

**Please Note:**

*Highlighting indicates substantive updates for the 2009/2010 academic year.*

*Updates are effective July 1, 2009.*

Pacific Union College is incorporated under the laws of the State of California as a nonprofit religious institution. A portion of its income is derived from gifts and grants. These sources of funding help keep your cost at the lowest possible level consistent with adequate facilities and competent instruction. Because of uncertain economic conditions, the college must reserve the right to increase tuition rates, rents, and fees during the school year.

**Room Reservation Fee**

A \$150 room reservation fee is required before a room assignment can be confirmed. The fee is refundable if a cancellation is received at least 21 days prior to the first day of classes. When an application to the college is withdrawn prior to the refund deadline, the room reservation fee is refunded in full upon written request to the appropriate residence hall dean. When residence hall occupancy is terminated, the fee is applied to the student account.

Current students in residence with a room reservation fee on file may designate a room preference before the end of the current school year. Specific room assignments for new students are made at the discretion of the residence hall dean with attention to class standing and the date the fee is received.

**Financial Requirements for 2009-2010**

**Tuition — Quarter Fee Schedule**

The tuition rates reflect a charge of \$695 per quarter hour up to 11.5 hours. Tuition for 12 to 17 hours is \$7,948. All hours over 17 are charged at \$528 per hour.

**Miscellaneous Fees**

- ACT Residual Testing .....\$30.00
- Application Fee (first time only) . \$30.00
- Automobile Campus Registration Fee
  - Community students,
    - car, per year .....\$30.00
    - Community students,
      - additional car, per year .....\$15.00
      - Community students,
        - motorcycle, per year .....\$10.00
        - Residence-hall students,
          - car, per year .....\$65.00
          - Residence-hall students with
            - General Permit, car, per year
              - .....\$50.00
              - Residence-hall students,
                - motorcycle, per year .....\$20.00
    - Course Waiver Exam \$25.00 per exam
    - Credit by Exam \$25.00 per credit hour
    - Examination Fees (standardized)
      - Fees are charged to cover costs of such standardized tests as may be required by individual departments.
    - Film and Television Production Fees
      - (See Film and Television Production Fees Section)
    - Flight Training Fees
      - (See Flight Training Fees Section)

*Laboratory and Class Fees*

Fee varies with class. Breakage payment as circumstances may require.

*Late Registration Fee* .....\$25.00  
 (Payable in cash when you register; \$35.00 if billed to your account)

*Lost Residence-hall Key or Replacement*.....\$25.00

*Lost Student I.D. or Replacement*.....\$12.00

*Private Music Lesson Fee*  
 (see Music Charges section)

*Nursing Fees*  
 (see Nursing Fees Section)

*Senior Citizen (65 yrs. & older) Rates*  
 Non-Participation ..... N/C  
 Audit Credit ..... \$75.00 per hour  
 Full Credit ..... \$100.00 per hour

*These special rates are available to senior citizens on an "empty-seat" basis. Regular degree students paying full tuition have priority.*

*Skiing Fees* Inquire at Exercise Science and Nutrition Department  
*TEAS Assessment (Nursing)* .....\$35.00

*Technology Fee (Angwin Campus)*  
 .....\$45.00 per quarter

*Transcript of Credits* .....\$25.00  
 For this one-time fee, billed at first enrollment, a student may request up to twenty-five transcripts without additional charge. Additional copies beyond the first twenty-five are \$5.00 per copy.

## Financial Information

### Payment Information

Payment for the tuition, room, and board expenses is to be made by:

September 15	Fall Quarter
December 15	Winter Quarter
March 15	Spring Quarter

You may pay in person, by mail, or online at <https://webadvisor.puc.edu>. Electronic checks, American Express, Discover Card, MasterCard, and Visa are accepted.

### Financial Clearance

Students who have been admitted to the college may register for classes in advance. A financial restriction is placed on the student's registration 30 days prior to the start of each quarter. During this period, students are required to obtain financial clearance from the Student Financial Services Office. Financial clearance is defined as completing a financial plan with the Student Financial Services Office and making the scheduled payment(s). A student who does not obtain financial clearance by 4:00 p.m. on the first day of classes for the current quarter will have their registration cancelled. For further information, see the section entitled "Academic Information and Policies" in this catalog.

### Billing Procedure

As a student at Pacific Union College you have two accounts, your basic education account (covers tuition, room and board) and your miscellaneous account (covers other charges through the year, such as meal costs in excess of the minimum, private music lessons, course-overload charges, library fines, etc.).

You pay your basic education account charges on the basis of your payment plan with the school. Your miscellaneous account charges are to be paid each month upon receipt of the statement. A late charge is assessed for any account that remains unpaid beyond 30 days.

## Financing College

If you elect one of these plans, you should complete arrangements with your Pacific Union College financial counselor thirty days before the school term begins.

### Tuition Guarantee Plan

*Provisions of the Plan:*

1. Under this plan, the tuition cost in effect at the time of the first payment agreement will remain in effect until graduation, provided you are enrolled full-time continuously (except summers). (Student missionaries and Taskforce workers may be granted a one-year leave of absence.) This discount is only available to students without need-based grants or loans.
2. Prior to or on September 15, you must pay total estimated costs (including room and board) for the year.

