-time. An offer of FWS does not guarantee a job. Students must be hired for a job first and will then earn a biweekly paycheck for hours worked. See page 15 of this guide for more information.

To begin this process:

- 1. Accept or decline your federal work study allocation on the Financial Aid Dashboard.
- 2. If you accept the federal work study award, search for a job on Inside and apply.
- 3. Once you're hired, complete the hiring process.

Note: Your FWS "allocation" will not be applied toward your tuition payment. Students receive a biweekly paycheck. For more information, review the Federal Workstudy Guide on https://inside.artcenter.edu/go/fa

- **6. Final Steps for Receiving your Aid.** Make sure to review and complete all steps.
- **Respond to requests for documentation.** The Financial Aid Office will send you an email request for the documents needed to complete your file. You will also see the required documents listed on the Financial Aid Dashboard. These document requests commonly include copies of tax transcripts and verification worksheets.

- **Submit documents early using Dropbox.** Submit all documents as soon as possible to avoid delays in receiving your financial aid. ArtCenter requires that students submit documents by using the secure Dropbox location at: https://www.dropbox.com/request/Y7dVOIEJood9056kdyZi (copy and paste URL into web browser). Please allow several weeks to process. Documents submitted late may result in late disbursement.
- **Having your aid disbursed**. Funds are generally disbursed equally between semesters and applied directly to your student account after the add/drop period. To credit your financial aid funds to your tuition account at ArtCenter, called "disbursing" your funds, we must have received and reviewed all required documents and you must meet all eligibility criteria. Students borrowing loans must have completed all loan requirements. Cal Grant recipients must submit all documents required by the California Student Aid Commission. Please check your Financial Aid Dashboard regularly and respond to email requests.
- Students who are receiving federal/state financial aid must enroll in at least 12 units of required coursework to receive full-time financial aid disbursements. Students who register for less than 12 units of required coursework will have their federal/state aid prorated or removed. Students taking an ArtCenter Lite term must enroll in all required courses in order to receive federal/state financial aid.
- Refunds or overages. If the disbursement of financial aid funds creates a credit balance (overage) when applied against your tuition bill for the semester, a refund will be issued to either you or your parent (if designated on the PLUS application). This normally happens if parents or students borrow a PLUS or Private loan that exceeds tuition and fees. Refunds are issued on the second Friday of the semester after the add/drop period, and weekly thereafter. Please note: Financial Aid is normally based on full time attendance. It is possible that a student who changes their enrollment status after receiving a refund may need to return a portion of the funds.
- <u>Please review your Student Finance Dashboard after add/drop and check with the Financial Aid Office if you change your enrollment status. You may owe an additional amount.</u>

STEP FOUR: DETERMINING YOUR AMOUNT DUE TO THE COLLEGE AND OTHER EXPENSES

1. Your Tuition and Fees. Your offer will show how much aid you are receiving from each source by semester. In some cases, your tuition expenses may be covered through financial aid, but most often students will have an outstanding balance they are responsible for paying.

Below is an example of a financial aid package for one semester for a dependent undergraduate student who has been awarded a Pell Grant, the FSEOG Grant, federal loans, and has been offered an ArtCenter Scholarship of \$5,000 per semester.

ArtCenter Scholarship	\$5,000
Pell Grant	\$3,500
FSEOG	\$500
Federal Direct Subsidized Loan	
(Gross awarded amount is \$1750)*	\$1,730
Federal Direct Unsubsidized Loan	
(Gross awarded amount is \$1000)*	\$990
Federal Work Study	
(may not be used to pay tuition) **	NA
Total aid for term:	\$11,720

Direct Cost - Tuition and Fees estimate	\$25,803
Minus aid (Do not include Work Study)**	-\$11,690
Estimated amount to pay:	14,083

^{*}Loan fees of approximately 1.057% have been deducted above and will be deducted from your student loan before it is disbursed.

^{**}The Federal Work Study (FWS) allocation is earned by working a job on campus and will not be credited to the tuition bill. The amount has been excluded from the aid credited in the example above.

- **2. Living Expenses.** The amount you need for living expenses, books, supplies and transportation are estimated in the Cost of Attedance. Students who plan to borrow additional funds for living expenses can help limit their loan indebtedness by living with roommates, using public transportation, and eating meals at home.
 - **Plan for the Year.** Unlike tuition and fees that are set costs, you will control this portion of your expenses. You should estimate your own costs for these expenses and assure that you have a plan for funding them. Review step five below if you need additional funds to cover your expenses. Submit private and PLUS loan applications at least 45 days in advance to avoid additional costs and delays in receiving your funds.
 - **Refunds.** You will only receive financial aid funds toward your living expenses if your financial aid exceeds your costs for tuition and fees and you have a credit balance on your account. This normally happens when families borrow additional loans such as the Parent Loan, Grad PLUS Loan, or a private loan. When this occurs, the Student Accounts Office will issue a refund to you or your parent for the excess amount. The first refund for each semester is issued on the second Friday of the semester, after the add/drop period, and weekly thereafter.

