“I didn’t think PUC would be possible for my daughter until I talked with her Financial Counselor. I was amazed at all of the aid that was available. The opportunities are there, you just have to look.”

—Heather Clements, mother of PUC student
THE VALUE OF PACIFIC UNION COLLEGE

Since 1882, Pacific Union College has been charged with an important mission: providing an excellent undergraduate liberal arts education that prepares students for successful careers and service to both God and others. The campus has a long-standing reputation as one of the strongest academic institutions in Seventh-day Adventist higher education, and we are proud to be nationally ranked and recognized for the quality of our programs.

PUC’s success, however, is not isolated to academics. The true value of a PUC degree comes from the college’s mission to offer a Christ-centered undergraduate education. The college boasts a vibrant community marked by diversity, engagement, and service. And most importantly, at PUC all these aspects are bound together in an environment of deep Seventh-day Adventist Christian faith. We are a campus that eats, plays, and worships together, and there is no substitute for learning in a true community of faith.

We want to make this community accessible to as many students and families as possible. This Financial Guide is an overview of how we will work with you to access the wealth of resources available to help finance this incredible education.

PUC Highlights

- High acceptance rates to medical and dental schools, especially Loma Linda University.
- 14 to 1 student to teacher ratio
- Students score at or above the 95th percentile nationally on Major Field Tests in biology and psychology.
- Over 70 different degrees and emphases to choose from.
- Alumni accepted into the nation’s most illustrious graduate programs, including Harvard, Yale, and Georgetown.
- Multiple worship and Bible study opportunities each day to encourage spiritual growth.
- Gorgeous campus selected as the most beautiful nationwide by Newsweek in 2012.
- Activities, clubs, and service organizations build community and provide outlets to a talented and diverse student body.
While we feel the benefits of a PUC education have a value that is truly incalculable, the reality is that paying for college can be challenging. The good news is that paying for college is something your family doesn’t have to do alone. Nearly 100% of PUC students receive some form of financial aid. Through a combination of need-based and merit-based aid, our goal is to tailor an award that fits your family’s budget. In fact, PUC is ready to be a true investor in students’ futures through awards like the PUC Grant and significant scholarships. Pacific Union College gave away over $11,000,000 last year in scholarships, grants, and discounts. Together, we can make a private, Christian college experience a reality.

Student Financial Services and the Financial Counselors are your partners in making PUC a possibility. The entire team is committed to working with you throughout your education experience, connecting you with the answers and aid you qualify for each year. You’re part of our campus family from the moment you apply to graduation and beyond.

We’re looking forward to working with you!

Financial Aid Highlights

- Close to 100% of PUC students receive some form of financial aid.
- In 2012, PUC gave students over $11,000,000 in scholarships, grants, and discounts.
- The average financial award at PUC is over $21,000/student.
- Average student loans upon graduation from PUC are $6-8,000 less than the national average.
- Many on-campus work opportunities designed to fit student schedules.
- The PUC Grant awards $6,705 to families who may not qualify for federal or state grants.
By filling out the FAFSA, you may qualify for significant grants and loans. Including PUC’s school code on your application allows us to see what types of need-based aid you are eligible to receive.

**FINDING YOUR BOTTOM LINE**

While it’s easy to be intimidated by the costs of college, the important thing to keep in mind is your bottom line. It’s PUC’s commitment to work with you to make that final balance fit in your family’s budget. Following the steps below will help us determine what your financial package will look like so that you can know what your monthly payment will be. We’ll continue to work with you and pray with you through this entire process.

1. Research scholarship and grant opportunities now.
   Look for websites and local sources as well as PUC scholarships. Note deadlines and start working on applications early.

2. Request parent and student PIN codes. Go to [www.pin.edu.gov](http://www.pin.edu.gov) to request Personal Identification Numbers for the student and for one parent. These are e-signatures you will use to renew your FAFSA each year, so keep them safe.

3. Fill out your Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov). Submit your FAFSA as soon as possible because some aid is awarded on a first-come-first-served basis. Remember to include PUC’s federal school code (001258). We may ask you for documents to verify your eligibility for certain grants.

