

# **A Guide to Your Financial Aid**

**2025-2026**



## A GUIDE TO YOUR FINANCIAL AID 2025-2026

This booklet was designed to serve as a guide 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.** Please review the separate [International Student Guide to Financial Aid on Inside.ArtCenter.edu](#). 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 information.

**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 for the Cal Grant, students must file a [CADAA](#) before March 1<sup>st</sup> each year and include ArtCenter as a recipient (School Code 001116). In addition, students must ensure their GPA is verified before the deadline. You can find detailed information regarding the CADAA and Cal Grant application process on the California Student Aid Commission’s website [here](#).

Students who are undocumented or DACA recipients are also eligible to be considered for scholarships during the Admissions process or apply for a private loan with a U.S. co-signer.

## STEP ONE: APPLY FOR FINANCIAL AID EACH ACADEMIC YEAR

In order to be awarded, you must complete the [FAFSA](#) application **each academic year** and include ArtCenter as a recipient (school code 001116). ArtCenter’s priority deadline is March 1<sup>st</sup> each year. The FAFSA became available for the 2025-2026 academic year on December 1, 2024. Next year, the 2026-2027 FAFSA will be available on October 1<sup>st</sup>. If additional documents or information is needed to prepare your financial aid offer, you will be notified on the [Financial Aid Dashboard on Inside](#) and via email communications.

### Offer of Financial Aid

An “offer” of Financial Aid will be prepared for all domestic admitted and continuing students who have successfully completed the annual FAFSA (and any required documentation) each year. The offer will list your financial aid awards and the estimated Cost of Attendance. Once you have been awarded, you will be notified by email to review the offer on the Financial Aid Dashboard on Inside.

### College Financing Plan

In addition to the offer, students who successfully complete their financial aid file each year have an individualized annual College Financing Plan available on demand. The College Financing Plan displays your “net price” to attend each year and is available on the Financial Aid Dashboard after you have been awarded.

### Net Price

Net Price is calculated as the estimated Cost of Attendance minus your total grants and scholarships. The net price assists students in comparing costs and aid packages offered by different educational institutions without

student loans or work study and is available on the College Financing Plan. The College Financing Plan and net price will be revised based on your actual enrollment each term.

### How Your Financial Aid Offer Is Determined

Your eligibility for financial aid will be determined based on the information you submitted on the FAFSA. 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. All financial aid programs listed on your offer are explained in this guide. Remember, students must file a FAFSA each academic year to reapply for financial aid.

**Financial Need.** When determining your eligibility for financial aid, an important factor is your demonstrated “financial need.” Your financial need is the difference between the estimated cost of attendance (COA) to attend and your Student Aid Index (SAI) as determined by the FAFSA. To be eligible for most financial aid you must demonstrate financial need according to the FAFSA. ArtCenter scholarships awarded upon admission are determined based on a combination of financial need and merit.

$$\text{Financial Need} = \text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)}$$

**Student Aid Index (SAI).** Your Student Aid Index (SAI) is a formal evaluation of a student’s approximate financial resources to contribute toward their postsecondary education for a specific award year. The SAI is calculated from the data you submitted on the FAFSA including income, assets, family size, etc.

Your SAI appears on the **FAFSA Submission Summary** that you receive from the federal processor after you complete your FAFSA. The **SAI** is not the amount you need to pay; it is a formula used by the federal government to establish your financial need.

**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

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

### Direct Costs (Billed by ArtCenter)

**Tuition and Fees are direct costs** that will be billed to you by ArtCenter for each semester you attend. Tuition and fees are the only direct costs.

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

## Indirect Costs (Estimated)

**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

<b>Full Time Enrollment</b>	<b>Fall and Spring</b>	
	<b>(2 Terms)</b>	
Tuition	55,182	
Fees	1,126	
<b>Total Direct Costs</b>	<b>56,308</b>	
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	
<b>Total Indirect Costs</b>	<b>30,584</b>	
<b>Total Cost of Attendance</b>	<b>86,892</b>	

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### 2025-2026 Estimated Graduate Student Cost of Attendance

<b>Full Time Enrollment</b>	<b>Fall and Spring</b>	
	<b>(2 Terms)</b>	
Tuition	58,320	
Fees	1,126	
<b>Total Direct Costs</b>	<b>59,446</b>	
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	
<b>Total Indirect Costs</b>	<b>30,584</b>	
<b>Total Cost of Attendance</b>	<b>90,030</b>	