STEP FIVE: WHAT IF MY AID DOESN'T COVER MY EXPENSES?

As much as ArtCenter will make every attempt to help make ArtCenter financially accessible, most students find that their financial aid will not fully cover their tuition expenses nor cost of living. The following are some additional sources of aid students and families may explore. When considering whether or not to borrow additional loan funds, we advise that you only borrow what you need.

Federal Direct Parent PLUS Loans. Parents of dependent students can apply for an additional loan option called the Federal Direct Parent PLUS Loan. For more information refer to Page 14.

Federal Direct Graduate PLUS Loans. Graduate students can apply for an additional loan option called the Federal Direct Graduate PLUS Loan. For more information refer to Page 13.

Private Educational Loans. Students may apply for these loans directly through a lender and most often require a co-signer. They are most often utilized by independent undergraduate students. Unlike the Federal Direct Stafford loans, different lenders have varying requirements, interest rates, and terms. For more information refer to Page 14.

Outside Scholarships. Many students have successfully located a private source of scholarship from a foundation, corporation or other organization. Students must report these to the Financial Aid Office by providing a copy of the letter sent to you by the organization. The Financial Aid Office also lists potential scholarship opportunities. Visit https://inside.artcenter.edu/go/fa, and click on Outside Scholarship Information and Search. Resources are listed as a service only and are not authenticated by ArtCenter. Outside scholarships will be disbursed according to the donor's request and must be reported to the Financial Aid Office.

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 an enrollment fee of \$75. Account information is available 24 hours a day on Inside.ArtCenter for current students. You must have your tuition paid off in order to register for the following semester.

Tuition is due and payable Friday of the first week of class. 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. If you choose not to pay the full amount of your tuition before the first week of classes, you will be charged a \$75 nonrefundable set up fee, and may participate in the Installment Tuition Payment Plan.

If you are receiving financial aid, those amounts will be credited to your account and deducted from the amount owed. This can be viewed on the Student Finance Dashboard at https://inside.artcenter.edu.

STEP SIX: READ THESE FINANCIAL AID TERMS AND CONDITIONS

By accepting financial aid funds, you will agree to the following terms and conditions.

- I have the responsibility to apply for financial aid by March 2 of every year.
- I have the right to an explanation of my financial aid eligibility.

- I understand I should report any change in my family's circumstances that may affect financial need.
- I understand that ArtCenter reserves the right to modify my financial aid award(s) at any time due to changes in federal, state, or institutional eligibility, unintended errors, or other reasons consistent with ArtCenter policy.
- I agree to report in writing, any changes in my financial, marital, academic, residential status, funding and support I receive from any source. I understand that any change in my status may result in a reduction of my award and may require repayment of my financial aid.
- I have the responsibility to use financial aid funds for education-related expenses only.
- I am aware that to continue to receive assistance, I must maintain satisfactory academic progress as defined in this policy guide.
- I am aware that federal and state aid may only be disbursed for courses required for my degree program.
- I understand that the College may directly apply awards to my student account.
- I have the responsibility to read and understand the requirements and conditions regarding financial aid as stated in this policy guide.
- I agree to complete all entrance counseling requirements for any loans that I will borrow. I also agree to complete exit counseling any time I drop below half time, and prior to graduation or withdrawal. Failure to do so will allow ArtCenter to withhold my diploma.
- I have the responsibility to repay student loans.
- I agree to have my Cal Grant B Stipend (if eligible) credited to my student account. I understand that I may request a direct disbursement of my Cal Grant B Access Grant in writing each term prior to disbursement.
- I understand that if selected for federal verification I am responsible for completing all requirements prior to the start of the term to receive my financial aid on time. I also understand that failure to complete the verification process will result in the cancellation of my aid.
- I understand that if I purposely provided false or misleading information on any financial aid application or forms I may be referred to the U.S. Department of Education Inspector General.
- I have the responsibility to respond to requests from the FAO, federal, state, and college auditors in a timely
 manner.
- I have the right to privacy. All information submitted to the FAO will be treated as confidential as described by the Family Educational Rights and Privacy Act (FERPA).
- **Changes in your Financial Aid.** ArtCenter reserves the right to revise offers at any time due to changes in funding levels, enrollment status, residence, 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.
- Annual FAFSA. Domestic students must complete a new FAFSA available each October to comply with federal
 and state deadlines as well as ArtCenter requirements. Financial aid is not automatically renewed from year to
 year. To continue receiving aid, including ArtCenter scholarships, you must complete a new FAFSA and comply
 promptly to requests for documentation from the Financial Aid Office. Failure to apply may result in a loss of
 financial aid.
- **Federal Fund Eligibility.** To be eligible for Title IV funds, a student must be enrolled for the purpose of obtaining a degree. Students are not eligible to receive Title IV assistance for course work which will not count towards the completion of that student's degree program requirements.
- Federal and State Degree Audit Requirements. According to federal regulations, courses that are not
 required for completion of a student's degree program are not eligible for any federal/state financial aid. The
 financial aid system will review a student's courses to determine if they are required for degree completion.
 Federal/state financial aid will be prorated or removed completely if the student is enrolled in less than 12 credits
 that count toward their degree. Students who have been approved to substitute a course must submit the WaiveSub Form to Enrollment Services prior to the term in order to receive eligible funding on schedule. No changes
 may be accepted retroactively after the term ends.
- **Return of Federal Funds.** Students who are receiving federal student aid and who withdraw from all classes prior to completing 60% of the semester will have their eligibility for federal student aid recalculated based on the percentage of the term they completed. The College is required to return "unearned" aid to the federal financial aid programs. Students who drop all classes after the term begins may owe a tuition balance to the College after aid has been returned. A full version of the Return of Funds policy is available on the ArtCenter website at https://inside.artcenter.edu/go/fa. Please note that this policy is different from the Tuition Forgiveness Policy; depending on the date of withdrawal and type of aid received, the student may owe a substantial balance to the College. Cal Grants and 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 and 60 percent of the Cal Grant amount is returned to the California Student Aid Commission.