### Estimate of Expenses

The following amounts represent the estimated cost of full-time attendance during the fall, winter, and spring quarters of the 2009-2010 school year:

	One Year	Each Quarter
Tuition & fees* (12-17 hours)	\$23,844	\$7,948
Technology fee	135	45
Residence-hall Rent	3,975	1,325
Minimum Board	2,775	925
<b>Total</b>	<b>\$30,729</b>	<b>\$10,243</b>

*Books and school supplies are purchased on a cash basis at the College Bookstore.*

*\* For students enrolled for six credit hours or more, tuition and fee charges include tuition, a student medical assistance plan, Student Association fees, and graduation fees.*

3. Any cash draws void the contract.
4. As a participant in this plan you are eligible only the first year of participation for a 2% cash discount on the total estimated costs.
5. The SDA Tuition Discount is available when applicable.
6. Any money you earn from campus employment is paid directly to you. These earnings do not qualify as a reduction in the amount to be paid.
7. Costs in excess of the total estimated costs paid will be billed monthly. You must pay them on a monthly basis.
8. Should your actual costs be less than the estimated amount paid, the credit will be refunded after June 25.

This plan guarantees *only the tuition rate*, not any other charges, including but not limited to the room and board charges and any fees assessed after the beginning of the school year. If you elect this plan, you (or your parents or sponsor) must prepay each year the total estimated costs, which include room and board and other fees at the current rate.

### Cash Discount

*Provisions of the Plan:*

1. Cash discounts will be applied as follows: 2% discount of the total advance payment for each quarter in residence.
2. Cash discounts will be applied if total estimated costs, less SDA Tuition Discount (if applicable), are remitted by:  
June 15 for Summer Session  
September 15 for Fall Quarter  
December 15 for Winter Quarter  
March 15 for Spring Quarter
3. Any cash draws void the discount for that quarter.
4. This discount is only available to students without need-based grants or loans.

### Monthly Payment Plan

*Provisions of the Plan:*

1. After deduction of the advance pay-

ment, financial aid, and scholarships from the total estimated costs, the remainder may be paid in nine equal payments beginning September 15th and on the 15th of each successive month through May.

**2.** The responsible party receives a monthly billing.

**3.** A late fee will be charged on accounts that remain unpaid beyond 30 days. Students/families who make the scheduled payments on a timely scheduled basis will not be charged the late fee.

**4.** Students are encouraged to complete the required forms for financial aid prior to the start of the quarter. Students who are granted provisional financial clearance will be given five (5) weeks after the start of the quarter to submit the required documents. If these documents are not received by the end of the five week period, then the student will be charged a late document fee of \$150. Required documents are:

- 1.** processed FAFSA,
- 2.** Pacific Union College Financial Aid Application, and
- 3.** any other documents required to process a financial aid award.

### SDA Tuition Discount

#### *Provisions of the Plan:*

A subsidy toward the operation of the college is provided by the Seventh-day Adventist Church. Therefore:

- 1.** Seventh-day Adventist students receive a tuition discount of \$780 for the year (\$260 per quarter) for full-time students. Three-quarter time students receive a discount of \$585, and half-time students a discount of \$390 for the year.
- 2.** This discount is applied only to tuition charged at the rate of \$695 per hour.
- 3.** This discount is coordinated with other financial aid to fit into need determination.

### Family Discount Plan

#### *Provisions of the Plan:*

**1.** For a family with two dependent students attending the college at the same time, a discount of \$200 per student per quarter is given; for a family with three or more, the discount is \$250 per student per quarter.

**2.** If you are in a family qualifying for this discount, you also receive the benefits of any of the other payment and discount plans offered by the college for which you qualify.

## Financial Aid Programs

The basic premise of the federal and state student aid programs is that you and your family have the primary obligation to meet your cost of attendance to the extent that you and they are able to do so. If you have further financial need, you may apply for financial aid, which is generally made available through grants, loans, and student employment.

The following definitions are given to clarify financial aid:

**Cost of Attendance:** Tuition, fees, room and board, books and supplies, personal expenses (laundry, clothing, etc.), and required travel.

**Financial Aid:** Financial resources available to meet financial needs, resources such as scholarships and grants, which are not repaid; loans, usually at favorable interest rates and with extended repayment periods; and part-time student employment.

**Expected Family Contribution (EFC):** The information reported on your FAFSA is used to calculate your EFC. The formula used to calculate your EFC is established by law and is used to measure your family's financial strength on the basis of your family's income and assets. The EFC is used to determine your eligibility for federal student aid and

indicates how much money you and your family are expected to contribute toward your cost of attendance.

**Financial Need:** The difference between cost of attendance and the EFC.

**Scholarships:** Outright gifts awarded for achievement and leadership.

**Grants:** Outright gifts, based on financial need.

**Loans:** Financial assistance which must be repaid, usually with favorable interest rates and long-term repayment schedules.

**Independent Student:** For federal and state student aid program purposes, you are considered independent if you

- 1.** are 24 years of age or older on or before December 31 of the award year,
- 2.** are a veteran of the U.S. Armed Forces,
- 3.** are an orphan or ward of the court,
- 4.** have a legal dependent other than a spouse,
- 5.** are a married student, or
- 6.** are a graduate/professional student.

**Free Application for Federal Student Aid (FAFSA):** The application form used to determine your financial need. The FAFSA is available from the Pacific Union College Student Financial Services Office, or at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**Financial Aid Application (FAA):** Pacific Union College's supplemental form to apply for financial aid. This is available at the Student Financial Services Office, or at [www.puc.edu](http://www.puc.edu).

