

# **International Student A Guide to Your Financial Aid**



## **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.

### **International Student Resources**

#### **Scholarship Information**

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 through the ArtCenter Continuing Scholarship Review process. To be eligible you must have a 3.0 grade point average. Funds are limited.

Learn about 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. Learn about the procedures for applying, which include submission of a portfolio.

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. The [U.S. Department of Education](#) and [EduPASS](#) offer 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 Grant and Scholarship Policies** document found later in this guide for important information about retaining your scholarship or grant.

## **UNDERSTAND YOUR COSTS AND PAYMENT OPTIONS**

**Budget and Cost of Attendance.** ArtCenter sets a yearly budget or cost of attendance which includes: tuition and fees (these are a set cost) and estimates of an average amount you may spend for housing and food, books and supplies, transportation, and miscellaneous expenses.

### **Tuition and Fees**

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%.

**Please consider this as a part of your financial planning.**

- 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.

### **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
<b>Total Budget per term</b>	<b>\$39,931</b>

### **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	Off campus \$8,636
Books and Supplies	\$2,000
Transportation	\$1,494
Personal/Miscellaneous	\$1,968
Loan Fees	30
<b>Total Budget per term</b>	<b>\$41,370</b>

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

**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 by 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>.

**Private Educational Loans.** If you need additional funds to help cover your payment, you may want to explore private educational loans. These are loans initiated directly by the student with a lender, and have varying requirements, interest rates, and terms. International students must have a U.S. co-signer.

- 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 will 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/go/fa>

Select [International Student Resources](#)

## **READ THESE FINANCIAL AID TERMS AND CONDITIONS**

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

- **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 listed below.

## ArtCenter Scholarship and Grant Policies

- In addition to any state or federal programs for which you may be eligible, ArtCenter can 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 dates to apply for continuing undergraduate students can be found each term on ArtCenter's Financial Aid website 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.
- 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 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 at the [Donor Funded Scholarships and Stewardship](#) page.
- Scholarships are awarded based on merit as determined by the scholarship committee based on portfolio and academic profile.
- International students do not need to complete the FAFSA to apply for scholarships.

## Scholarship Conditions

- **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, unless specified for a shorter time. 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.



# 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.

I, \_\_\_\_\_, \_\_\_\_\_  
 Student Name (PRINT) Student ID #

hereby give my written consent to ArtCenter to disclose, make accessible, and furnish the following information upon request (select all that apply):

- Financial Aid Records                       Academic Records  
 Accounting Records (tuition, payment, 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 \_\_\_\_\_

Telephone: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

I understand that my written consent will remain in effect until I notify the ArtCenter office/staff identified on this form, in writing, to cancel or amend my authorization.

I understand that the specific information referenced in this form is being released to a third party at my request with the understanding that she/he/they will not release it to any other parties. ArtCenter is hereby released from all legal responsibility or liability pertaining to the release of the above-mentioned information.

Student's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*Return completed form to the office that supplied the form by mail, e-mail (must be sent from the student's inside.artcenter.edu e-mail address), or fax to:*

**Financial Aid Office**  
 ArtCenter College of Design  
 1700 Lida St, Pasadena, CA 91103  
 Phone: 626.396.2215  
 Fax: 626.683.8684  
 E-mail: finaid@artcenter.edu

**Accounting Office**  
 ArtCenter College of Design  
 1700 Lida St, Pasadena, CA 91103  
 Phone: 626.396.2332  
 Fax: 626.683.0522  
 E-mail: accounting@artcenter.edu

**Enrollment Services**  
 ArtCenter College of Design  
 1700 Lida St, Pasadena, CA 91103  
 Phone: 626.396.2313  
 Fax: 626.396.2209  
 E-mail: enrollmentservices@artcenter.edu

Students have the legal right to change or withdraw the release of above-mentioned information by submitting a new form to the ArtCenter office/staff. The most recently dated authorization will supersede any previous submission.

Students are advised to keep a copy of this release form for their records.

**Please note: If ArtCenter is unable to authenticate the third party requesting access to a student's non-directory educational records, then all access to that information will be denied.**

**FOR OFFICE USE ONLY**

FINANCIAL AID \_\_\_\_\_ ACCOUNTING \_\_\_\_\_ ENROLLMENT SERVICES \_\_\_\_\_

DATE \_\_\_\_\_ DATE \_\_\_\_\_ DATE \_\_\_\_\_