- Federal Satisfactory Academic Progress. The Financial Aid Office is required by federal law to monitor the academic progress of federal financial aid recipients. Undergraduate students must maintain a cumulative 2.50 grade point average and complete at least 67% of the units they attempt in order to remain eligible for federal student aid. Graduate students must maintain a 3.00 grade point average and complete at least 67% of the units they attempt. Federal Satisfactory Academic Progress (SAP) is measured at the end of each semester and when a continuing student applies for aid for the first time. Students not meeting satisfactory academic progress standards are provided one semester on warning to elevate the grade point average and units completed up to the standard. If they do not meet the standard, they lose financial aid eligibility until they are able to do so. Students may be able to appeal under some conditions and continue to receive their federal aid while on a probationary status if their appeal is approved. Students who have lost eligibility must regain satisfactory academic standing before federal aid can be offered. A full version of this policy is available on the ArtCenter website at https://inside.artcenter.edu/qo/fa
- **Scholarship.** Entering scholarships are renewable each year as outlined in the ArtCenter Scholarship and Grant Policies listed below.

ArtCenter Scholarship and Grant Policies

- In addition to any state or federal programs for which you may be eligible, ArtCenter may consider you for institutional scholarship or grant funds upon entering. 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.
- 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 is highly competitive and takes place each term for most undergraduate students. The date to apply for continuing undergraduate students is posted each term at: https://inside.artcenter.edu/go/fa. The graduate student continuing scholarship review varies by department. Graduate students should check with their department for dates.
- Students will be considered for all types of scholarships without the need for any specific applications. Recipients of donor or "named" scholarships will be asked to create a profile and submit thank-you letters to the donor. Find more information at the <u>Donor Funded Scholarships and Stewardship</u> page.
- 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.** Students should meet the FAFSA priority deadline of March 1 each year and in all cases must have a complete file before a scholarship can be awarded for an upcoming term. **Scholarships will not be awarded for a retroactive term if a student does not submit a FAFSA.**
- **Grade Point Average Requirement**. Undergraduate students must achieve a 2.5 cumulative grade point average (GPA) each semester to maintain their scholarship. Graduate students must achieve a 3.0 cumulative grade point average (GPA) each semester to maintain their scholarship. These GPAs represent the minimum requirements for remaining in good academic standing with the College. Students whose cumulative GPAs fall 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. Exceptions may be available through an appeal process.
- **Duration.** There are time limitations on ArtCenter scholarships. Students holding ArtCenter scholarships enrolled in BFA degree programs are entitled to maintain their scholarships for a maximum of nine semesters. Students in BS degree programs may hold the scholarship for ten semesters 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. Credit requirements vary by major and are subject to change. Entering scholarships

may be specified for a shorter time, but unless specified, they are for the amount of time listed above. 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.

• **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 are not paid for less than 6 units. If a student enrolls in an ArtCenter Lite term, it will be counted as half a term.

Federal Grants

Students who are receiving federal/state financial aid must enroll in at least 12 units of **required** coursework to receive full-time financial aid disbursements. Students who register for less than 12 units of required coursework will have their federal/state aid prorated or removed as required. Students taking an ArtCenter Lite term must enroll in all required courses.

The Federal Pell Grant program

• This is a federal government grant program to assist undergraduates who show exceptional financial need on their FAFSA. Eligibility is determined by the federal government. The level of Pell Grant on your award will be adjusted if you enroll on a less-than-full-time basis. In 2022-2023, the Federal Pell Grant awards ranged from \$349 to a maximum of \$3,447 per semester. The 2023-2024 awards are not available at the time of this printing. Students with a prior degree are not eligible.