### Eligibility for Financial Aid

To receive aid from federal student aid programs, you must:

- 1.** demonstrate financial need (except for certain loans),
- 2.** have a high school diploma or equivalent,
- 3.** be accepted to attend Pacific Union College,
- 4.** be working toward a degree or

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certificate in an eligible program,

5. be a U.S. citizen or eligible noncitizen,
6. have a valid Social Security number (unless if you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau),
7. register with the Selective Service if required,
8. maintain satisfactory academic progress once in school,
9. certify that you are not in default on a federal student loan and do not owe money on a federal student grant, and
10. certify that you will use federal student aid only for educational purposes.

**Satisfactory Academic Progress.** To be eligible to receive federal, state, and/or institutional financial aid at Pacific Union College, you must maintain satisfactory academic progress, which is defined as follows:

**Course Load.** To be a full-time student, you must register for at least 12 hours and complete at least 10 hours per quarter. To complete a bachelor's degree in four years, you must complete an average of 16 hours per quarter. (Financial aid is available during the summer if you are taking at least 9 hours and will graduate at the end of summer quarter.)

**GPA.** You must earn a minimum quarter GPA of 2.0 and a cumulative GPA of 2.0 to qualify for financial aid. To be eligible for campus grant money, bachelor's degree students must satisfactorily complete 39 hours in three consecutive quarters; two-year degree students must complete 36 hours in three consecutive quarters.

In calculating the GPA and evaluating progress toward completion of a degree:

“**I**” (Incomplete) carries no grade points and is not computed in the GPA.

“**NR**” (No grade reported) carries no grade points and is not computed in the GPA.

### For Four-year Degree

<i>By the end of</i>	<i>Credit to be completed:</i>
3 quarters	39 hours
6 quarters	78 hours
9 quarters	117 hours
12 quarters	156 hours
15 quarters	all degree requirements

### For Two-year Degree

<i>By the end of</i>	<i>Credit to be completed:</i>
3 quarters	36 hours
6 quarters	72 hours
9 quarters	all degree requirements
12 quarters	all A.S. Nursing requirements

“**W**” (Withdrawal) is not computed in the GPA, nor is the course considered to be completed satisfactorily.

A course repeated at *Pacific Union College* to improve the GPA is counted only once toward the total credit hours required for graduation. Only the better grade is included in the GPA.

**Time Frame for Progress Toward a Degree.** If you receive financial aid, you should carefully adhere to the requirements of your major or other program to ensure completion on time. You must be in compliance with the tables above, which indicate the time for a first-year student to qualify for a degree. Financial aid for students in other classifications will be prorated.

**Satisfactory Academic Progress Review.** At the end of each quarter the Student Financial Services Office reviews

the academic progress of each student. If while receiving financial aid you are found to be in violation of the hour and/or GPA requirements, your financial aid could be immediately suspended. At the end of the third quarter, campus financial aid may be suspended if the 39/36 hour requirement has not been met.

If your financial aid is suspended, before it can be reinstated you must make arrangements with the Student Financial Services Office and with the Records Office to take the appropriate course load to satisfy the 39/36 hour and GPA requirements.

For any courses you take elsewhere, you must submit an official transcript to the Student Financial Services Office and the Records Office three weeks before the beginning of the quarter for which financial aid is sought, so that your eligibility may be determined.

**Part-Time Students.** Financial aid may be available to part-time students as follows: three-quarter time (9-11.5 hours) and half-time (6-8.5 hours). You must declare less than full-time status to your financial counselor prior to the beginning of the quarter. Pacific Union College Campus Grant money is available to full-time students only. Additional information is available from your financial counselor.

**Transfer Students.** Transfer students are eligible for financial aid during their first quarter at Pacific Union College and are subject to the same satisfactory academic-progress policies as other Pacific Union College students. Credits earned prior to enrolling at Pacific Union College are not considered when determining academic progress. Transfer credit may be accepted to make up a deficiency. Before registering as a transfer student, you must consult the Records Office to determine whether or not Pacific Union College will accept your transfer credits.

**Appeal Procedures.** The following appeal procedures are available if you are ever deemed not to be making satisfactory academic progress. If you are in this category, you may receive aid for the coming quarter upon approval of a written petition to the Financial Aid Committee at the Student Financial Services Office. This petition must

1. describe the reasons for not making satisfactory progress,
2. outline a program for correcting the problem, and
3. list an approved, attainable class schedule, signed by your academic advisor, for the following quarter.

**Financial Aid Suspension.** If you do not make satisfactory academic progress for the petitioned quarter, you will be placed on Financial Aid Suspension, a status that terminates financial aid. If your financial aid is suspended, you may appeal the suspension in writing to the Financial Aid Committee at the Student Financial Services Office.

The Financial Aid Committee will review the appeal and determine whether the suspension is justified. You will be advised of the decision in writing.

If the appeal is approved and aid is reinstated for 1 additional quarter, you must:

1. begin the quarter with a minimum of 12 hours, complete at least 10 hours, and
2. attain a GPA for the quarter of at least 2.00 and sufficient to bring the cumulative GPA to at least 2.00.

If you do not meet the above requirements, financial aid will be suspended without recourse until you are able to demonstrate your ability to succeed with the appropriate course load and achieve the appropriate GPA.

### Types of Aid

Financial aid consists of gift aid and self-help aid. Gift aid includes scholar-

ships and grants, which require no repayment. Self-help includes loans, which must be repaid, and your employment earnings.