*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.*

## 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.

## STEP TWO: UNDERSTANDING 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 and scholarships, student loans, and/or student employment. Grants and scholarships are the most beneficial types of aid and will be automatically accepted for you.
- 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, and/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, and/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 determining 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, family size, and, if you are a dependent student, the income and assets of your parents determine your financial need.
- 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 excluding parental information, which may result in higher aid eligibility. Independent students are also eligible for higher Federal Direct Unsubsidized 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 Subsidized and Unsubsidized 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 students find they need additional resources to complete their degree such as a private loan.
- 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.

- The amount of financial aid you receive may never exceed the cost of attendance (COA) for the enrollment period.

## STEP THREE: RECEIVING YOUR FINANCIAL AID

1. **Access your Financial Aid Dashboard.** Students may view their financial aid offer on the [Financial Aid Dashboard on Inside](#). If any documents are required on the “Required Documents” page, please upload them directly through the Financial Aid Dashboard using the “Manage” button for each document request. Please submit documents as soon as possible to avoid costly delays in receiving your financial aid. If you experience difficulties uploading documents, documents can also be submitted to the secure Dropbox location here: <https://www.dropbox.com/request/Y7dVOIEJood9056kdyZi> (copy and paste URL into web browser)
2. **Review your offer.** Once you have accessed the ArtCenter [Financial Aid Dashboard](#), review your financial aid offer by selecting “Offer Letter” from the drop-down menu. Gift aid such as scholarships or grants are automatically accepted for you.
3. **Accept or Decline your Loans.** Although scholarships and grants are accepted for you, you will need to Accept or Decline federal loans and work study offered to you. To do so, go to “My Awards” on the Dashboard. Review each type of aid offered. Select “Accept” or “Decline” next to each federal loan and/or work study award offered to you.
4. **Begin the Loan Process.** Domestic students who will borrow Federal Direct Loans should complete the following steps as early as possible, **and at least 45 days before the semester begins to ensure timely disbursement of your loans.** Direct Loan Information begins on page 14.

### **All Students – Federal Direct Loan**

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

### **All “First Time” Borrowers - Federal Direct Loan**

1. Accept your Loans on the ArtCenter Financial Aid Dashboard
2. Complete a Master Promissory Note (MPN) for a Federal Direct Subsidized/Unsubsidized Loan at: <https://studentaid.gov/mpn/>
3. Complete Loan Entrance Counseling at: <https://studentaid.gov/entrance-counseling/>

Graduate student borrowers who would like to borrow a PLUS Loan in addition to the Direct Unsubsidized Loan should review PLUS Loan information beginning on page 15 of this guide. You must complete a PLUS Request, MPN, and Graduate Loan Entrance Counseling at: <https://studentaid.gov/>. 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).

### **Graduate Students Only – Federal Direct Graduate PLUS Loan Option**

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/>

Parent borrowers who would like to borrow a Parent PLUS Loan should review PLUS Loan information beginning on page 16 of this guide. You must complete a PLUS Request in the name of the parent borrower and an MPN in the name of the parent borrower at <https://studentaid.gov/>. 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 – Federal 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/>

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 17 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, you will be given access to a job board where you can search for a job and apply.
3. Once you're hired, complete the required hiring process.

Note: Your FWS "allocation" will NOT be applied toward your tuition payment. Students receive a biweekly paycheck based on the hours worked and the pay rate for their job. For more information, review the Federal Work Study 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.** Documents required are listed on the Financial Aid Dashboard. The most commonly requested documents include copies of tax transcripts and verification worksheets. Respond to any email request promptly.
- **Submit documents early.** Submit all documents as soon as possible to avoid delays in receiving your financial aid. Please allow several weeks to process. Documents must be received in time to process eligible student aid. System and/or eligibility requirements may prohibit aid from being disbursed if documents are received too late in the term. In order to avoid paying additional fees, and to avoid out of pocket payments, submit documents no later than Week One of the term. Please upload documents directly through the [Financial Aid Dashboard](#) on the "Required Documents" page using the "Manage" button for each document request. If you experience difficulties uploading documents, documents can also be submitted to the secure Dropbox location here: <https://www.dropbox.com/request/Y7dVOIEJood9056kdyZi> (copy and paste URL into web browser)
- **Aid Disbursement.** Financial aid funds are generally disbursed equally between semesters and applied directly to your student account (bill) after the add/drop period. In order to disburse funds to your account, all required documents must be verified and you must meet 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 eligible 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 generally issued on the Friday of Week 2 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.**
- 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 as a result of enrollment changes.