The Federal Supplemental Educational Opportunity Grant (FSEOG)

• FSEOG is a federal program for students with exceptional financial need as based on their FAFSA. ArtCenter awards FSEOG to students who are eligible to receive a Pell Grant and who meet the FAFSA deadline of March 1. FSEOG awards are generally awarded at \$500 per semester for full time attendance and prorated for less-than-full time enrollment. Award amounts are determined annually based on available funding.

State Grants

Students who are receiving federal/state financial aid must enroll in at least 12 units of **required** coursework to receive full-time financial aid disbursements. Students who register for less than 12 units of required coursework will have their federal/state aid prorated or removed. Students taking an ArtCenter Lite term must enroll in all required courses.

Cal Grants A and B

California state grants (Cal Grants) are provided through the California Student Aid Commission (CSAC) to undergraduate students who are California residents and meet the eligibility criteria. These awards may be awarded for up to 4 years (8 semesters). Cal Grant awards are considered for students who have graduated from a California high school or are transferring from a California community college, and have submitted their FAFSA or California Dream Act Application (CADAA) application before the March 2nd deadline. Students must also complete GPA verification before the March 2nd deadline, which the student's high school or prior college can complete electronically. Students may also print the GPA verification form and take it to their school for completion, but it must be postmarked by March 2nd if mailed. ArtCenter's Enrollment Services Office can also complete GPA Verification if the student has completed and/or transferred in at least 24 units by the end of the Fall term.

In the 2022-2023 award year, Cal Grants ranged from \$824 to \$5,503 per semester. These awards are contingent upon verification of eligibility and finalization of the California State Budget. The 2023-2024 award amounts are not available at the time of this printing. For program details and eligibility criteria please visit California Student Aid Commission at https://mygrantinfo.csac.ca.gov/.

Eligibility

Cal Grant A

Cal Grant A is awarded to students based on the FAFSA information submitted and on a grade point average requirement set by the state. Cal Grant A awards are automatically credited (disbursed) to the student account upon verification of eligibility each term.

Cal Grant B

Cal Grant B is awarded to students based on the FAFSA information submitted and on a grade point average requirement set by the state. The Cal Grant B award is comprised of two parts. Cal Grant B recipients are eligible for an Access Award starting in their first year that may be used for books and supplies. Starting in their second year and beyond, Cal Grant B recipients are also eligible for a Tuition and Fee Award in addition to the Access Award. Awards are automatically credited (disbursed) to the student account upon verification of eligibility each term.

• Cal Grant B Access Award

ArtCenter will automatically credit (disburse) your eligible Access Award to your student account each term. However, you may request a direct disbursement of your Access Award in writing each year even though you may owe a balance to ArtCenter. Requests must be received before funds are disbursed. If your award has already been credited to your account prior to your written request, ArtCenter will apply your written request to any future disbursements during the year. Students requesting disbursement of the Access Award will be responsible for any balance due to ArtCenter. Therefore we recommend most students apply the disbursement to their account balance. Please note: An outstanding balance on a student account will prevent future registrations from being processed.

Disbursement

Funds will generally be disbursed once per semester, usually the second week of the term after the add-drop period, or as eligible thereafter. The Financial Aid Office will verify eligibility and confirm that you are making Satisfactory Academic Progress (SAP). Disbursements may be delayed if you have not submitted required documentation. Cal Grants are disbursed according to your enrollment status and are pro-rated for part-time enrollment based on the number of units for which students are enrolled. For 6-8 units, students will receive 50% of the full-time award; for 9-11 units, students will receive 75% of the normal award. Cal Grants will be disbursed based on the unit total at the end of the add-drop period. Cal Grants are not paid for less than 6 units.

Maximum Time to Receive Cal Grant

We are required by the California Student Aid Commission (CSAC) to notify all Cal Grant recipients that in order to graduate in 4 years (8 terms), <u>students must take 15 or more units a term</u>. Students should refer to their degree audit to find their program unit total requirement. Below is a general guideline:

120 Unit Program = 15 units a term 132 Unit Program = 17 units a term 135 Unit Program = 17 units a term 144 Unit Program = 18 units a term

Students awarded Cal Grant as a first-year student, may receive a maximum of 4 years (8 terms) of Cal Grant. If students do not complete the recommended number of units listed above each term, the Cal Grant award will be used up before graduation. Transfer students who have used part of their eligibility before arriving at ArtCenter should check their degree audit, seek advisement from Enrollment Services and plan ahead.

Students who run out of their Cal Grant eligibility before they graduate may wish to consider borrowing a loan to make up the difference. More information is available about private loans or Parent PLUS Loans for parents of dependent students in this guide or at https://inside.artcenter.edu/go/fa

Students should verify their Cal Grant eligibility and make sure their School of Attendance is updated to ArtCenter (001116) by logging on to: https://mygrantinfo.csac.ca.gov/

Students can contact the California Student Aid Commission (CSAC) Student Support customer service line at 1-888-224-7268.