### Gift Aid: Scholarships and Grants From the Federal Government

**Federal Pell Grant.** The Pell Grant is a federally-funded grant program designed to help eligible undergraduates earn the first baccalaureate degree. The amount is based on your financial need and the number of hours for which you are enrolled.

**FSEOG.** The Federal Supplemental Educational Opportunity Grant program is a federal program for undergraduate students with exceptional financial need. An FSEOG award is automatically considered for students applying for financial aid through Pacific Union College.

**ACG.** The Academic Competitiveness Grant is a federally-funded grant program for first and second-year Pell Grant recipient students who have completed a rigorous secondary school program of study. A complete list of eligibility requirements may be found at <http://studentaid.ed.gov>.

**SMART.** The National Science & Mathematics Access to Retain Talent Grant is a federally-funded grant program for third and fourth-year Pell Grant recipient students who are pursuing a major in physical, life, or computer sciences, mathematics, technology, engineering, or a critical foreign language. A complete list of eligibility requirements may be found at <http://studentaid.ed.gov>.

**BIA.** Bureau of Indian Affairs grants help native American students meet their college costs. Applications for BIA grants and vocational assistance are available from the U.S. Bureau of Indian Affairs regional offices or from the Bureau's Office of Indian Education, 2800 Cottage Way, Sacramento, CA 95825.

### From the State Government

**The California Student Aid Commission.** All Pacific Union College students who are California residents are encouraged to apply to the California Student Aid Commission for state-funded grant assistance. Eligibility requirements and application procedures are posted at [www.calgrants.org](http://www.calgrants.org). An annual application is required for all grants. Applications are due by March 2 for the school term starting in September.

**Cal Grants** are based on a combination of demonstrated financial need and academic achievement as evidenced by your GPA. Scholarship award amounts are determined by the CSAC. Both the FAFSA and the GPA Verification Form must be submitted by March 2.

### From the College

#### Honor Awards

Contact the Enrollment Services Office or the Student Financial Services Office for information about College-awarded scholarships and honor awards.

A **Campus Grant** is a limited grant available to help meet a student's remaining financial need. Recipients must maintain satisfactory academic progress and carry a full course load; they may be required to live in College housing.

#### Self-Help: Loans

Most of the financial aid packages from the college's Student Financial Services Office include an expectation that the applying student will take a loan under one of several loan programs. Your student loan helps defray current costs until you can better afford to pay for them. Campus Grant money is available to you only if you also have a Federal Stafford, Federal Perkins, and/or Collegiate Loan.

**Federal Stafford Loan Program.** The most common type of loan for under-

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graduates is the Subsidized Federal Stafford Student Loan, provided by such private lending institutions as banks, savings and loan associations, and credit unions, and guaranteed by the federal or state government. To be eligible, you must qualify to receive federal student aid.

The interest rate is variable. Repayment begins six months after you complete college or drop below half-time attendance. The lender determines the repayment schedule. Interest rates and borrowing limits are posted at <http://studentaid.ed.gov>. Insurance and loan origination fees are charged by the lender.

If you have an undetermined financial need, you may apply for the Unsubsidized Federal Stafford Loan. The application process, interest rate, and loan amounts are the same as for the Subsidized Federal Stafford Loans. The difference between the two loan programs is that you are responsible for the interest accruing while in school if the loan is unsubsidized. You are not responsible for interest accruing for the subsidized loan.

**Parent Loans for Undergraduate Students (PLUS).** A PLUS loan is a federal loan available to parents who borrow on behalf of dependent students. Parents may borrow up to the full cost of education minus other financial aid. If a parent wishes the PLUS to be used for financial clearance, the completed PLUS application must be in the Student Financial Services Office to be certified prior to registration. If the PLUS is to be used to pay the entire cost of education, the Student Financial Services Office must have indication from the lender that the parent loan has been approved. Otherwise the parent is expected to make the required payments for financial clearance.

**Federal Perkins Loans.** The Federal Perkins Loan program is funded mainly by the federal government but administered by the Student Financial Services Office.

The loans are repaid directly to Pacific Union College. No interest is charged while you remain in school as an undergraduate or continue education in a graduate or professional school. When you cease to be a student, there is a grace period before repayment begins.

The total repayment period is not to exceed ten years. Minimum payments of \$40 are due on the first of each month during the repayment period and are delinquent if not received by the 15th, at which time the account becomes subject to a late fee. Regular collection procedures are employed, including accelerating the payment of the total loan and referrals to collection agencies when a loan account is in default.

**Collegiate Loans.** A collegiate loan is funded by a program established by Pacific Union College. The terms, interest rate, and payback requirements mirror the Federal Perkins Loan program.

### Self-Help: Student Employment

**College Employment.** Many students work at the college to defray part of their school expenses by working an average of 15-18 hours per week in such service and industrial departments as Custodial Services, Dining Commons, Public Safety, Landscape, and Physical Plant. Others are employed as secretaries and readers in academic departments or as residence hall assistants.

The current levels of earnings are as follows:

Hrs./Wk.	Rate/Hr.	Minimum Income/Yr.
10	\$8.00	\$2,400
15	\$8.00	\$3,600
20	\$8.00	\$4,800

Although your potential student earnings may be included in your financial aid award letter, the college cannot guarantee how much you will earn.

Campus employment is arranged

through the Student Employment Office in Financial Services. If you seek work on campus, you must file an application with the Student Employment Office and be registered for at least eight hours of course work (except during the summer).