   You will only be considered for a Cal Grant if you turn in both the GPA verification form and the FAFSA by this date. Work with your high school or college registrar to submit your GPA verification. [www.calgrants.org](http://www.calgrants.org)

5. Fill out PUC’s Admission and Financial Aid Applications. Fill out the online forms or download from [www.puc.edu/enrollmentforms](http://www.puc.edu/enrollmentforms) and mail or fax them to PUC. We will use these forms and your FAFSA to create a personalized Financial Estimate for you.

6. Watch for your Financial Aid Estimate in March or April.
   Review this initial award estimate and contact the Financial Counselor for New Students for any questions or concerns you have. There may be additional aid we can offer you, so please get in touch!

7. Return your financial aid package to PUC. The student must sign these documents from your Personal Financial Counselor and return them to PUC. Because your award can change during verification, the aid shown may be different than your initial estimate. It is important to return all documents so you can be officially enrolled as a PUC student.

8. Make your first payment. You’ve filled out all the necessary forms, talked to the Financial Counselor for New Students regarding your estimate, and worked with your Personal Financial Counselor to finalize your award. Now that you know your bottom line, you can make your first of nine monthly payments by mail, phone, or online.

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**TYPES OF FINANCIAL AID YOU CAN RECEIVE**

By filling out the FAFSA, you may qualify for significant grants and loans. Including PUC’s school code on your application allows us to see what types of need-based aid you are eligible to receive.

<table>
<thead>
<tr>
<th>Grants</th>
<th>Annual awards up to:</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cal Grant A</td>
<td>$9,084</td>
<td>Based on GPA and need. Submit GPA verification form. Must be a resident of California.</td>
</tr>
<tr>
<td>Cal Grant B</td>
<td>$1,450 (first year)</td>
<td>$10,534 (years 2-4)</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$5,645</td>
<td>Based on high need.</td>
</tr>
<tr>
<td>Federal Supplemental</td>
<td>$2,700</td>
<td>Available only to early applicants. Based on high need.</td>
</tr>
<tr>
<td>Educational Opportunity (FSEOG)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PUC Grant</td>
<td>$6,705</td>
<td>Need-based.</td>
</tr>
<tr>
<td>Three-way Scholarship</td>
<td>$900</td>
<td>Need-based. Separate application needed from financial aid counselor.</td>
</tr>
<tr>
<td>SDA Tuition Assistance</td>
<td>Varies</td>
<td>Dependents of pastors, missionaries or workers employed by the Adventist Church.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loans</th>
<th>Annual amounts up to:</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Student Loans</td>
<td>$3,500 (freshman year)</td>
<td>Subsidized or unsubsidized.</td>
</tr>
<tr>
<td>Additional Unsubsidized</td>
<td>$2,000 (dependent</td>
<td>Not need-based.</td>
</tr>
<tr>
<td>Federal Student Loan</td>
<td>student)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$6,000 (independent</td>
<td></td>
</tr>
<tr>
<td></td>
<td>student, freshman year)</td>
<td></td>
</tr>
<tr>
<td>Federal Parent Loan (PLUS)</td>
<td>Varies</td>
<td>Not need-based. For parents of student.</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>$1,300</td>
<td>Need-based. Available only to early applicants.</td>
</tr>
<tr>
<td>Private Loans</td>
<td>Varies</td>
<td>Not need-based, looks at credit score of student or co-signer.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Work</th>
<th>Annual earnings up to:</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal College Work-Study</td>
<td>$3,000</td>
<td>Secure on-campus employment. Need-based.</td>
</tr>
<tr>
<td>Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PUC Campus Work</td>
<td>Varies</td>
<td>Average $2,000/year.</td>
</tr>
</tbody>
</table>
The Maxwell Scholar Program awards $15,000 renewable scholarships to five winners and $12,000 renewable scholarships to five runners-up. Winners are selected based on academic success, leadership experience, and Christian service.