California Chafee Grant for Foster Youth

The California Chafee Grant for Foster Youth awards up to \$5,000 a year to eligible foster youth. For more information and to apply, please visit https://www.csac.ca.gov/chafee. Once you apply, the California Department of Social Services will verify your foster youth eligibility status.

Loans

Federal Direct Loans

Students who are receiving federal/state financial aid must enroll in at least 12 units of **required** coursework to receive full-time financial aid disbursements. Students who register for less than 12 units of required coursework will have their federal/state aid prorated or removed. Students taking an ArtCenter Lite term must enroll in all required courses.

The Federal Direct Loan program allows students and parents to borrow directly from the federal government to help pay for educational costs. The programs include the Subsidized Stafford for undergraduates and the Unsubsidized Stafford for both undergraduate and graduate students. The PLUS loan program is for graduate students and parents of dependent students. A loan is money you borrow and must pay back with interest, therefore we encourage students and families to **only borrow what you need.**

Federal Direct Stafford Loans

Stafford Loans are available to both undergraduate and graduate students and are utilized by most eligible students.

- The "subsidized" loan is available to undergraduate students who demonstrate financial need only. The federal government pays the interest while the student is enrolled in school at least half-time.
- An "unsubsidized" loan is available to both undergraduate and graduate students. The government does not provide the loan subsidy for the unsubsidized loan; therefore, interest accrues during enrollment periods and is added to the amount borrowed (principal).
- Undergraduate students who are eligible and who demonstrate financial need will be awarded both the Federal Direct Subsidized and Unsubsidized Stafford loans. Undergraduate students who do not demonstrate financial need for the subsidized loan and all graduate students will be awarded an Unsubsidized Stafford loan only.
- Interest Rate. The interest rate for undergraduate students for both the Subsidized and Unsubsidized Stafford Loan for 2022-2023 is fixed at 4.99% and is subject to change on July 1. Funds will generally be disbursed once per semester. Origination fees of 1.057% will be deducted from each disbursement and subject to change on October 1. The 2023-2024 interest rate and fees are not available at the time of this printing.
- The interest rate for graduate students for the Unsubsidized Stafford Loan for 2022-2023 is fixed at 6.54% and is subject to change on July 1. Funds will generally be disbursed once per semester. An origination fee of 1.057% will be deducted from each disbursement and subject to change on October 1. The 2023-2024 interest rate and fees are not available at the time of this printing.
- Repayment. Funds are generally repaid over a 10-year period after you graduate or withdraw from school; however, alternate repayment plans such as income-based repayment, may be available. Read the promissory note for each loan to learn more about the specific terms and conditions. For more information please visit https://studentaid.gov. Repayment can be deferred until you drop below half time, graduate or leave school.
- Loan Limits. The following chart summarizes maximum loan amounts for a full academic year on Federal Subsidized and Unsubsidized Stafford Loans:

Maximum Combined Subsidized and Unsubsidized Federal Stafford Loan Eligibility

Year in College	Dependent Student	Independent Student		
1 st Year (0-36 credits)	\$5,500	\$9,500		
2 nd Year (37-69 credits)	\$6,500	\$10,500		
3 rd Year (70-94 credits)	\$7,500	\$12,500		
4 th Year (95 or more)	\$7,500	\$12,500		
Graduate Students	n/a	\$20,500		

 Loan amounts listed above cannot exceed the cost of education minus other financial aid received for the award period.

- Aggregate loan amounts (total of all previous and current loans) are \$31,000 for dependent undergraduates, \$57,500 for independent undergraduates, and \$138,500 for graduate students. Students who have outstanding Stafford loans from a prior college should be aware that these amounts will count toward their maximum aggregate loan limits and could affect your annual eligibility.
- There is also a limit to the maximum period of time you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. For more information please visit https://studentaid.gov.
- After you have received Direct Subsidized Loans for your maximum eligibility period, you are no longer eligible to receive additional Direct Subsidized Loans. However, you may continue to receive Direct Unsubsidized Loans until the maximum aggregate loan limit is met.
- In addition, if you continue to be enrolled in any undergraduate program after you have received Direct
 Subsidized Loans for your maximum eligibility period, the federal government will no longer (with certain
 exceptions) pay the interest that accrues on your Direct Subsidized Loans for periods that normally would have
 been covered.
- First time borrowers must complete a MPN for a Direct Subsidized/Unsubsidized Stafford Loan https://studentaid.gov.
- First time borrowers must complete Loan Entrance Counseling at https://studentaid.gov.
- All borrowers must complete an Annual Loan Review at https://studentaid.gov.