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

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

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 \$1,750)*	\$1,732
Federal Direct Unsubsidized Loan (Gross awarded amount is \$1,000)*	\$990
Federal Work Study ( <b>may not be used to pay tuition</b> )**	<b>NA</b>
<b>Total aid for term:</b>	<b>\$11,722</b>

<b>Direct Cost - Tuition and Fees estimate per term</b>	\$28,154
Minus aid (Do not include Work Study)**	-\$11,722
<b>Estimated amount to pay:</b>	<b>\$16,432</b>

\*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.

**Other Expenses.** The amount you need for other (indirect) expenses including housing and food, books, materials, supplies, equipment, transportation, etc., are estimated in the Cost of Attendance. 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, books, supplies, and living expenses vary. You should estimate your own costs for these expenses and ensure 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 PLUS 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 (Week 2), 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 credit-based loan option called the Federal Direct Parent PLUS Loan. [For more information refer to Page 16.](#)

**Federal Direct Graduate PLUS Loans.** Graduate students can apply for an additional credit-based loan option called the Federal Direct Graduate PLUS Loan. [For more information refer to Page 15.](#)

**Private Educational Loans.** Students may apply for these credit-based loans directly through a lender and most often they will require a co-signer. They are most often utilized by independent undergraduate students. Unlike the Federal Direct loans, requirements, interest rates, and terms vary by lender. [For more information refer to Page 17.](#)

**Outside Scholarships.** Many students apply for and receive scholarships from “outside” private sources such as a foundation, corporation or other organization. Students are responsible for identifying and applying for these opportunities on their own. The Financial Aid Office lists potential scholarship opportunities. Visit <https://inside.artcenter.edu/go/fa>, and select “Outside Scholarship Information and Search.” Resources are listed as a service only and are not authenticated by ArtCenter. These search engines should be free. You should never be required to pay any fee. Outside scholarships will be disbursed according to the donor’s request and must be reported to the Financial Aid Office. If awarded, students must report these to the Financial Aid Office by providing a copy of the letter sent to you by the organization.

### 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](mailto:studentaccounts@artcenter.edu), or call 626-396-2332.

## FINANCIAL AID POLICIES

### FINANCIAL AID TERMS AND CONDITIONS

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

- I have the responsibility to read and understand the requirements and conditions regarding financial aid as stated in this policy guide.
- I have the responsibility to apply for financial aid by March 1 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, 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, or other reasons consistent with ArtCenter policy and procedures.
- 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 (bill).
- 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 enrollment, and prior to graduation or withdrawal. Failure to do so will allow ArtCenter to withhold my diploma.
- I understand I have the responsibility to repay my 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 Financial Aid Office, federal, state, and college auditors in a timely manner.
- I have the right to privacy. All information submitted to the Financial Aid Office will be treated as confidential as described by the Family Educational Rights and Privacy Act (FERPA).

#### Additional Financial Aid Policies

**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 year 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 with requests for documentation from the Financial Aid Office. Failure to apply may result in a loss of financial aid.

**Federal and State Eligibility 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 Waive-Sub 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 Title IV 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 the Satisfactory Academic Progress policy is available on the ArtCenter website at <https://inside.artcenter.edu/go/fa>

**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 also available at the end of this guide as a reference.

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

## TYPES OF FINANCIAL AID PROGRAMS

This section details the types of financial aid you may be awarded or offered in your financial aid offer letter, as well as others you can apply for on your own.

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.

### Federal Grants

#### Federal Pell Grant

The Pell Grant is a federal government grant program designed to assist undergraduates who show exceptional financial need on their FAFSA. Eligibility is determined by the federal government. The amount of Pell Grant on your award will be adjusted if you enroll on a less-than-full-time basis. In 2024-2025, the Federal Pell Grant awards ranged from \$370 to a maximum of \$3,698 per semester. The 2025-2026 awards are not available at the time of this printing. Students with a prior bachelor’s degree are not eligible.