5 winners – $15,000 (renewable with 3.5 GPA)/4-year total: $60,000
5 runners up – $12,000 (renewable with 3.5 GPA)/4-year total: $48,000

To learn more and to see profiles of past Maxwell Scholars go to www.puc.edu/maxwellscholar

Eligibility:
Applicants for the Maxwell Scholar Program must meet the following requirements:
- Accepted to PUC by the Office of Admissions
- Eligible for President’s or Dean’s Scholarship (Recipients of the Maxwell Scholars Program will not receive additional GPA or test-score based academic scholarships.)
- Must be an incoming freshman

Application Requirements:
- Official Maxwell Scholar application (with résumé, recommendations, and essay)
- SAT and/or ACT Scores received by the PUC Office of Admissions

Application Deadline:
- All elements of the application must be received in one package and postmarked by April 1, 2013
- Scholars will be announced May 8, 2013

About the Maxwell Scholar Program
The Maxwell Scholar Program honors Dr. Malcolm Maxwell and his wife, Eileen, and their commitment to Adventist education. Dr. Maxwell was the first alumnus to serve as president of PUC, and he had the longest tenure at 18 years. Eileen Maxwell worked in the PUC records office as a graduation analyst and later in the education department as a credential analyst. The Maxwells, who passed away in 2007, are fondly remembered for their great love of PUC and its students.
PUC SCHOLARSHIPS AND AWARDS 2012-13

Four-Year Guarantee Scholarships*
Deadline: None; information must be submitted in order to receive award
Application: Submit academic transcripts to the PUC Office of Admissions

New and Transfer students are eligible for PUC’s Four-Year Guarantee Scholarship. The amount awarded in your first year at PUC will renew at the same amount for the next four years. New student award amounts are based on high school cumulative GPA. Transfer student awards are renewable in your first year at PUC. Award amounts for each category will renew at the same amount for the next four years. New and Transfer students are eligible for PUC’s Four-Year Guarantee Scholarship. The amount awarded is based on high school cumulative GPA.

<table>
<thead>
<tr>
<th>GPA</th>
<th>Scholarship</th>
<th>4-Year Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.75 - 4.00</td>
<td>$7,000</td>
<td>$28,000</td>
</tr>
<tr>
<td>3.50 - 3.74</td>
<td>$6,000</td>
<td>$24,000</td>
</tr>
<tr>
<td>3.25 - 3.49</td>
<td>$5,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>3.00 - 3.24</td>
<td>$4,000</td>
<td>$16,000</td>
</tr>
</tbody>
</table>

President’s and Dean’s Scholarships*
Deadline: None; information must be submitted in order to receive award
Application: Submit academic transcripts and test scores to the PUC Office of Admissions

The President’s and Dean’s Scholarships are awarded to incoming freshmen and are based on a combination of unweighted cumulative GPA and test scores. Students eligible for a President’s or Dean’s scholarship are qualified to apply for the Maxwell Scholar Program. (Both scholarships are renewable with a 3.5 GPA.)

<table>
<thead>
<tr>
<th>President’s Scholarship</th>
<th>GPA</th>
<th>Scholarship</th>
<th>4-Year Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.75-4.0 GPA / 29+ ACT or 1900+ SAT</td>
<td>3.75 - 3.99</td>
<td>$3,000</td>
<td>$12,000</td>
</tr>
<tr>
<td>$9,000 / 4-Year Total:</td>
<td>2.50 - 2.74</td>
<td>$2,000</td>
<td>$8,000</td>
</tr>
<tr>
<td>National Merit, National Achievement, &amp; National Hispanic Recognition Awards*</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

These awards are given to freshmen and transfer students who achieve a high score on their PSATs. The award is renewable with a 3.5 GPA. Information must be submitted in order to receive award. (Both scholarships are renewable with a 3.5 GPA.)