Electronic time clocks are used for recording hours worked. Student workers are paid by check or by electronic funds transfer every two weeks. Department directors employing students determine wage rates within ranges established by College management. Hourly rates are in compliance with state and federal laws.

You may assign a portion of your wages to your account by completing a form available at the Student Financial Services Office. You may also request that tithe and/or church expense offerings be deducted from your earnings.

**Federal Work-Study Program.** If you qualify, a portion of your wages may be subsidized through the Federal Work-Study Program. Federal Work-Study is designed to broaden the range of meaningful employment. In order for you to be employed on the Federal Work-Study Program, you must have applied for financial aid and must be receiving financial aid (i.e., a Federal Pell grant, a Federal Perkins Loan, a Federal SEOG, etc.) awarded by the Student Financial Services Office, and must have an unmet financial need. (If you are employed in the Religion Department, you are not eligible to participate in the Work-Study Program.)

*The type of financial aid offered to you depends upon the amount of financial need and the resources available. After family resources and outside resources (Cal Grants, Rotary Scholarships, etc.) are taken into consideration, a financial award is built in the following order:*

1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant
3. Cal Grant/Pacific Union College Scholarships/Tuition Assistance, etc.
4. Loan (Federal Stafford Student Loan, Federal Perkins Loan, or Collegiate Loan)
5. Pacific Union College Campus Grant

If your award letter from the Student Financial Services Office includes a Pacific Union College Campus Grant, you must take a loan in order to qualify for the grant.

*Please note: It may be impossible for the college to fill your complete financial need. Also, it may be impossible for all of your Pacific Union College scholarship awards to fit into your FAFSA need figure.*

### Special Programs

Special programs are designed to help qualified students finance their costs of attendance. It is your responsibility to investigate and, if you qualify, to pursue these financial sources.

**Veterans' Benefits.** The Cal-Vet Educational Assistance Program may pay fees and a monthly stipend to students who qualify. For more information on these programs or on G.I. benefits, veteran's loans, or veteran's employment, contact the Department of Veterans Affairs or the veterans coordinator at Pacific Union College.

**State Aid to the Physically Handicapped.** Through its Bureau of Vocational Rehabilitation, the State of California provides financial assistance to students who have physical disabilities. This assistance may include an additional amount to help cover living costs. Students who may be entitled to this assistance should apply to the State Bureau of Vocational Rehabilitation.

### How to Apply for Financial Aid

1. Complete and submit the FAFSA. The FAFSA is necessary for determining your EFC and applying for federal student aid. Select Pacific Union College as one of the colleges to receive your Student Aid Report (SAR) using the college's Federal School Code 00125800. Upon receipt, review your copy of the SAR for accuracy

2. To apply for a Cal Grant, legal residents of California must complete and submit the GPA Verification Form and the FAFSA by March 2. Obtain a Certificate of Mailing for each form to prove that you met the March 2 deadline. (Students currently receiving a Cal Grant do not need to file the GPA Verification Form.)

3. Complete a Pacific Union College Financial Aid Application (FAA) and return it to the Student Financial Services Office, if requested.

4. Send signed copies of 2008 Federal income-tax returns and W-2s to the Student Financial Services Office.

5. Apply for admission to the college.

March 2 is the filing deadline for the FAFSA and GPA Verification Forms. April 15 is the priority processing deadline for receipt of the items listed above by the Student Financial Services Office, Pacific Union College, One Angwin Avenue, Angwin, California 94508-9707. Aid awards for applications received after these dates will be based on funds available, but may not cover the determined need.

### Delivery of Financial Aid

*Cal Grant A, B and C* tuition awards are placed as credit on student accounts each quarter.

Financial aid is posted directly to student accounts. Grant aid is handled

entirely by the college and is posted directly to individual accounts.

Students receiving Federal Perkins Loans will have an advance posted each quarter. Stafford and PLUS Loans are processed via electronic funds transfer directly to the student account.

Placing all monies on the student account provides an audit trail. Should any question arise regarding the account or the disposition of aid, the student account statements readily provide the necessary information.

If your aid exceeds the college charges, it is possible to arrange with the Student Financial Services Office for a cash withdrawal from the account at the end of the quarter.

Each quarter the same procedure is followed. Ordinarily, financial aid is credited at the beginning of each quarter. However, if you should have unforeseen financial problems with documented increased financial need, supplemental aid may be given.

A financial aid award packet will be sent to you if you have

1. completed financial aid applications (FAFSA, FAA) on file at the Student Financial Services Office;
2. been accepted for admission by the college;
3. sent requested supplemental financial documentation; and
4. responded to any further requests by the Student Financial Services Office.

The financial aid award packet contains your financial check sheet, an award letter indicating your financial aid and scholarships, appropriate loan documents, a lender choice list, and a payment agreement.

The payment agreement must be signed and returned to the Student Financial Services Office. This acceptance serves as authorization to prepare the federal student aid you will receive.