For additional information on Direct Loan Subsidized and Unsubsidized Loans please visit: https://studentaid.gov

Federal Direct Graduate PLUS Loan

- Graduate students can apply for a Federal Direct Graduate PLUS loan which can cover up to the total cost of attendance (budget) minus any other financial aid awarded.
- We recommend that you borrow your Unsubsidized Stafford loan eligibility before considering other loans as they may offer better interest rates and borrower benefits.
- Graduate PLUS Loans include a credit requirement. If credit issues prevent approval, you may apply with an
 endorser. The credit decision may be appealed by calling the Federal Direct Loan borrower line at 800-5577394.
- The interest rate for the Graduate PLUS loan for 2022-2023 is fixed at 7.54% and subject to change on July 1. Interest begins to accrue upon disbursement. Funds will generally be disbursed once per semester. An origination fee of 4.228% will be deducted from each disbursement and is subject to change on October 1. The 2023-2024 interest rate and fees are not available at the time of this printing.
- Repayment. Funds are generally repaid over a 10-year period after you graduate or withdraw from school; however, alternate repayment plans such as income-based repayment, may be available. Read the promissory note for each loan to learn more about the specific terms and conditions. For more information please visit https://studentaid.gov. Repayment can be deferred until you drop below half time, graduate or leave school.
- Graduate student PLUS Loan applicants must complete a Graduate PLUS Loan Request Form for each loan borrowed online at https://studentaid.gov specifying the amount they are requesting.
- Graduate students must also complete a PLUS Master Promissory Note (MPN) at https://studentaid.gov before receiving their first loan. This PLUS MPN is in addition to the Stafford Loan MPN.
- First time Graduate PLUS borrowers must also complete Graduate entrance counseling at https://studentaid.gov.
- All borrowers must complete an Annual Loan Review at https://studentaid.gov.

Federal Direct Parent PLUS Loan

Parents of students who are dependent for financial aid purposes can borrow federal loans on the student's behalf.

- Parents can request an amount up to the yearly cost of attendance (budget) minus any other financial aid the student is receiving.
- Parent PLUS Loans include a credit requirement. If credit issues prevent approval, the parent may apply with an endorser or the student may qualify for an additional limited amount of Federal Direct Unsubsidized Stafford Loan. The credit decision may be appealed by calling the Federal Direct Loan borrower line at 800-557-7394.
- The interest rate for the Parent PLUS loan for 2022-2023 is fixed at 7.54% and subject to change on July 1. Funds will generally be disbursed per semester. Origination fees of 4.228% will be deducted from each disbursement and is subject to change on October 1. The 2023-2024 interest rate and fees are not available at the time of this printing. The interest begins to accrue upon disbursement.
- Repayment. PLUS loan borrowers must begin repayment of principal and interest 60 days after the final loan
 disbursement of the academic year. Parents may defer payments on PLUS loans while their student is in school
 and for a six month grace period after the student graduates or drops below half-time enrollment. Read the
 promissory note for each loan to learn more about the specific terms and conditions. Parents may also contact
 the Direct Loan Servicing Center at 1-800-848-0979. For additional information on Direct Loans please visit
 https://studentaid.gov.
- Borrowers can request an amount up to the student's budget minus other financial aid. Dependent students
 must complete a yearly FAFSA to determine eligibility for other aid before a Parent PLUS Loan can be processed.
- Parent Loan applicants need to complete a PLUS Loan Request Form online at https://studentaid.gov specifying the amount they are requesting.
- Parents must also complete a PLUS Master Promissory Note (MPN) at https://studentaid.gov.

Consumer Loan Disclosure Notice - In compliance with federal regulations under HEOA Sec. 489 amended Sec. 485B (d) (4) (20 U.S.C. 1092b) the college is required to notify you that approved loans will be submitted to the National Student Loan Data System (NSLDS) by the U. S. Department of Education and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system as determined by the U. S. Department of Education.

Private Educational Loans

Private loans are often utilized by independent undergraduate students and are initiated directly by the student with a lender. Unlike the Stafford loans, different lenders have varying requirements, interest rates, and terms. Allow at least 30-45 days before the semester begins to ensure timely disbursement of your Loans.

- Educational loans from private lenders including banks and credit unions are a common source for additional aid. These loans are not guaranteed by the federal government. They 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 often will require a U.S. co-signer with good credit. In order to receive the best rates and terms, and possibly increase your chances for approval, you may wish to you apply with a few different lenders at the same time and select the one that is right for you.
- 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.

Federal Work-Study/ Student Employment

Federal Work Study (FWS) is a need-based program largely funded by the federal government that enables eligible students to earn part of their financial aid award through part-time employment. Students earn money and are paid biweekly via paycheck. Funds are limited.