<table>
<thead>
<tr>
<th>100% Tuition</th>
<th>50% Tuition</th>
<th>33.3% Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Merit Scholar Finalist</td>
<td>National Hispanic Recognition Honorable Mention</td>
<td>National Merit Commended</td>
</tr>
<tr>
<td>National Achievement Scholar/Finalist</td>
<td>National Achievement Semi-Finalist</td>
<td>National Achievement</td>
</tr>
<tr>
<td>National Hispanic Recognition Scholar</td>
<td>National Hispanic Recognition Semi-Finalist</td>
<td>Outstanding Participant</td>
</tr>
</tbody>
</table>

Adventist Mission Scholarship
Deadline: None; information must be submitted in order to receive award
Application: puc.edu/scholarships

Pacific Union College wants to help support the mission of the Seventh-day Adventist Church by offering a renewable $3,000 grant to future teachers and pastors. To receive the award, freshmman and transfer students must major in theology or be actively pursuing a teaching credential for elementary or secondary education while enrolled at PUC.

Mostert Christian Leaders Scholarship
Deadline: Complete application must be received or postmarked by April 1, 2013
Application: puc.edu/scholarships

The Mostert Christian Leaders Scholarship awards twenty-five renewable $2,000 scholarships to students who have demonstrated exceptional leadership in their schools, churches or communities.

Arts Scholarship
Deadline: Application must be received or postmarked by April 1, 2013
Application: puc.edu/scholarships

Students who excel in visual arts, music, or drama may apply for an Arts Scholarship. Selected students will receive a renewable $3,000 scholarship. Students must declare a visual arts major; an A.S. in film and theater studies; or participate in one of the music department’s official performing groups. See applications for more details.

Athletic Scholarship
For more information about scholarships available to exceptional student-athletes, please contact the head coach of the specific sport of interest. Visit www.pioneersathletics.com/staff.php for a list of contact information for each head coach.

You may also complete a recruiting questionnaire online at www.pioneersathletics.com/recruiting.php. The questionnaire will be reviewed by the head coach of each respective sport, who will make final determinations in awarding athletic scholarships.

PUC Varsity Teams: Men’s Basketball, Men’s Cross-Country, Men’s Soccer, Women’s Basketball, Women’s Cross-Country, Women’s Volleyball

International Scholarship
Deadline: Applications must be received or postmarked by April 1, 2013
Application: puc.edu/scholarships

Freshmen and transfer International students who have a GPA above a 3.0 may submit an application.

Seventh-day Adventist Church Scholarships
Pacific Union Conference Education Endowment Scholarships
Contact your pastor or local conference Office of Education for applications.

Summer Ministries Leadership Scholarships
Scholarships are available to students who work at a Seventh-day Adventist summer camp, in summer youth ministry, or in literature evangelism during the summer of 2013, and then attend PUC during the 2013-2014 academic year. PUC matches 100 percent of the earned money that is applied to the student’s tuition up to $2,000.

Student Missions/Task Force Scholarships
Student Missions/Task Force Scholarships, based on the amount of time served, are available to qualified students who attend PUC the year following their term of service.

Discounts
The Tuition Guarantee Plan
For students without need-based financial aid, the tuition (excluding room and board) in effect when entering PUC will be frozen until the student graduates, provided full-time continuous registration is maintained and total estimated costs (including room and board) for the year are pre-paid by September 15.

Cash Tuition Discount
If total estimated costs (tuition, room and board) are paid in full by September 15 for Fall Quarter, December 15 for Winter Quarter, and March 15 for Spring Quarter, a cash discount of two percent will be applied.

Family Discount
An immediate family with two dependent students attending PUC at the same time will receive a tuition-only discount of $200 per student, per quarter; with three or more students, the discount is $250 per student, per quarter.

*You will be offered the highest single scholarship for which you are qualified from the following list: Four-Year Guarantee, Dean’s, President’s, Maxwell, or National Merit. These cannot be combined.
Financial Aid Terms and Resources

Financial aid can be complex! Understanding these terms will help you through the process of determining your financial aid award. If there is ever anything you don’t understand, just let us know.

Free Application for Federal Student Aid (FAFSA)
The FAFSA uses family income information to determine eligibility for need-based grants and loans. Fill out your FAFSA at [www.fafsa.gov](http://www.fafsa.gov). California residents must send a FAFSA and a GPA form by March 2 to be considered for a Cal Grant.