If you are interested in applying for

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financial aid, or if you receive financial aid, you should be aware of the following:

1. You are encouraged to discuss any financial problems with your financial aid counselor. Staff members want to help you achieve your academic goals.
2. Financial aid is not intended to help with financial obligations incurred prior to coming to the college. Thus, if you have car payments or substantial credit card or loan debt, it would be best to liquidate such obligations before applying for aid and coming to school.
3. You are encouraged to discuss academic problems with your academic advisors at an early date, or to seek special help from the Counseling Center and/or the Teaching and Learning Center.
4. Students receiving financial aid are responsible for doing as well as possible in their classes. If you find it necessary to change or reduce your course load, you must consult with your financial counselor regarding how the change in your course load affects your financial aid.
5. If you must withdraw from the college, first contact the Student Financial Services Office for a determination of refunds to be made to the aid funds and for information regarding disposition of any loans you may have.
6. You are responsible, as long as there is an unpaid balance, to keep the Student Financial Services Office informed of your address and to make the minimum monthly payments.
7. If you have Perkins or Collegiate loans and transfer to another school, or return to Pacific Union College after being out for more than six months, you may request the Student Financial Services Office to defer your loan payments until you are not attending school again. A similar deferment is possible on Federal Stafford Student Loans, but you must contact the lender for the proper paperwork.

8. Completion of a two-year associate degree or a four-year baccalaureate degree is based on an average of 16 hours of course work per quarter. Although you may take as few as 12 hours per quarter and still receive full aid, that aid could terminate before you complete your degree requirements if you average fewer than 16 hours per quarter.
9. Although you may take half- or three-quarter-time course loads, if you are receiving financial aid it is to your advantage financially to take a full academic load (average of 16 class hours per quarter). It costs no more to take 17 hours than 12 hours and the mandated reduction in financial aid for less than 12 hours of course work will generally be more than the reduction in tuition charges.

### Refund Policy

*Tuition Refunds* for a reduction in course load are made after you withdraw from a course through Lantern. When dropping all courses, you must complete a Notice of Withdrawal from School form. This form is available at the Records Office.

The amount of tuition refund to students who withdraw from any or all courses during a quarter is determined from the date the completed withdrawal form is filed with the Records Office.

The refund schedule is as follows:

1. First through fifteenth school day of the quarter - 100% refund;
2. Sixteenth school day of the quarter - 59% refund;
3. 3% less for each school day thereafter;
4. After the 29th school day - no tuition refund.

### Residence Hall Room Refund

When a room is occupied less than one quarter, a charge is made for the actual number of days (60 days per quarter) on a pro-rata basis as follows:

1. First through seventh calendar days - 100% refund
2. Eighth calendar day - 86.67% refund;
3. Ninth through 60th calendar days - 1.67% reduction per day;
4. After the 60th calendar day - no refund.

### Financial Aid Refunds

Since tuition, room, and board refunds are a reduction in your costs, a corresponding reduction must be made in financial aid that you may have received. (You may get a copy of the policy on specific aid refund procedures from the Student Financial Services Office.) Your account will be charged for the reduction in financial aid.

To be certain that all charges and credits have been entered on your account, the college reserves the right to withhold settlement of any balance due to you until the end of the next billing cycle (30 days after you leave campus).

### G.I. Bill

Students qualifying for the G.I. Bill should make this fact known to the veterans coordinator in the Records Office at the time of application to the college. The coordinator will supply the necessary forms and advise you of the procedures you must complete in order to receive the benefits to which you are entitled. The Department of Veterans Affairs (VA) determines eligibility for the G.I. Bill.

By prior arrangement with the VA, veterans may have an advance payment check available on registration day. Monthly payments are made directly to the student around the first day of each month. Veterans are required to follow the regular payment plan as listed for other students. For further information, see the section entitled "Veterans" in this catalog.

## International Students

International students are required to pay all costs for the upcoming quarter in advance. An additional \$150 fee is required from international students who plan to live in one of the residence halls. (See “Room Reservation Fee.”)

International students on student visas do not qualify for loans and grants as detailed in the financial section. Campus employment, however, may be available. International students are expected to meet required payments for miscellaneous charges at registration and throughout the quarter just as other students do.

To determine the parents’ or sponsor’s ability to meet the educational costs without the need for financial aid, the applicant must also submit for review a bank statement showing a balance of **\$39,617** US dollars drawn on an international bank. Further information is available from the Student Financial Services Office.

### Insurance for International Students

Because the cost of medical care in the United States is high in comparison to costs in other countries, *all international students must have and maintain major medical insurance coverage* while attending Pacific Union College. This insurance must have minimum coverage of at least \$150,000. The insurance may not discriminate on the basis of sex or age. The policy must be written in English.

Pacific Union College has a major medical insurance plan available for international students. At the time of registration students must purchase the medical insurance available through the college or provide a copy of the schedule of benefits of their own medical insurance policy, meeting or exceeding the minimum requirements specified by the college.

*Automobile insurance* is required in the United States to cover liability for damages in the event of an accident. Severe penalties are imposed on the owner and driver of an uninsured vehicle should an accident occur. The international student advisor at Pacific Union College can provide information about purchasing automobile insurance.

## Adventist Colleges Abroad (ACA)

Students considering enrollment in the ACA program should consult with their financial advisor at the Student Financial Services Office. Most scholarship and loan programs are available to students in the ACA program, especially those based on fund sources other than Pacific Union College. Financial aid, scholarships, or loans funded by Pacific Union College are not available to students in the ACA program. Educational scholarship assistance for denominational employees’ dependents is available for all ACA programs.

## Dining Commons

The Dining Commons is operated on the cafeteria plan. If you live in one of the college residence halls, you are expected to take your meals in the Dining Commons. The quarterly minimum charge for board is **\$925**.

If you are a commuting student, or if you are enrolled in less than a half-time study load, you may pay cash or use your regular ID card when using the Dining Commons. (You may be asked to pay a deposit before your ID card is activated for use in the Dining Commons.) All meal charges must be paid by the end of the next billing cycle.