#### 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 the highest need students who are eligible to receive a Pell Grant and who meet the FAFSA

deadline of March 1 until funds are exhausted. 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

### 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 2<sup>nd</sup> Cal Grant deadline. Students must also complete GPA verification before the March 2<sup>nd</sup> 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 2<sup>nd</sup> 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 2024-2025 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 2025-2026 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 bill each term. However, you may request a direct disbursement (refund) 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 applied to your bill 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 remaining balance due to ArtCenter, therefore we recommend most students apply the disbursement to their bill. Please note: An outstanding balance on a student bill will prevent future registrations from being processed.

### Disbursement

Cal Grant 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 the required documentation. Cal Grants are disbursed according to your enrollment status and are prorated for part-time enrollment based on the number of required units for which students are enrolled. For 6-8 required units, students will receive 50% of the full-time award; for 9-11 required units, students will receive 75% of the normal award. Cal Grants will be disbursed based on the total required units at the end of the add-drop period. Cal Grants are not paid for less than 6 required units.

## Maximum Time to Receive Cal Grant

The State of California requires us to notify all Cal Grant recipients that the Cal Grant is limited to a maximum of 4 years (8 full-time terms) of eligibility. Some students may receive less eligibility based on when they become Cal Grant eligible. A full-time courseload for Cal Grant purposes is defined as 12 required credits. However, if a student takes 12 credits per term, they will run out of Cal Grant eligibility before they graduate.

In order to maximize your Cal Grant, we recommend students take 15 or more required credits per term depending on their program. Please refer to your degree audit to find the total unit requirement for your program. Below is a general guideline (though not a requirement):

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 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 create a WebGrants 4 Students account, 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

The Federal Direct Loan program allows students and parents to borrow loans directly from the federal government to help pay for educational costs. The programs include the Subsidized Loan for undergraduates and the Unsubsidized Loan 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**.

**Annual Loan Review** - Students should review their financial aid loan history annually using their federal student aid login to access their federal student aid account at [StudentAid.gov](https://StudentAid.gov)

Federal Direct Loans are available to both undergraduate and graduate students and are utilized by most eligible students. Eligibility and loan amounts are determined by the Department of Education and your grade level in college.

- The “Subsidized” loan is available to undergraduate students who demonstrate financial need only. This is the most beneficial loan to borrow as 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 loans. Undergraduate students who do not demonstrate financial need for the Subsidized loan and all graduate students will be awarded an Unsubsidized loan only.
- Interest Rate. The interest rate for undergraduate students for both the Direct Subsidized and Unsubsidized Loan for 2024-2025 is fixed at 6.53% 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 2025-2026 interest rate and fees are not available at the time of this printing.
- The interest rate for graduate students for the Direct Unsubsidized Loan for 2024-2025 is fixed at 8.08% 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 2025-2026 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, alternative 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 Direct Subsidized and Unsubsidized Loans:

<b>Maximum Combined Federal Direct Subsidized and Unsubsidized Loan Eligibility</b>		
<b>Year in College</b>	<b>Dependent Student</b>	<b>Independent Student</b>
1 <sup>st</sup> Year ( 0-36 credits)	\$5,500	\$9,500
2 <sup>nd</sup> Year (37-69 credits)	\$6,500	\$10,500
3 <sup>rd</sup> Year (70-94 credits)	\$7,500	\$12,500
4 <sup>th</sup> Year (95 or more)	\$7,500	\$12,500
Graduate Students	n/a	\$20,500

- Loan amounts listed above cannot exceed the cost of attendance (budget) 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 Federal loans from a prior college should be aware that these amounts will count toward their maximum aggregate loan limits and could affect their annual eligibility.
- First time borrowers must complete a Master Promissory Note (MPN) for a Federal Direct Subsidized/Unsubsidized Loan at <https://studentaid.gov>.
- First time borrowers must complete Loan Entrance Counseling at <https://studentaid.gov>.

For additional information on Federal 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 Direct Unsubsidized loan eligibility before considering other loans as they may offer better interest rates and borrower benefits.
- The Graduate PLUS Loan application includes a credit requirement. If credit issues prevent approval, you may apply with an endorser. The credit decision may also be appealed by submitting

an appeal at StudentAid.gov or calling the Federal Student Aid Information Center at 1-800-433-3243.