- Students who want to work should indicate that they are interested in FWS when completing the FAFSA.
- Students awarded Federal Work Study must find a position on campus, or through an approved off-campus Community Service program. There is no guarantee of a position, as positions and funding are limited.
- Jobs are available in many on-campus departments and offices, and community service positions such as assisting in local high school classrooms, tutoring elementary school students, and working at the Pasadena Public Libraries are available for Federal Work Study students only.
- Students submit timesheets as they work and receive a bi-weekly paycheck to be used for out-of-pocket expenses such as supplies, food, or personal expenses.
- Federal Work study employees may work 20 hours per week when classes are in session and 29 hours per week during school breaks. Hours may not exceed 8 hours per day.
- Once the authorized amount has been earned, the student must stop working under the Federal Work Study program. See Federal Work Study Guide at https://inside.artcenter.edu/go/fa

Other Student Employment

Students who are not eligible for federal aid or who do not show need for the FWS program may be able to find a position at ArtCenter on the Student Employment program, which is totally funded by the college. These positions are limited.

Exchange Programs and Individualized Study Away

Students receiving financial aid who are planning to participate in an approved ArtCenter Exchange Program or Individualized Study Away program should meet with a financial aid counselor to avoid a disruption in their financial aid.

Exchange

Students participating in an approved ArtCenter Exchange Program will be eligible for financial aid as if they were on campus, with the exception of Federal Work Study (FWS). The normal FWS component of an aid package may be covered with additional loan funds upon request, subject to credit approval.

Individualized Study Away

Students wishing to participate in an Individualized Study Away program must follow Study Away procedures and gain the approval of their Department Chair and the Enrollment Services Office. Individualized Study Away participants will only be eligible for federal and sometimes state funding at approved institutions. No institutional funds are available for Individualized Study Away.

You are required to follow the normal Financial Aid guidelines and deadlines and complete all forms as you normally would each year at ArtCenter. Students must submit copies of all Individualized Study Away Forms to the Financial Aid Office. Consult with the Study Away Program Office for additional information.

Veterans Benefit Information

Applying for Benefits

Students interested in applying for VA Educational benefits should complete an application for benefits on the VA website, www.vets.gov. Please note, the VA Certifying Official at ArtCenter cannot determine if you are eligible for VA Educational Benefits. The Department of Veterans Affairs may approve or deny benefits, based on the information provided on the application.

New VA Benefit Applicants

Students who have never completed an application for VA Benefits should complete the online application, VA Form 22-1990, using the VA's online application for education benefits (www.vets.gov). When using the online application for education benefits, your application will be electronically submitted to the VA Processing Center. Once the VA has completed review of your application, the VA will mail you a Certificate of Eligibility (COE), outlining the chapter benefit you are entitled to and the number of months you are eligible to receive. ArtCenter requires students to submit the COE form via the secure Dropbox location at: https://www.dropbox.com/request/Y7dVOIEJood9056kdyZi (copy and paste URL into web browser)

Continuing Students

Once your benefits have been established, you will need to register each term.

Forms Needed to Certify Tuition

The VA Certifying Official at ArtCenter will need the following forms to certify tuition.

- Copy of Certificate of Eligibility (COE)
- Copy of DD214 Form
- Copy of Military Transcripts

Military Transcript Request Sites

Army, Coast Guard, Navy, and Marine Corps: https://jst.doded.mil/official.html

 $\textbf{Air Force:} \ \underline{\text{https://www.airuniversity.af.edu/Barnes/CCAF/Display/Article/803247/community-college-of-the-air-force-particle/supersity.} \\$

transcripts

VA Enrollment Information

Enrollment verification cannot be submitted until the ArtCenter Certifying Official receives a copy of your completed VA paperwork and you have successfully enrolled in a class. Once your paperwork is processed and you have started classes, the VA Certifying Official will electronically submit your Certification of Enrollment (22-1999). All VA enrollment verifications will be submitted after the add-drop period, beginning the second week of the term.

VA Payments

Students using Chapters 30, 32, 35, 1606, and 1607 will receive monthly payments from the VA based on their enrollment status each month enrolled in courses. The VA makes payments based on your monthly attendance and not term attendance. Payments are sent from the VA by direct deposit or check after you have verified your monthly attendance through WAVE. Chapter 33 (Post 9/11) GI Bill® students are required to verify their enrollment every month to continue receiving their payment. Students may verify their enrollment by text or email. For additional information click here: https://benefits.va.gov/qibill/isaksonroe/verification_of_enrollment.asp

Tuition and Fees for Chapter 31 and 33 is paid directly to ArtCenter. Current VA payment rates may be <u>viewed</u> at: https://www.benefits.va.gov/GIBILL/resources/benefits resources/rate tables.asp

Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows degree granting institutions in the United States to voluntarily enter into an agreement with the Veterans Administration (VA) to fund tuition expenses that exceed the annual maximum cap. ArtCenter will contribute up to \$4,000 of those expenses and the (VA) will match the same amount as the institution. Detailed information about the Yellow Ribbon Program can be found at: http://www.benefits.va.gov/gibil/yellow_ribbon.asp

In order to qualify for education benefits provided by the Department of Veterans Affairs, a student must be accepted into an ArtCenter degree program and enrolled in classes which meet requirements for an approved bachelor's or master's degree. Students, spouses, and children using Transfer of Entitlement benefits must be entitled to a 100% benefit rate. Learn more about the <u>Veterans Benefits</u> and <u>Yellow Ribbon Program</u> at: http://www.benefits.va.gov/gibill/yellow ribbon.asp

Net Cost of Attendance

Students should review their "offer" of financial aid and the "College Finance Plan" on the Financial Aid Dashboard to see the net cost of attedance each year.