## Residence Halls

Pacific Union College affirms the values to be gained from being primarily a residential college. Most students live in

one of the seven gender-exclusive residence halls. Four women’s residence halls can accommodate approximately seven hundred students; three men’s halls, approximately six hundred.

By accepting admission, if you are an unmarried student aged 22 or younger you agree to live in a residence hall unless you apply for and are granted an exception (see “Student Housing”).

To apply for a room in a residence hall, complete and submit a Residence Hall Information Card along with a \$150 room reservation fee. Room assignments for new students are made on the basis of class standing, the date the fee is received, and the discretion of the residence hall dean. If you change your mind and do not enroll at Pacific Union College, your full room reservation fee will be refunded, provided you notify your residence hall dean of your decision at least 21 days prior to the first day of classes.

The standard room rate is **\$1,325** per quarter for double occupancy in each residence hall. When a student can be accommodated only through overcrowding, there will be a 25% reduction in the rental rate for each student in the room. If you choose to room alone, provided space is available, you will be charged an additional **\$663** per quarter.

When a room is occupied less than one quarter, a charge is made for the actual number of days on a pro-rata basis. (See “Refund Policy”.)

When you move out of the residence hall, the room will be inspected for reasonable cleanliness and normal wear. If necessary, charges for extra cleanup or repairs will be made at this time against your student account.

You will be issued a key upon occupancy of a residence hall room and will be expected to return it when you move out. Should the key be lost or not returned upon departure, a **\$25** lost-key

## Financial Information

charge will be placed on your account.

Charges made to your long-distance telephone number cannot be billed on your monthly statement. (For further information, see the section entitled “Telephone Information” in this catalog.)

*The College is not liable for loss of your personal belongings or damage to them.* If you want insurance coverage for personal possessions, you should arrange for it with your personal insurance carrier.

### Student Family Housing

Housing for married students and single parents is available on campus in two areas: Court Place and Brookside Park. To qualify for residence in these areas, applicants must be taking a regular course load and complete a minimum of 12 hours of class work with a GPA of 2.0 or above each quarter.

The Court Place apartments include fourteen one- and three-bedroom duplex units with a one-car carport space adjacent. Brookside Park includes forty one- to three-bedroom apartments with carport. All apartments are furnished with stove, oven, refrigerator, window coverings and carpet.

Assignments are made on a first-come, first-served basis, established by a \$10 nonrefundable deposit. Information about housing for married students or single parents is available from the Student Services Office, Pacific Union College, One Angwin Avenue, Angwin, CA 94508-9707.

*The College is not liable for loss of your personal belongings or damage to them.* If you want insurance coverage for personal possessions, you should arrange for it with your personal insurance carrier.

### Student Medical Assistance Plan

Pacific Union College does not provide

a primary health insurance plan for students. It is your responsibility to have a primary plan in place when you enroll. Health Services can provide information regarding primary plans you may wish to contact.

In the event of an accident, it is your responsibility to contact the Health Services Department. Accidents must be reported to the department unless the injury is an emergency needing immediate care from an emergency room. In this case, notification is needed as soon as the patient is treated and stable for the college to consider being a payer of outside services. All outside services without the prior authorization from health services staff will be the financial responsibility of the individual. (Please refer to our exclusion list on our website located at [www.puc.edu/healthservices](http://www.puc.edu/healthservices))

The college’s student medical assistance plan is not a student insurance plan. A portion of the college’s tuition income is allotted to the Health Services Department and, with prior approval, these funds can be accessed as an adjunct to your primary insurance plan. This is done in an effort to offset the costs of primary insurance plans which often cover only a portion of medical expenses. College funds are accessed only after you or your parent’s primary insurance plan has been billed.

### Late Charge on Unpaid Accounts

If you have any account that remains unpaid beyond 30 days after the close of the quarter in which you left the college, a late charge will be assessed.

### Billing/Collections

When you leave Pacific Union College your loans and any unpaid tuition balance are transferred from the Student Financial Services Office to the Student Loans and Accounts Office for billing

and tracking of repayment. Pacific Union College contracts with a third-party provider for this billing. They are not a collection agency but accounts are automatically placed in collections at 180 days of delinquency.

### Late Registration Fee

A late-registration fee of \$25 is assessed for failure to complete registration on time. This fee is paid at the Records Office in cash before you are considered fully registered. An additional \$10 is charged if you do not pay at the Records Office.

### Film and Television Production Fees

There are fees associated with classes in the Film and Television Production program due to the specialized equipment and supplies needed for the program. Fee charges are generated when you register for a Film and Television Production course that has a fee associated with it. For current fee information, contact the Visual Arts Department.

### Flight Training Fees

After you register for flight training, the amount needed to pay for ten hours of instruction per credit hour is applied to your flight account at the Parrett Field Flight Center. Expenses for **the flight simulator**, the airplane and the instructor may be charged to that account. When the tuition credit has been used, additional funds must be applied to the account to maintain a positive balance until the course curriculum has been completed. You may inquire at the Flight Center for cost estimates for your course. Aviation majors may expect to pay approximately \$6,000 per year, in addition to tuition, for **simulator time** and airplane rental fees. (Rates may be adjusted during the school year if there is a significant change in the cost of fuel, insurance, etc.)

Because of reduced tuition for summer courses, one-half tuition credit is applied to the flight account for instruction during the summer session.

### Music Charges

Private music lessons are offered on either a credit or no-credit basis. On a credit basis, all students except music majors and minors are charged the normal tuition charge as well as a private music lesson fee of \$200 per credit hour.