- The interest rate for the Graduate PLUS loan for 2024-2025 is fixed at 9.08% 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 2025-2026 interest rate and fees are not available at the time of this printing.
- Due to the origination fee, the amount that disburses to the student bill is less than the amount that you borrow. To help calculate how much you want to borrow accommodating the loan origination fee, check out ArtCenter's [PLUS Loan calculator](#).
- Repayment. Funds are generally repaid over a 10-year period after you graduate or withdraw from school; however, alternative 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 Application 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 Direct Unsubsidized Loan MPN.
- First time Graduate PLUS borrowers must also complete Graduate Loan entrance counseling at <https://studentaid.gov>.

### **Federal Direct Parent PLUS Loan**

Parents of students who are dependent for financial aid purposes can apply to borrow federal loans on the student's behalf. The parent is the borrower and responsible for repaying the loan with interest.

- Parents can request an amount up to the yearly cost of attendance (budget) minus any other financial aid the student is receiving.
- The Parent PLUS Loan application includes 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 Loan. The credit decision may also be appealed by submitting an appeal at StudentAid.gov or calling the Federal Student Aid Information Center at 1-800-433-3243.
- The interest rate for the Parent PLUS loan for 2024-2025 is fixed at 9.08% and subject to change on July 1. The interest begins to accrue upon disbursement. 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 2025-2026 interest rate and fees are not available at the time of this printing.
- Due to the origination fee, the amount that disburses to the student bill is less than the amount that you borrow. To help calculate how much you want to borrow accommodating the loan origination fee, check out ArtCenter's [PLUS Loan calculator](#).
- 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. 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 Application 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 most often utilized by independent undergraduate students or international students and are initiated directly by the student with a lender. Unlike the Federal Direct loans, different lenders have varying requirements, interest rates, and terms. Apply 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 attendance (budget) 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 of approval, you may wish to 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.
- Students should review their private loan history annually by logging on to their account with their lender.

### **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 bi-weekly via paycheck. Funds are limited.

- Admitted students who want to work should indicate that they are interested in FWS when their Admission application is submitted. Continuing students should submit the Federal Work Study interest form to the Financial Aid Office.
- 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.

- The Campus Job Board is available on InsideArtCenter, under “Student Services and Resources” > “Jobs and Professional Development” > “Campus Jobs” at <https://inside.artcenter.edu/campusjobs>
- 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. Review the Guide to Federal Work Study for more information 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 through the Student Employment program, which is funded by the college. These positions are limited. Students apply through InsideArtCenter, under “Student Services and Resources” > “Jobs and Professional Development” > “Campus Jobs” at <https://inside.artcenter.edu/campusjobs>

## **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 may apply to receive federal and state funding at approved host institutions for courses that will transfer back to meet degree requirements. No ArtCenter institutional funds are available for Individualized Study Away since the student pays tuition directly to the host institution.

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.

## **VETERAN 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](http://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](http://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>

Air Force: <https://www.airuniversity.af.edu/Registrar/Transcript-Requests/>

## **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/gibill/isaksonroe/verification\\_of\\_enrollment.asp](https://benefits.va.gov/gibill/isaksonroe/verification_of_enrollment.asp)

Tuition and Fees for Chapter 31 and 33 are paid directly to ArtCenter. Current VA payment rates may be viewed at: [https://www.benefits.va.gov/GIBILL/resources/benefits\\_resources/rate\\_tables.asp](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/gibill/yellow\\_ribbon.asp](http://www.benefits.va.gov/gibill/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 [Veterans Benefits](#) and [Yellow Ribbon Program](#) at: [http://www.benefits.va.gov/gibill/yellow\\_ribbon.asp](http://www.benefits.va.gov/gibill/yellow_ribbon.asp)

## **Net Cost of Attendance**

Students should review their "offer" of financial aid and the "College Financing Plan" on the Financial Aid Dashboard to see the net cost of attendance 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>



# 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: 626.883.8884  
 E-mail: [finaid@artcenter.edu](mailto:finaid@artcenter.edu)

**Accounting Office**  
 ArtCenter College of Design  
 1700 Lida St, Pasadena, CA 91103  
 Phone: 626.396.2332  
 Fax: 626.883.0522  
 E-mail: [accounting@artcenter.edu](mailto: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](mailto: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 \_\_\_\_\_