Projected Cost of Attendance

Students can estimate their projected Cost of Attendance using the instructions on Inside.ArtCenter.Edu at https://inside.artcenter.edu/pub/mod/resource/view.php?id=1496

Shopping Sheet Information

Students should review the link below which contains additional information: https://inside.artcenter.edu/pub/mod/resource/view.php?id=1496

International Student Resources

Scholarship Information

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 the 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.

While international students are not eligible for federal or state financial assistance, international students are eligible to apply for an ArtCenter scholarship. 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.

International students are also eligible to apply for ArtCenter scholarships after enrollment. To be eligible you must have a 3.0 grade point average. Review ArtCenter Scholarship Portfolio Review Process for Undergraduate Students or Graduate Students at https://inside.artcenter.edu/go/fa at the beginning of each term to learn about the procedures for applying, which include submission of a portfolio. Scholarship funds are very limited and highly competitive.

Tuition Payment Plan. The ArtCenter Cashier's Office offers a payment plan that allows students to divide their tuition payments into monthly installments. The payment option is available for a small enrollment fee. Account information is available 24 hours a day on Inside.ArtCenter for current students. You must have your tuition paid off in order to register for the following semester.

Tuition is due and payable the Friday of the first week of class. Tuition may be paid by check, credit card or cash. If you choose not to pay the full amount of your tuition before the first week of classes, you will be charged a \$75 nonrefundable set up fee, and may participate in the Installment Payment Plan. If you are paying by credit card, you may pay on the Student Finance Dashboard at https://inside.artcenter.edu. Check payments can be dropped in a secure lockbox at the Student Accounts office at South Campus or mailed. Cash payments must be deposited directly at the bank. To find out more information about payment options, please review the Student Accounts page on Inside.

If you are receiving financial aid, those amounts will be credited to your account and deducted from the amount due. This can be viewed on the Student Finance Dashboard at https://inside.artcenter.edu.

More resources and outside scholarships for International students can be found on the ArtCenter Financial Aid Website: https://inside.artcenter.edu/go/fa

Consent for Release of Information

In accordance with the Family Educational Rights and Privacy Act (FERPA), and to ensure your privacy, no application will be discussed with another person (this includes noncustodial parents, guardians, or other family members), without written consent from the student and the custodial parent (applicable to dependent students). Please use this form available at https://inside.artcenter.edu/pub/mod/resource/view.php?id=1777 if you would like us to be able to discuss your financial aid information with another person.



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 of parties to whom the release may be made.

party or class of parties to whom the release		ecity the records to	de released, state	the purpose of the rei	ease, and identify the	
I,						
Student Name (PRINT)			Studen	ID#		
hereby give my written consent to ArtCenter to	o disclose, make acc	essible, and furnish	the following inform	nation upon request (8	elect all that apply):	
Financial Aid Records		Academic Recor	ds			
 Accounting Records (tultion, payment, 	account balance)	Other:				
Purpose of release:						
Release to (recipient):			Relationship	to Student:		
Name						
Address:		City		State	Zip	
Telephone:		E-mail Address:		State	ZIp	
Release to (recipient):			Relationship	to Student:		
Name						
Address:		City		State	Zip	
Telephone:		E-mail Address:		otate	ZIP	
I understand that the specific information refet they will not release it to any other parties. A mentioned information.						
Student's Signature:			Dat	e:		
Return completed form to the office that suppl	ied the form by mail,	e-mail (must be sent	from the student's I	nside.artcenter.edu e-m	all address), or fax to:	
Financial Aid Office	Accounting Off			ent Services		
ArtCenter College of Design	ArtCenter College of Design			ArtCenter College of Design		
1700 Lida St, Pasadena, CA 91103 Phone: 626.396.2215	Phone: 626.396.2	sadena, CA 91103		la St, Pasadena, CA 9 326.396.2313	1103	
Fax: 626.683.8684	Fax: 626.683.0522			Fax: 626.396.2209		
E-mail: finaid@artcenter.edu	E-mail: accounting@artcenter.edu			E-mail: enrollmentservices@artcenter.edu		
Students have the legal right to change or withdra	aw the release of abovently dated authorization				ter office/staff. The most	
Student	s are advised to kee	p a copy of this rele	ase form for their re	cords.		
Please note: If ArtCenter is unable to a		l party requesting a o that information		nt's non-directory ed	ucational records,	
FOR OFFICE USE ONLY FINANCIA	LAID	ACCOLINTING		ENROLLMENT SER	NICES	
	DATE			Z. I. COLLINE I TO COL	DATE	
'	DAIL	DATE			DATE	