**Fee waiver.** The private music lesson fee will not be charged to those majors and minors who are enrolled in Theory I (MUTH 121-122-123 ) or who have already taken these courses and are continuing to enroll in courses normally expected of majors and minors.

This fee waiver normally applies only to the required number of hours of those lessons necessary to fulfill the degree requirements.

#### Private Music Lesson Fees Per Quarter

*With credit:*

Each credit hour of lessons: \$200  
(tuition additional)

*Without credit:*

Each half-hour series of lessons: \$300

Each credit hour is based upon a minimum of nine one-half-hour private music lessons per quarter. Lessons missed because of a student's irregular attendance may not be made up.

If a student withdraws within the first two weeks of the quarter, the refund is prorated; after that no refunds are made.

Students enrolling as members of music organizations or ensembles register on a credit or audit basis. A limited number of ensemble scholarships are available through the Music Department for students who incur overload tuition charges as a result of enrolling in one of these courses.

### Nursing Fees

Nursing fee charges are generated when you register for a course that has a fee associated with it. Repeating a course also generates the fee. Fees cover items such as skills lab equipment costs, background checks, malpractice insurance, graduation nursing pin, and the initial testing and evaluation for the national tests given across the program. For current fee information, contact the Nursing Department.

### Skiing Class Fees

Skiing class fees are generated when you register for the course. For current rates, inquire at the Exercise Science Department. Recently the charges have been in the \$200-250 range.

### Auditing

Lecture-type courses that are audited are charged at the half-tuition rate. Independent study, ensembles, and participation-type courses may be audited, but full tuition is charged.

### Graduation in Absentia

It is expected that all graduates will participate in the commencement services unless the Records Office is notified in writing that the student plans to graduate *in absentia*. Written application for exemption should be made no later than one week prior to commencement. A fee of \$25 is assessed to any graduate who is absent from graduation without having given prior notice.

### Technology Fee

Students enrolled for one or more credits on the Angwin campus pay a \$45 per-quarter technology fee. *Exceptions:* Faculty and staff and students enrolled in "off-campus" programs.

### Transcripts and Diplomas

Each student at first enrollment is billed a one-time transcript fee of \$25. For this payment the student may request up to twenty-five transcripts without additional charge. Additional copies beyond the first twenty-five are \$5 per copy.

Each graduate is provided with one diploma free of charge. Replacement diplomas are \$25 per diploma.

Any costs incurred for rush mailing of documents are added. Inquire at the Records Office to determine current rates.

### ID Cards

Regular ID Cards provide identification for the following purposes: Dining Commons purchases, use of the college Library, transactions at the Financial Services Office and Records Office, special functions on campus, purchases by personal check at local businesses, and identification of students for campus security purposes.

Should a card be lost or stolen, notification must be made to the Financial Services Office before the student's obligation for any misuse of the card will end. A \$12 fee is charged to replace lost or stolen ID cards.

### College Bookstore

Books and supplies may be obtained at the College Bookstore on a cash basis. Purchases made with a personal check require a driver's license or a DMV ID card. VISA, MasterCard, American Express, and the Discover group may also be used for Bookstore purchases. Students may charge Bookstore purchases to their College accounts.

### Checks

Checks for a student's account should be made payable to Pacific Union College. Checks intended *for a student's*

*personal use* should be made payable to the student and not to Pacific Union College. Returned checks are subject to a \$15 charge plus statutory penalties if action to collect becomes necessary.

### **Cash Withdrawals**

Students are expected not to request cash withdrawals from their accounts. Exceptions are ordinarily considered only in emergency situations or when a credit balance exists.

### **Banking and Security of Personal Possessions**

You are advised not to keep money in your residence hall room. *The College does not assume any responsibility for the loss of money or other personal belongings left in rooms or elsewhere on campus.* Provision is made for students to deposit money for safe keeping at the Financial Services Office. The College does not provide banking services, and no interest accrues. (A charge of \$2 is made for reissuing lost passbooks.)

You may use bank debit cards to get cash at the College Market.

The Silverado Credit Union is conveniently located in the Angwin Plaza; students are invited to take advantage of its wide variety of financial services. An ATM is located at the SCU.

### **Final Examinations**

It is expected that all students take final examinations when scheduled, but students may petition the academic dean for exceptions. Exceptions are granted for documented emergency situations or arduous examination schedules (as defined by the academic dean). Any exceptions granted for other reasons will incur a charge of \$100 per rescheduled final examination.

### **Vehicle Registration**

Students with vehicles to be parked on campus property are required to register each vehicle with the Public Safety Department. When registering a vehicle, information from the following documents is required: current DMV registration with state of residence, driver's license, and proof of current insurance. A parking permit will be provided upon completion of the registration process; this permit is unique to the registered vehicle and must be displayed properly at all times. A vehicle registration fee of \$65 is assessed on all student cars (prorated to \$50 for residence-hall students who receive a general permit and to \$30 for community students); a vehicle registration fee of \$20 is assessed on all student motorcycles (prorated to \$10 for community students).

Pacific Union College assumes no liability or responsibility for any personal property while on college property. Parking on the campus is at your own risk. PUC reserves the right to close any area on campus as needed. Parking privileges may be revoked for excessive violations of California or Campus Vehicle Codes. PUC reserves the right to search a person's vehicle with reasonable cause. Vehicle registration information may be disseminated to appropriate college personnel or law enforcement authorities as necessary without notice.