International Student
A Guide to Your Financial Aid

2025-2026

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, entering 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 and indicating on the admission application they would like to be considered for financial aid and scholarship. No additional 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 to participate 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.

Undocumented/ DACA Students. Students who are not a US citizen, permanent resident, or eligible non-citizen are not eligible to submit the FAFSA. However, California residents who are undocumented immigrants or DACA recipients are eligible to submit the California Dream Act Application (CADAA) to apply for the state Cal Grant program. Students must meet the requirements of AB 540 and have attended 3+ years of school in California prior to ArtCenter to be eligible. To apply, the CADAA must be submitted before March 1st each year to apply for the Cal Grant and students must also ensure their GPA is verified before the deadline. More information can be found on the California Student Aid Commission's website here.

Undocumented/DACA students also may apply for ArtCenter scholarships by submitting all admission materials and indicating on the admission application they would like to be considered for financial aid and scholarship.

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 on Inside. No action is required to accept your offer. Entering scholarships are renewable each year as outlined in the ArtCenter Scholarship and Grant Policies detailed below and also located on the Financial Aid Inside page. Students should take time to review the **ArtCenter Scholarship and Grant Policies** below 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 funding levels, 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 prorated based on the institutional Tuition Forgiveness Policy. For example, if a student drops courses and the College refunds 60 percent of a student's tuition, 60 percent of the scholarship offer is proportionally reduced and returned to the scholarship fund.

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

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. Scholarship review applicants are required to submit the General Application Questionnaire once per year. 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.

ArtCenter Scholarship Conditions

- **Priority Deadline.** Domestic students should meet the FAFSA priority deadline of March 1st 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.

- **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 in 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 scholarships 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. A full-time 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.

Outside Scholarships

International and Undocumented/DACA students can research and apply for scholarship opportunities outside ArtCenter. You can start your search by visiting our Outside Scholarship Information and Search webpage from the Financial Aid Inside page.

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 private educational lender, and have varying requirements, interest rates, and terms. International students will often need a U.S. based co-signer to be approved for a private educational loan.

- Private educational 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. based co-signer with good credit.

- In order to compare terms, interest rates and possibly increase your chances of 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 Inside page. Under the "International Students" heading, select International Student Resources. Resources are listed as a service only and are not authenticated by ArtCenter

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. The COA includes Direct Costs, which are billed to you by ArtCenter (such as tuition and fees), as well as estimates for Indirect Costs you will pay on your own (living expenses, books, transportation, etc.). Since the indirect costs are estimated, your actual expenses may differ from what is listed based on your personal choices and situation.

Tuition and Fees

Fall 2025 through Summer 2026 Tuition and Fees Per Term

Full Time Undergraduate Tuition (per term):	$27,591
Full Time Graduate Tuition (per term):	$29,160
Universal Access Fee (required each term):	$563

Direct Costs (Billed by ArtCenter)

Direct costs are costs that will be billed to you by ArtCenter for each semester you attend. Tuition and fees are the only direct costs applied to all students. If you enroll in the ArtCenter Student Health Insurance Plan, you will also be billed for Health Insurance. If you already have sufficient health insurance coverage, you may submit a waiver with proof of coverage to opt out of the plan.

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.

Student Health Insurance: All ArtCenter students enrolled in a degree program are required to have health insurance. Enrolled students will be automatically enrolled in the college's Student Health Insurance Program at the beginning of each term unless a waiver is successfully completed demonstrating that sufficient health insurance coverage has already been attained. The cost will be $360 per term and will appear as a separate itemized cost on your tuition statement. If you acquire a waiver, this cost will be removed from your tuition statement. For more information visit the Counseling and Wellness page.

Indirect Costs (Estimated)

Indirect costs 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 living expenses by living at home if practicable, sharing an apartment or room with another student, eating meals at home, and by using public transportation.

2025-2026 Estimated Undergraduate Student Cost of Attendance

Full Time Enrollment	**Fall and Spring** (2 Terms)	
Tuition	55,182	
Fees*	1,126	
Total Direct Costs	**56,308**	
Off Campus Housing and Food	20,224	(At home - $10,520)
Books, Course Materials, Supplies and Equipment	4,000	
Transportation	1,768	
Miscellaneous Personal Expenses	4,504	
Loan Fees	88	
Total Indirect Costs	**30,584**	
Total Cost of Attendance	**86,892**	

2025-2026 Estimated Graduate Student Cost of Attendance

Full Time Enrollment	**Fall and Spring** (2 Terms)	
Tuition	58,320	
Fees*	1,126	
Total Direct Costs	**59,446**	
Off Campus Housing and Food	20,224	(At home - $10,520)
Books, Course Materials, Supplies and Equipment	4,000	
Transportation	1,768	
Miscellaneous Personal Expenses	4,504	
Loan Fees	88	
Total Indirect Costs	**30,584**	
Total Cost of Attendance	**90,030**	

These figures are based on estimated expenses for a student enrolled in the Fall and Spring semesters of the 2025-2026 academic year. If you plan to attend Summer term, you must complete a separate short application in the Spring and we will update your cost of attendance to include Summer, as well.

*Fees do not include the ArtCenter Student Health Insurance plan. All ArtCenter students enrolled in a degree program are required to have health insurance. Enrolled students will be automatically enrolled in

the college's Student Health Insurance Program at the beginning of each term unless a waiver is successfully completed demonstrating that sufficient health insurance coverage has already been attained. The cost will be $360 per term and will appear as a separate itemized cost on your tuition statement. If you acquire a waiver, this cost will be removed from your tuition statement. For more information visit the Student Health Insurance page. Financial Aid recipients who enroll in the Student Health Insurance Plan may request that the expense be added to their estimated cost of attendance by reaching out to the Financial Aid office.

Tuition Increases

As the College continues to strive toward the highest level of education, increases in tuition typically occur once a year and go into effect in the following 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 Date

Tuition and fees are due and payable Friday of the first week of class (Week 1).

Financial aid including scholarships, loans, etc. will be credited to your account and deducted from the amount due. If you are expecting a scholarship or other financial aid, please only pay the amount that is not covered by your pending financial 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 three monthly installments. The payment plan 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 and charged the $75 set up fee.

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 2.95% 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, visit the Student Accounts (Cashier) Inside page, email studentaccounts@artcenter.edu, or call 626-396-2332.

Family Education Rights and Privacy Act (FERPA)

In accordance with the Family Education Rights and Privacy Act (FERPA) of 1974, ArtCenter will not disclose any information relating to a student's educational records (including financial aid) to anyone, not even the student's parents or family members, without written consent from the student. If a student wishes to provide written consent, the student must complete and submit the "FERPA - Authorization to Release Information" form, which can be found on the Financial Aid Inside page. A copy of the form is available on the following page as a reference.

ArtCenter

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 _____

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