Student Aid Report (SAR)
The SAR is actually not a report of the aid you are eligible for, so don’t be surprised if you don’t see a big award package! Instead, the SAR summarizes a student’s information from the FAFSA and provides you with your Expected Family Contribution (EFC). California residents who apply for a Cal Grant will also receive a California Aid Report (CAR) from the California Student Aid Commission.

Expected Family Contribution (EFC)
The government uses your FAFSA data to calculate your EFC, which is an approximation of what your family could pay for college (note, this is not necessarily what you will end up paying). The EFC helps PUC calculate your financial need.

Financial Need
PUC subtracts your EFC from the cost of college to find your financial need. This is the maximum in scholarships, grants, and Federal loans that PUC can offer you.

Verification Process
PUC may ask for additional documents to verify your FAFSA results. Until they are received by the Student Finance office, we cannot send a complete financial aid package. Once verification is complete, your aid may adjust.

Financial Aid Package
The documents in your package list all federal, state, and college assistance offered. PUC will send you your financial aid package after we receive all required paperwork (including the FAFSA and PUC Financial Aid Application). It may look different than your estimate.

Examples of How Students Can Make PUC Possible

<table>
<thead>
<tr>
<th>Example</th>
<th>Pell Grant</th>
<th>SEOG Grant</th>
<th>Cal Grant B</th>
<th>Federal Loans</th>
<th>PUC Collegiate Loan</th>
<th>PUC 4-Year Guarantee</th>
<th>PUC Grant</th>
<th>PUC Adventist Mission</th>
<th>PUC Summer Ministry</th>
<th>Union Endowment</th>
<th>Three-way Scholarship</th>
<th>Total Award</th>
<th>Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student A, 2012-2013</td>
<td>$5,000</td>
<td>$2,700</td>
<td>$1,473</td>
<td>$5,445</td>
<td>$2,400</td>
<td>$5,000</td>
<td>$4,578</td>
<td>$3,000</td>
<td>$967</td>
<td>$1,000</td>
<td>$800</td>
<td>$32,363</td>
<td>$172</td>
</tr>
<tr>
<td>Student B, 2012-2013</td>
<td>$5,445</td>
<td>$3,925</td>
<td>$1,500</td>
<td>$5,705</td>
<td>$2,000</td>
<td>$1,000</td>
<td>$800</td>
<td>$600</td>
<td>$900</td>
<td>$1,000</td>
<td>$900</td>
<td>$27,853</td>
<td>$674</td>
</tr>
<tr>
<td>Student C, 2012-2013</td>
<td>$5,445</td>
<td>$3,925</td>
<td>$5,000</td>
<td>$7,005</td>
<td>$2,000</td>
<td>$1,000</td>
<td>$900</td>
<td>$600</td>
<td>$900</td>
<td>$1,000</td>
<td>$900</td>
<td>$26,075</td>
<td>$871</td>
</tr>
<tr>
<td>Student D, 2012-2013</td>
<td>$5,445</td>
<td>$3,925</td>
<td>$4,000</td>
<td>$8,775</td>
<td>$1,127</td>
<td>$3,000</td>
<td>$1,285</td>
<td>$600</td>
<td>$900</td>
<td>$1,000</td>
<td>$900</td>
<td>$22,347</td>
<td>$674</td>
</tr>
</tbody>
</table>
Founded over 125 years ago, Pacific Union College is a Christian Seventh-day Adventist college with a strong liberal arts tradition. PUC offers a fully-accredited four-year program and emphasizes academic excellence, authentic spiritual experience, and service to local and worldwide communities.

Learn more about PUC by scheduling a visit. You’ll receive a guided campus tour, meet professors from the program of your choice, and share a meal with us in our dining commons. To sign up for a visit go to puc.edu/visit.

For more information about visiting, applying to PUC, or financial aid, go to www.puc.edu/enrollment or call 1-800-862-7080, option 2.